how you can help

• How you can help
• Identify the level of need
• Scenario one
• Scenario two
• Scenario three
• Scenario four
• Scenario five
• Scenario six

When talking to residents’ there will always be an opportunity to consider whether there is a way you can offer to improve their situation. The scenarios in this section are all examples of a resident’s situation. You will see that in many cases, residents may not initially ask for your help. This may be because they are not informed about what help is available, but it is more likely that are unaware that they may benefit from your help.

Firstly, you may find it useful to ask yourself certain key questions. This should help you get a clearer picture of any support you can offer.

For instance:

1. Is there a financial problem
   (e.g., are they claiming the correct – and all – benefits they are entitled to)?
2. Identify the level of need
3. What do I think the problem is and what was the cause?
4. Can I explain this to the resident and will they understand?
5. Do they genuinely need help?
6. Can I do anything to help?
7. Would they welcome this help?

If the answers to questions 1, 4, 5, 6, and 7 are yes, then the resident could benefit from your intervention.
Secondly, you need to consider three ‘What’ questions

- What is the problem?
- What were the causes?
- What can be done to resolve the problem?

Identify the level of need

This section uses six scenarios to consider different circumstances your residents may find themselves in. It will show you how to identify their level of need and give you a clear picture of what you could do to help to deliver a first class, all-round quality service. This section has been designed to allow you to address your residents’ financial needs at different levels:

<table>
<thead>
<tr>
<th>Resident circumstances</th>
<th>Your Approach to Help</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Low Level of need</strong></td>
<td></td>
</tr>
<tr>
<td>Managing on their current income and may feel that they do not need any help or support.</td>
<td>Provide basic information to preparing them with the knowledge on where to go for help and support should their circumstances change in the future.</td>
</tr>
</tbody>
</table>

| **Medium level of need** | |
| Finding it increasingly difficult to cope financially; having bills and creditors that they are paying but feel that it is a struggle to continue to do so. They are continually making ends meet and are very aware that they are using all their income to pay bills and have no excess money in case of emergencies. It would not be long before they start to miss repayments and do not know what to do. | Provide contact details of the appropriate organisation that will assess their situation and find a way forward. |

| **High level of need** | |
| Have bills and creditors with which they are struggling or are unable to pay and are falling deeper and deeper into debt. A familiar pattern may include multiple missed repayments on utility bills, rent arrears, council tax arrears, personal loans and credit cards. | Provide them with contact details of a specialist debt service that is able to offer them an alternative. |
Scenarios

These scenarios are set out as possible sequences of events. There are two examples for each level of need low, medium and high. The approach to the type of help that you can offer is colour-coded in line with the A, B, C, D, and E format. The scenarios take you though the process of viewing each situation using the following steps:

- A typical contact you may have with a resident
- Key questions you should ask yourself
- The three ‘what’ questions
- Identify which level of need your resident’s circumstance is in
- The approach you should adopt to help
- See how many different ways you are able to help the resident to become financially capable.

In each instance, you will be required to see beyond the obvious and look for suitable opportunities to offer help. Although the boundaries between some areas may be clearer than others, this is a general guide.

Areas of financial capability

- Advice
- Banking
- Credit
- Deposits/Savings
- Education
Scenario One

Read the following scenario and ask yourself the questions listed below.
Try to think of some answers before turning the page.

Mrs. A visits the office to inform you that her bath is broken and she wants someone to repair it. It later emerges that she has mild arthritis and has difficulty holding most items with a firm grip; thus, she drops things easily, and this explains how the bath became cracked.

She continues to explain her condition – telling you that this seemed to develop suddenly. She has visited the doctor, who has confirmed the early onset of mild arthritis, which will probable worsen over time.

Mrs. A works full-time and has concerns for her future as she realises that she may have to stop working altogether, especially as this was much sooner than she had expected.

Mrs. A is accepting of her situation and would really like you to let her know how soon Maintenance and Repairs can visit her to conduct the repairs.

Although Mrs. A believes that the only help she needs from you is maintenance and repair, there are several other ways in which you can help.

Questions to ask yourself:
1. What are the resident’s main concerns?
2. What do you feel are their main issues?
3. What would happen if…?
4. What do you think you could do to help?

From Mrs. A’s circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.
## Scenario One – level of need: MEDIUM

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
<th>Recommended signposting and referrals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mrs. A continued to drop small items that she found difficult to hold!</td>
<td>There is a possibility that many of her possessions would get damaged or broken.</td>
<td><strong>Contents Insurance</strong>&lt;br&gt;There are various types of policies available, giving the option of insuring all personal possessions up to a specific amount, or replacing them at their present day value. It is residents’ responsibility to insure the contents and possessions of their home. The landlord has a duty to insure the structure of the building only.&lt;br&gt;• Visit <a href="http://www.moneysavingexpert.co.uk">www.moneysavingexpert.co.uk</a> or <a href="http://www.confused.co.uk">www.confused.co.uk</a> or <a href="http://www.ucompare.co.uk">www.ucompare.co.uk</a>&lt;br&gt;Find out if your Housing Association runs an insurance with rent scheme.</td>
</tr>
<tr>
<td>Mrs. A dropped something of value to her?</td>
<td>The broken item may be irreparable due to its age, the replacement value, or the fact that it is a treasured possession.</td>
<td><strong>Accidental damage</strong> is an optional contents insurance extra that will cover insured items in the event that they were damaged by accident. Verify details with individual insurance companies.</td>
</tr>
<tr>
<td>Mrs. A lost her grip on the banister at home while she was descending the stairs?</td>
<td>This could result in a nasty fall or cause Mrs. A serious injury.</td>
<td><strong>Support groups or organisations.</strong> They will advise Mrs. A on safety techniques, how to live with the condition, and put her in touch with other people who have this in condition.&lt;br&gt;• Contact the <a href="http://www.drc.org.uk">Disability Rights Commission</a> on 08457 622633 or visit <a href="http://www.drc.org.uk">www.drc.org.uk</a>&lt;br&gt;• Visit <a href="http://www.rheumatology.org.uk">www.rheumatology.org.uk</a> or telephone 020 7842 0900 or Visit <a href="http://www.surgerydoor.co.uk">www.surgerydoor.co.uk</a> or telephone 01285 657516</td>
</tr>
<tr>
<td>Mrs. A’s condition deteriorated at a faster rate than she expected!</td>
<td>Emotionally, psychologically, or physically, she could be unprepared for this change.</td>
<td><strong>Support groups</strong> in Section 3 above. &lt;br&gt;• Find out what activities are run by the housing association.</td>
</tr>
<tr>
<td>Mrs. A could no longer work at all</td>
<td>There could be a major loss of income and possible loss of contact with friends and colleagues made at work.</td>
<td><strong>• Age Concern</strong> on 0800 009 966 &lt;br&gt;<strong>• SAFE</strong> on 020 7247 6943</td>
</tr>
<tr>
<td>Mrs. A needed some alterations to be made around her home to allow her to live more easily with her condition?</td>
<td>Although necessary, this could prove to be expensive.</td>
<td><strong>DWP</strong> for assessment of all grants and benefits available.&lt;br&gt;• Contact <a href="http://www.dwp.gov.uk">Disability Benefits Enquiry Line</a> on 0800 88 22 00&lt;br&gt;• Contact <a href="http://www.dwp.gov.uk">Disability Living Allowance</a> and <a href="http://www.dwp.gov.uk">Attendance Allowance</a> helpline on 0845 712 3456&lt;br&gt;Go to <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></td>
</tr>
<tr>
<td>Mrs. A found it increasingly more difficult to leave the house!</td>
<td>Mrs. A would become a social recluse in need of professional support.</td>
<td><strong>Support groups</strong> in Section 3 above.</td>
</tr>
</tbody>
</table>
Scenario Two

Read the following scenario and ask yourself the questions listed below. Try to think of some answers before turning the page.

Mr. & Mrs. B have been married for 6 years and have a 2-year-old son. They have been residents for 5 years and have always paid the rent regularly each month. They are both employed, but Mrs. B works part-time. Mrs. B contacted you after she found a missed payments letter.

Mrs. B explained that she was unaware of the arrears, as the rent has always been paid from her husband’s account. She then went on to explain that she has found this letter with numerous letters detailing missed payments on credit cards and personal loans that she knew nothing about. She was very concerned about the amount of arrears and wanted to know what her options are.

She wanted to pay an extra amount to clear the rent arrears but did not know exactly how much she could afford to pay since she had discovered these other debts.

She went on to mention that last night, she confronted her husband and he refused to discuss it, which led to an argument. She tried again this morning but he was adamant and left for work early. She no longer wanted to discuss this with him as it caused serious arguments.

Mrs. B is confused and does not really know what she should do next. There are several other ways in which you can help Mrs. B.

Questions to ask yourself:

1. Why do you think the resident contacted you?
2. What would happen if….?
3. What do you think you could do to help?

From Mrs. B’s circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.
## Scenario Two – level of need: HIGH

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
<th>Recommended signposting and referrals</th>
</tr>
</thead>
</table>
| Mr. B continued to refuse to discuss this with his wife? | Their financial difficulties would continue to escalate. | • **Consumer Credit Counselling Service** on 0800 138 1111 for budgeting and debt management advice. Or visit [www.cccs.co.uk](http://www.cccs.co.uk)
• **National Debt line** on 0808 808 4000 for debt counselling services.
• **Citizens Advice Bureau** on 02 7833 2181
• **Capitalise** on 020 7089 9513 for face-to-face confidential and independent money advice in the London area. |
| There were other serious matters that Mr. B has kept secret from his wife? | This would prove to be a great strain on their relationship and marriage. | • **Relate** on 0845 130 4016 or visit [www.relate.org.uk](http://www.relate.org.uk) |
| Relationship breakdown | Creditors may chase | • **National Debt Line** as above
• **Citizen Advice Bureau** as above
• **Consumer Credit Counselling Service** as above |
| Mrs. B made a commitment to repay the arrears without having considered how much she could actually afford? | Mrs. B could make a commitment that she could not realistically afford to repay. | • **Shelter** on 0808 8004444 for advice on rent arrears
• **Christians Against Poverty** on 01274 760 720
• **Community Legal Service** on 0845 345 4345 |
| Mrs. B discovered the gas, electricity, and water bills had not been paid? | The gas and electricity companies could eventually disconnect their supply if the bill remains unpaid. Since June 1999, water companies are no longer allowed to disconnect domestic water services due to arrears. | • **EDF Energy Trust** for financial assistance at [www.energytrust.org.uk](http://www.energytrust.org.uk)
• **EOS Foundation** at [www.eosfoundation.org.uk](http://www.eosfoundation.org.uk)
• **Energy Trust Advice Centre** on 0800 512 012 |
Scenario Three

Read the following scenario and ask yourself the questions listed below. Try to think of some answers before turning the page.

Miss A happens to pop into the office to give you a copy of some paperwork that you have requested. During your conversation, she mentions that she has been out and about all day and is looking forward to putting her feet up with a hot cup of tea when she gets home.

She continues, telling you that she has been standing at the queue in the post office to pay some bills. She does not enjoying doing this, but has no choice, as she has to pay her bills every Wednesday. She says that not only does she have to wait so long in the queue, but she also has to pay for the privilege of doing it. It costs £4 for every bill she pays.

As far as Miss A is concerned, everything is OK.

Miss A is paying for a service that is available free of charge. She is quite happy with the way things are, but you can make things even better and save her an unnecessary cost.

Questions to ask yourself:
1. Why does Miss A think everything is OK?
2. What would happen if….?
3. What do you think you could do to help?

From Miss A’s circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.
## Scenario Three – level of need: LOW

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
<th>Recommended signposting and referrals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miss A continued to pay her bills this way?</td>
<td>This would prove to be very expensive. It is also unnecessary, as there are alternative ways to pay bills for free.</td>
<td>• <a href="http://www.moneysavingsexpert.co.uk">www.moneysavingsexpert.co.uk</a></td>
</tr>
<tr>
<td>Miss A couldn’t make it to the post office as she was unwell that week?</td>
<td>She could fall into arrears with her payments.</td>
<td>• Capitalise on 020 7089 9513</td>
</tr>
<tr>
<td>Miss A found out how much money she could save by paying bills by direct debit?</td>
<td>She would be very pleased.</td>
<td>• Hand out the FSA booklet – No selling. No jargon. Just the facts about basic bank accounts</td>
</tr>
<tr>
<td>Miss A had never thought to consider whether she was using the cheapest provider for her gas, electricity, and telephone services?</td>
<td>She could benefit from saving money on her fuel bills by reviewing all available options.</td>
<td>• EDF Energy Trust Advice Centre on 0800 512012</td>
</tr>
<tr>
<td>Miss A saved money on her utility bills?</td>
<td>She would have more disposable income available.</td>
<td>• Visit <a href="http://www.moneysavingsexpert.co.uk">www.moneysavingsexpert.co.uk</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <a href="http://www.uswitch.com">www.uswitch.com</a></td>
</tr>
<tr>
<td>Miss A wanted to know how to use less energy?</td>
<td>She would conserve energy by using her appliances differently.</td>
<td>• Visit <a href="http://www.direct.gov.uk/en/Environmentandgreenerliving">www.direct.gov.uk/en/Environmentandgreenerliving</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <a href="http://www.which.co.uk">www.which.co.uk</a></td>
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**Change Partnership**

**Staff Financial Toolkit**

**Small Change: Big Difference**
Scenario Four

Read the following scenario and ask yourself the questions listed below. Try to think of some answers before turning the page.

During a new tenancy signing while you are providing general information related to the property, Ms. E mentions that previously her ex-partner used to deal with all issues relating to rent and benefits.

She also says that since their separation, she is responsible for her two young children, and it has been difficult to keep up with the day-to-day expenses, as well as paying all the bills. At the moment, she does not have any debts or outstanding bills.

This is a new tenant and although she has no tenancy issues, from her conversation you can see that there are a number of reasons why it would be beneficial for her to have some advice now. This would ensure that she starts her new tenancy as problem-free as possible.

Questions to ask yourself:

1. What are the underlying concerns Ms. E has expressed?
2. What do you feel the main issues are?
3. What could happen if no intervention is taken?
4. How can you help to prevent any problems arising?

From Ms. E’s circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.
# Scenario Four – level of need: MEDIUM

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
<th>Recommended signposting and referrals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ms. E does not claim her housing benefit on time!</td>
<td>Housing benefit payments could be delayed, resulting in accumulating rent arrears.</td>
<td>• Provide a Money Advice Pack. This has information on claiming benefits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <strong>Local Jobcentre Plus</strong> on 0845 6060 234 office and ask for Housing Benefit (HB) advice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Local <strong>DWP</strong> for a claim form</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <strong>Shelter</strong> – they provide help and assistance with rent arrears and housing benefit problems. Telephone 020 7014 1540</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Or visit <a href="http://www.shelter.org.uk">www.shelter.org.uk</a></td>
</tr>
<tr>
<td>Ms. E does not know about other benefits that she may be entitled to?</td>
<td>She could fall behind in paying her bills and struggle on her existing income.</td>
<td>• Confirm whether she is in receipt of all of her benefit. To check eligibility, provide <strong>HMRC tax credit no. 0845 300 3900</strong></td>
</tr>
<tr>
<td>Ms. E does not have a bank account?</td>
<td>She will not be able to pay by direct debit and would not benefit from any of the discounts offered.</td>
<td>• Provide Money Advice Pack For more information, on ways to pay bills and opening a bank account.</td>
</tr>
<tr>
<td>Ms. E gets involved with local support organisations?</td>
<td>She will get support from others in similar situations.</td>
<td>• If her children are young, then <strong>Sure Start</strong> can help with various social and educational needs. <strong>Sure Start</strong> on 0870 000 22 88</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Contact <strong>Gingerbread</strong> on 0800 0185026</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Or visit <a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a></td>
</tr>
<tr>
<td>She can claim child support from her ex-partner?</td>
<td>If successful, it can increase her income.</td>
<td>• Contact <strong>Citizens Advice Bureau</strong> on 020 7833 2181 to find out your local Citizen Advice office.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <strong>Child Support Agency</strong> on 08457 133 133 for eligibility information.</td>
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</tbody>
</table>
**Scenario Five**

Read the following scenario and ask yourself the questions listed below. Try to think of some answers before turning the page.

Mr. and Mrs. S call you with reference to their earlier request for some repair work in their kitchen and will need to buy some new appliances once the work is completed. You had informed them that the work they require was not covered by the housing association and they would have to arrange to pay for that work themselves.

Mrs. S is in receipt of Disability Living Allowance and Mr. S is unemployed. They were expecting the landlord to pay, as they could not afford to do the job themselves. They don’t know what to do next, as they consider the repairs are essential.

Is there any way you can help so that they are able to complete the work?

**Questions to ask yourself:**

1. What are their expectations?
2. What are their needs?
3. What would happen if?
4. How can you help them?

**From Mr. and Mrs. S’s circumstances, what level of need would they be in?**

Now turn the page and read about some of the options that may be available.
## Scenario Five – level of need: HIGH

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. and Mrs. S are unsure of what home improvement work they are allowed to do within the confines of the tenancy!</td>
<td>They may decide not to do the work when it is necessary that it gets done.</td>
</tr>
<tr>
<td></td>
<td><strong>•</strong> Their Housing Association Tenancy Support Officer, who can explain the type of lease that they have and any restrictions.</td>
</tr>
<tr>
<td>They have no funds to do the home improvements?</td>
<td>The repair situation can get worse and their quality of life may suffer as a result.</td>
</tr>
<tr>
<td></td>
<td><strong>•</strong> As they are in receipt of various benefits they may qualify for a grant or a loan from the Social Fund. <strong>Contact the local Jobcentre plus</strong>, since it provides this service.</td>
</tr>
<tr>
<td>They found out they could buy discounted appliances from a London Furniture Reuse Network (LFRN)?</td>
<td>Happy – as they could get what they need cheaper than at high street shops.</td>
</tr>
<tr>
<td></td>
<td><strong>•</strong> The local LFRN <strong>•</strong> <strong>Local Charity Shop</strong> to purchase cheaper goods and furniture</td>
</tr>
</tbody>
</table>
Scenario Six

Read the following scenario and ask yourself the questions listed below. Try to think of some answers before turning the page.

Ms. C has been a resident for several years. She lives with her daughter and is in full-time employment. She always paid her rent regularly until last month when she missed her payment.

She calls to ask if she could repay this over the next few months. As this was the first time, you agree to the reschedule. While you are working out the details, she tells you that this came about because one of her credit card companies had demanded an immediate repayment. She unknowingly exceeded her credit limit.

She further informs you of other credit cards and catalogues that she is paying off. She was managing the repayments, but this time was not able to pay the rent as well as this extra demand from the credit card company.

Ms. C has fallen into rent arrears but believes she can manage. Although you have remedied the immediate problem, there are ways you can help to prevent her falling further into debt.

Questions to ask yourself:

1. What caused the missed rent payment?
2. What do you feel are the main issues?
3. Does the resident understand the need to prioritise priority debts (e.g., rent) over non-priority debts (e.g., credit cards)?
4. What could happen if no action is taken?
5. How can you help to prevent any further problems arising?

From Ms. C’s circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.
## Scenario Six – level of need: LOW

<table>
<thead>
<tr>
<th>What would happen if?</th>
<th>Suggested answers</th>
<th>Recommended signposting and referrals</th>
</tr>
</thead>
</table>
| Ms. C has other creditors demanding payments? | Possibly more missed payments on her rent increasing the possibility of her not being able to pay her debts. | • Shelter for advice on rent arrears on 0808 800 4444  
  • Capitalise for money management advice on 020 7089 9513  |
| Ms. C falls further into rent arrears? | Specialist Advice                                                                 | • Consumer Credit Counselling Service 0800 138 1111 for budgeting and debt management advice visit www.cccs.co.uk  
  • National Debtline on 0808 808 4000 for debt counselling services  
  • Citizens Advice Bureau on 02 7833 2181 |