

Introduction

My name is Helena Harris, Director of Operations at Papworth Trust, a disability charity based in the East of England. Our charity began in 1917 when our founder Sir Pendrill Varrier-Jones created a tuberculosis colony in the village of Papworth Everard. His aim was to rehabilitate Tuberculosis (TB) sufferers by providing treatment for them - surgery and 'fresh air'.

The Trust runs a range of services for disabled people and these include housing, employment, care and leisure opportunities. In housing, we are a small, specialist registered provider with just under 670 houses. We have been a social housing landlord for over 40 years and our stock comprises of roughly 25% general needs, 50% independent living for disabled people - these are significantly adapted to enable people to live as independently as possible - for example we may have installed level access showers, rise and fall units in the kitchen or kitted out with assistive technology and 25% supported living (homes that are commissioned with Local Authority partners. There will be high degrees of support in place for disabled people with a high level of need).

Universal Credit

Only a small proportion of our tenants currently claim Universal Credit (7%) and we predict that this will rise to between 50 and 60%. Even though the numbers are small, our tenants have experienced much the same issues as is recognised elsewhere around the country – delays in claims, challenges with moving to a monthly payment, poor communications to name but a few. The team have also found challenges with poor communication from a centralised service and most importantly we have lost the local partnership working compared with Housing Benefit (this has been made worse since Covid – UC have closed the phone-line for housing providers due to workload)

So what are some of the things that we have been doing to prevent rent arrears and maintain tenant sustainability. The picture for us since the first lockdown began in March has been more measured than the one we feared. Our rent collection has been only marginally affected by the pandemic, but this in part is due to the high proportion of tenants we have in receipt of Housing Benefit. So..

Rent payments in advance - Prior to COVID we had been working with tenants to gradually build their rent payments in advance. The ultimate aim has been to support tenants to have 4 weeks of forward rent payment on their account. Firstly because we felt this was good practise for them and secondly to support those who would eventually move onto Universal Credit to get used to the new way of budgeting that the welfare payment would bring. The national evidence from citizens advice shows that people they see

on Universal Credit are one and a half times as likely to seek advice on debt issues compared to those on other benefits. Research by the Lloyds Banking Group for the think tank the Resolution Foundation also looked at 7 million bank accounts and found that of those belonging to new universal claimants, 58% had been paid weekly or fortnightly in their last job. So monthly benefit payments don't mimic the in-work experience of all people on UC. Anything we as housing providers can do to support the move to UC is therefore very important.

2 - Investing time in tenants - Covid has actually enabled our housing team to invest much greater time in assisting tenants with tenancy sustainment. There has been more opportunity to spend time discussing the issues with tenants that really matter to them. This could be assisting tenants with applying for welfare, discussing work opportunities or moving to more suitable accommodation. Essentially, we have been able to get to know our tenants and their issues a lot better and this is something that we see as really important. COVID has offered opportunities and a drive for people to engage in new ways such as remotely through technology such as Zoom and video conferencing. We have found that whilst this is right for some, it does not suit everyone and is not always the answer as not all of our tenants have access to the internet or are confident using a computer or device.

Nationally across all age groups, disabled adults make up a large proportion of those people that do not use the internet – 56% of adults who didn't use the internet in 2017 were disabled. If you then link this back to the fact that Universal Credit is designed to be 'digital by default' you can see a critical mismatch between the digital aspirations and the customers they are designed to support. Many claimants who lack digital literacy skills or cannot afford internet access at home experience difficulties. There should be a national increase in the level of support to make it simpler for vulnerable and disabled people to make a claim.

As a housing provider we will continue to play our part and engage with tenants and support tenancy sustainment in a variety of ways. At the Trust we have just recruited an engagement officer to sit alongside our housing officers and we have also been offering free training for tenants in the use of computers and the internet. The digital agenda is very important, however to solely rely on this potentially risks further isolation of some of the most vulnerable tenants.

3 - Working with local partners - Probably the BIGGEST key success factor for us on sustainability has been the work of our frontline housing team with Local Authority partners. For example, we have been closely working with the Cambridgeshire regions homelessness prevention project 'Trailblazers' to ensure that tenants are referred to the service quickly with joint visits as appropriate. The main aim is to ensure tenants are supported to access the

right benefits, apply for discretionary housing payments, and receive floating support if needed to prevent homelessness – This joined up approach doesn't happen naturally – it takes time and effort but is critical to ensuring the best outcome for sustainability in the longer term. Managing arrears is also very important and always a delicate balance between providing support and ensuring there is a clear process in place. As you can imagine a difficult dilemma for Papworth Trust as a charity whose sole purpose is to support disabled people, but we are clear of the importance to set the boundaries and the structure and to follow this, with very close and tight partnering with external agencies.

4 – Adapting our approach –

In May 1934 our founder talked about the TB pandemic and said the following: **“It is in my view impossible to consider almost any public health question without reference to the twin problems of housing and unemployment”**. This rings so true today, that whatever the situation you cannot consider one thing in isolation. The impact of so many things puts risk on having and keeping a home, whether that be things such as welfare issues, unemployment, debt, health and mental health issues

Employment support – We have supported disabled people to find and stay in work for over 100 years and we deliver DWP programmes such as Work and Health and the recently implemented Job Entry Targeted Support, which will run for 12 months and will see us support over 3,000 customers. We also provide more bespoke employment support programmes through funders such as the European Social Fund/Big Lottery Fund, which is really important as not everyone fits neatly into DWP programmes, leaving a gap that needs to continue to be filled.

The Covid-19 pandemic has required a dramatic change in focus, unemployment has risen sharply, to almost 3 million; the sharpest year on year rise for over 100 years and is expected to rise further. BREXIT brings additional risk to our work as the European Social Funding is due to be replaced by a UK Shared Prosperity Fund – but the detail of which is lacking and things have gone very silent.

Over 1.1 million people have gone into work after leaving a programme supported by ESF during the last round of funding from 2014-2019, making a big dent in the UK unemployment figures . A further 650,000 gained full qualifications at level 2 or above, and over 260,000 gained basic skills. In total, nearly seven million participants took part in ESF programmes during the last funding round. To support our tenants with employment support - back to our work of 100 years ago and the importance of having a home and meaningful employment – we again see the importance of joining all of the dots – in this case a range of funding that doesn't leave holes through which

people can fall. Our range of funding enables us to work outside of the box, working with multi partners such as the citizens advice bureau, mental health and healthy living providers – A holistic approach for customers/tenants and the ability to sign-post for the right support at the right time seems very logical. A plea here for agreement of what the Shared Prosperity Fund looks like - the 2017 Conservative manifesto suggested the Fund would be “cheap to administer, low in bureaucracy and targeted where it is needed most” but the details have not been forthcoming and the sector has been waiting a long time for it to publish its consultation with more details.

To finish, we believe that we are well placed (as I am sure all providers here today believe) to support customers/tenants in the broadest sense to get and keep their homes. To do this successfully however, we also believe it cannot be done in isolation, but requires a committed and sustained provider and multi-agency response to join and keep joined all of the required dots – **it cannot be done in isolation.**