



INSIGHT

Customer Scrutiny Group

Scrutiny Review Summary Report

Cost of Living Crisis

Customer Support Offer

Thursday 14 December 2023

Purpose & Background of Review

Our latest review scrutinised Great Places' support offer to help customers access advice and manage their finances during the ongoing cost of living crisis. We aimed to review the offer, focussing on customers who had engaged directly with the support of the Financial Resilience Team to gather case studies, giving a snapshot rather than provide any statistical data. This review follows our enquiries made last summer regarding Great Places plans to provide support for customers to assist with rising living costs. In response, the Community Investment Team presented a summary of the operating environment, potential impacts and challenges for customers, then shared proposed plans for support. We've summarised our findings, plus what we would like to happen next.

We aimed to review from a customer point of view - we agreed to:

- Learn about the support offer for customers
- Explore customers' awareness and access to offer
- Consider experiences of customers, and benefits of support provided
- Examine Great Places' and other social landlord websites for good practice

We collected detail as follows:

- The Head of Community Investment and Financial Resilience Manager summarised the support offer for customers
- We met a Financial Resilience Specialist and Neighbourhood Services Manager to review examples of support cases
- We collected customer feedback to inform via phone calls

Service Background - the Community Investment Team's support work covers three key areas:





The service response offer takes account of the external operating environment, Great Places property and customer profile, as well as challenges influencing and impacting customers.

The Community Investment Team lead on a substantial range of work aiming to educate, share information, offer advice, improve employment prospects and assist with applications for funding. The team also supports colleagues providing guidance to enable customers to be supported. We chose to focus our research on the Financial Resilience Team who work to assess and maximise the household income of customers in need.

We have summarised key findings of our review below:

- In September 2022 a strategic working group was set up that built on earlier work of a Task & Finish project. The group aimed to identify challenges associated with the Cost of Living Crisis to consider relevant support for Great Places customers and sought to assess impact using a data-led approach - reviewing data, statistics and information
- Five hundred Poverty Truth Commission surveys were sent to customers to ask how they felt about their situation and how it was making them feel to inform the offer. The survey was sent to a mixed sample of customers in arrears, credit or with a zero balance and included Plumlife, Shared Owners and Leasehold customers
- We found it interesting when asked if customers would like support to help with debts 28/42 customers (67%) answered, no, although 51/56 responses (91%) expressed feeling concerned, anxious or uneasy about their future
- A communications plan was developed to help streamline and manage information accessible for customers which aimed to complement external messages about support published by Government and Energy suppliers
- The support offer includes House to Home (a furniture package of essential items), Household Assistance, hardship funding and two extra colleagues resources in the team
- The team has two Financial Resilience Specialists (FRS) who help to maximise customers' income, through doing benefit checks and support with debts by completing income and expenditure forms. Advice / tools are provided for customers to contact creditors to propose an offer of a token payment. If not capable, the FRS can do this on their behalf, if more appropriate. Other functions of the FRS role is to aide and support customers with benefit applications and to make a claim for trust funds to try and clear utility debts
- Referrals are mostly made by neighbourhood / tenancy sustainment teams:
 - ✓ 317 referrals between April 2022 – March 2023 - average no. 26 per month
 - ✓ a further 140 referrals have been made since April 2023 – average no. 28 per month
 - ✓ the team has completed 480 cases since April 2022
 - ✓ between 2022/23 closed 210 cases - average period a case is open being 45 days



- Financial support was secured for 83 customers, so far during this current financial year
- Highlights of the FRS role include:
 - ✓ supporting customers to take action to get out of debt and help to transform lives
 - ✓ customers regaining financial stability and making better financial choices
 - ✓ dignity - customers not having to choose if to eat, or heat their homes
- We saw strong collaborative working between teams to identify customers in need of support, resulting in some life changing outcomes. We heard of customers, who'd not managed finances for quite some time, and after receiving support secured employment, another chose to register for a smaller home to help to manage household income better reducing out-goings
- The team includes a specialist Energy Advisor, who works to support customers. A recent project, surveyed Sheffield customers about use of their heat network system to hear views about their current heat source and energy efficiency. This is a great example of customer voice influencing service, feedback identified a need to advise of better usage of energy systems
- On-going work to refresh website information intends to ensure this source of support is more customer-friendly and concise, avoiding jargon. The goal is to simplify messages focussing on access for a wide diverse audience. The team wish to improve visibility of support internally with colleagues enabling more effective communication with customers
- Observations noted about the website include easy access to information via a Cost of Living icon on the front page, the detail was comprehensive and navigation between pages is good. Detail on Managing Money and Money MOT pages are clearly set out; we felt it was a valuable resource for customers. Each section had a link to a relevant agency or charity, which is helpful as many people can struggle to find support and give up, prematurely as a result
- We discussed relevance of information for example; as Winter months approach it may be useful to display detail where warm space provision can be found in local areas

What customers said:

We outlined an action in our scope to contact customers who had engaged with support, which was agreed with the team. During review, it was confirmed that with a corporate move toward digital customer engagement as the preferred method, surveys would usually have a principally digital focus. On this occasion, however, given the sensitivity of debt advice and support cases, the decision was made to conduct telephone surveys instead, recognising that customers may be more inclined to engage with this very personal matter directly rather than by email.

Given this more time-intensive approach, a smaller sample size was therefore identified, which included 42 customers. We received 22 responses from customers who had engaged with support and although a relatively small sample the comments were encouragingly positive from customers' perspective.



- Customer profiling data sample showed no significant trends, however, a greater number of younger customers, aged 25-44 had engaged with support and female customers, 57% than males
- Most customer responses confirmed support had been accessed via neighbourhood teams and The Hub, others learnt of support from a Tenancy Coach, the website or newsletter / e-News
- Of 22 responses, eight customers viewed information on the website, which they said was easy to find, it was helpful and gave practical help and guidance
- We felt reassured with feedback, which was endorsed by customers who scored satisfaction with feeling supported overall with an average of 9.2. We feel this reflects efforts and commitment to support customers experiencing hardship, also observed in customer feedback in Trustpilot reviews

Customer comments about support were complementary:

I was struggling with finances, the FRS was very helpful with rent and council tax, I can't thank her enough, this was such a big help	The FRS has been absolutely amazing providing support to our family, through a difficult time - thank you so much	When I moved into my flat, the financial advisor came to see me and helped to sort out my outstanding bills
The financial advisor was very helpful and helped to fill out difficult forms	I couldn't be happier with the help, I received - I was embarrassed to claim benefits, but they made me feel human	Great Places are absolutely amazing; National Energy Action helped work out payments to help stay in credit

Overall Summary:

During review we saw evidence, which gave assurance of a real commitment to offer genuine support. We were impressed with dedication and responsibility shown by the team and have noted key observations:

- the knowledge and experience of the team is wide-ranging and support is delivered to customers with patience, enthusiasm and empathy to secure positive outcomes
- we heard of strong relationships working in partnership with specialist agencies such as National Energy Agency to enable access to greater funding streams to assist customers. Various support packages offered for different needs, such as Household Assistance, House to Home and the Hardship Fund
- neighbourhood teams have received training to provide guidance or signpost customers

We would like to propose three recommendations, which focus on raising awareness of support with customers, providing choice, accessibility and engagement with customers (please see action plan).

We would like to give thanks to the Head of Community Investment and Financial Resilience Manager and team for their time and providing support throughout to enable us to review this added value service.