Hello and welcome to 21 Talks, a podcast series from Housing 21 that's challenging the way older people are represented and talked about in everyday conversation.

**Nikki-Leigh:** Hello, my name is Nikki-Leigh Dipper, and I'm a Business Improvement Officer at Housing 21. I'm here to host today's podcast and talk about the initiative that I'm really proud to be part of and has already made an incredible difference to some of our residents’ lives.

In previous episodes of this series, there's been discussions around the work that's been done to raise the energy efficiency standards of our buildings to ensure that they are cost effective and comfortable for our residents. But the current cost of living crisis, we are very aware as a social landlord that some of our residents may need additional support, enabling them to live independently and ultimately having financial confidence and autonomy. This is exactly where our Tenancy Gurus come in.

To talk about the initiative in more detail, I'm joined by residents David and Emma and their Tenancy Gurus, Jessica Ettridge and Julie Izzard, to learn more about the experiences of how the initiative has helped them. So, thank you for joining me today. Emma, would you mind sharing with our listeners how long you've been a Housing 21 resident and what prompted the move?

**Emma:** I've been here, I think it's five years now, and I was living with my daughter and her partner, who I didn't get on with. So luckily, where I worked, I had to come out here one day through work and I learned about it and went on the list, and I was lucky to get a place. I think it's the best thing that I've done.

**Nikki-Leigh:** Well, that's good to hear. And David, how about you?

**David:** Well, I've been there about three years. Why I had to get in were because the place that I was living in at the time, it was starting to fall into wrack and ruin and I had no hot running water or anything like that, electric, and so I think I actually made right decision by moving in here because I could have ended up somewhere ten times worse than where I were before.

**Nikki-Leigh:** Well, we're glad to have you with us, David. Julie, you're a Court Manager at Emma's scheme, and you were a part of the original task force for setting up Tenancy Gurus. Can you just tell our listeners why it was needed at the time and what it was hoping to achieve?

**Julie:** So, it was actually set up during Covid restrictions, where we noticed residents were getting into rent arrears and they needed help because of all the restrictions and everything else. Court Managers…a small group of Court Managers took a different approach because we were covering courts rather than face-to-face visits, we were doing it over the phone. So we took a softer approach and we collected under the ‘collecting with care’ umbrella. And it actually came to light that some of our residents were living with conditions such as dyslexia and things like that, and although they did have the money in their accounts, it was the dates and things like that of their direct debits that they weren't understanding, and that's what was causing the rent arrears. So the new approach was to ‘collect with care’ so that we could support them, to stop them going into rent arrears in the first place.

**Nikki-Leigh:** It was quite a hard time for us all, I think, at that time, to try and support our residents anyway, not being able to go and visit like we used to, so, yeah, I definitely agree with that. Jessica, how did you get involved with the Tenancy Gurus?

**Jessica:** So I think it's not a matter of ‘how’, it's ‘why’ for me, and there are two very good reasons. The first being that I want to make a difference to our residents’ lives, I hate to see people struggling financially. It saddens me to see that the way we are today in the world, and that people are struggling in the way that they are. But also, selfishly, it was the learning and development behind Tenancy Gurus, because to have that knowledge and learn them skills to be able to share them with our residents and our colleagues, is so important in everything that we're about.

**Nikki-Leigh:** I completely agree, Jessica, and I think the two reasons you've shared have been the motivations for most of the Tenancy Gurus, including myself.

What's been incredible to see is the uptake in the initiative with around 50 Tenancy Gurus who are all volunteers and are typically Housing and Court Managers, providing additional support at their schemes. In the first year of the initiative being set up, we've managed to save our residents a collective total of £700,000 from providing a wide range of support.

Emma, I know you ended up receiving support from your court manager, Julie, as you had asked her to come over to your flat and turn off the heating. And quite understandably this was a cause for concern for Julie regarding your welfare. Are you okay to tell the listeners why you had asked Julie to turn the heating off and what your home and life was like at that time?

**Emma:** Yeah, when I had been living with my daughter and her partner, they ended up taking what money I did have. And I took out…I financeda car for them because they couldn't get credit and of course they've never paid me – I mean, I'm still paying it now. They've never paid me and all I get is a state pension and I was just getting in a state because I just didn't know how I was going to manage, plus lockdown – you're shut inside. So I just spoke to Julie, she just caught me on the wrong day when I just burst into tears. So, you know, she helped sort it all out, went all through my finance and that, and I could talk to her. That is what I needed, I needed someone that I could trust and talk to. Just knowing she was there helped me, and she's done an awful lot, and I don't know where I would’ve been if it wasn't for her.

**Nikki-Leigh:** That's lovely to hear. And Julie, how did you feel at that time? What action did she take to support Emma?

**Julie:** So, she looked at every single penny she had coming in and every penny she had going out. We contacted all the relevant companies and explained that when she had taken these agreements out, she was actually working full time but she'd retired during the lockdown period – she'd actually retired. So she'd gone from a full-time wage to state pension. She hadn't had the normal, sort of, support because of the lockdown restrictions, so we made applications for housing benefit, council tax benefit, pension credit, which she got awards for all of them, which made a huge difference. We contacted the debt company and we got her payments reduced by about 60% a month. We've also put in an application for attendance allowance, which she got a very, very low award, but it made a difference because it increased her award on her housing benefit and council tax. So she's in a lot better financial situation today than when this happened.

**Nikki-Leigh:** And I can imagine. Emma, that's a great relief for you.

**Emma:** Oh, it is, it is. As I said, I don't know what I would’ve done if it hadn't been for Julie. You know, and if I've got problems now, family or anything, I know I can always turn to Julie if I needed to.

**Nikki-Leigh:** So Julie, roughly how long did it take from when you first noticed that there was an issue to actually sorting out and helping with all the benefits for Emma?

**Julie:** Emma made the initial request for me to turn our heating off in early January. I stepped in as soon as I could, I went to see her that day. Like she said, she was having a really down day, so when I asked the questions, it all just came out and we started the process practically straight away. I was very, very, very persistent with the companies and they didn't quite know what a Tenancy Guru was, so the debt company acted so quickly because they didn't know what a Tenancy Guru was. And within a matter of 10 to 12 weeks, we had payments reduced, other benefits in place, so it was extremely quick, but we didn't let up.

**Nikki-Leigh:** So, as you can imagine, obviously a lot of residents, especially our residents, are not aware of the benefits and support that is out there. So our Tenancy Gurus are a massive asset to Housing 21, where we can identify what they could be entitled to. Julie and the other Tenancy Gurus, you've done an amazing job over the last year by supporting many of our residents, and this is a prime example where Emma wasn't aware of what was out there and how you could support, and you've just stepped in and done that for her.

So David, your circumstances were a little different to Emma. I believe you found out about the Tenancy Guru initiative after receiving a fine, is that correct?

**David:** Yeah, it came out of blue because what happened was I had mental health problems and stuff like that. I wasn't what they’d call going at the time but I were having problems, if you understand, at that moment with various things: money, how are we going to get through to end the week and stuff like that. I….like I say, I went to meet these people and I spoke and what happened were, I were in a different… absolutely different place at that time and I still… a cigarette in on the floor without realising it. And the next thing I knew, what they call it, like, an officer came up to me and said that they were going to have to issue a fine.

**Nikki-Leigh:** No, and I can imagine it was a really stressful time.

**David:** It was because, like I said, these people that were going to go to see – mental health people – at the time, right, and the woman that worked for them there, she said to me why, she was surprised what was going on. And I told her the tale and she said, “well, first thing is that,” she says, “have a word with Jessica about it because,” she said, “she might be able to put things in the right direction”. She said if it comes to the crunch, that there used to be a woman that used to work for Team Support service. But she was working as a local MP in his office at the time. She said that she'd have a word with them. But thankfully Jessica took care of all of it for me.

**Nikki-Leigh:** So, David, you mentioned that you weren't in a great financial place at that time. How much was it for that you got the fine for?

**David:** Like a 75 pound fine. I had virtually nothing that week when it happened. And you are thinking, well, how am I going to get through to next year, really?

**Nikki-Leigh:** So, Jessica, obviously that was quite a troubling time for David. What sort of support did you offer at that time?

**Jessica:** So, when David came to see me, you can imagine, he was quite het up and panicked. Prior to seeing me he’d spoken to the MP, who put David in touch with somebody else, who then told them to come back through me. And at the time of the initial offence, where the charge was £75, that was going to go up treble within a matter of days. And so I appealed it for David and I appealed it on the back of being a Tenancy Guru, helping David to sustain his tenancy.

David is on universal credit and PRP and so sometimes you find budgeting…sometimes you can find budgeting your money quite stressful…

**David:** Yeah.

**Jessica:** …but David always manages to do it. And when this notice obviously came that he had to pay this money, David was, like I said, very upset, nervy and panicky about it. It was really affecting his mental health, which we've seen in the past with David. When his mental health is affected, that's when his budgeting skills kind of become a bit more erratic.

So I did appeal it on that basis and the only option that, sort of, came back would be that he wouldn't have to pay the fine, but he would have to go onto like a probation thing where if he was to offend again within two years, then he'd have to go into court.

At the time, I think David was obviously conscious about the money-side of things and had we had the Helping Hands Funding available, then that is something that I would have definitely applied for for David, because he could have paid the fine and not had this worry over his shoulders that if he gets fined again for throwing a cigarette on the ground, that he'll have to appear in court because that is a constant worry for him.

**Nikki-Leigh:** So these are just two stories of how the initiative has been a real support for these residents. And Jessica, you mentioned the Helping Hands Fund there, which is now available for our residents of up to £250, and we'll talk about that in more detail shortly. But before that, I'd be really interested in your thoughts if you've had any other types of cases or situations where you've dealt with residents and supported as Tenancy Gurus that's really stuck with you.

**Jessica:** I manage a court in a very deprived area and so, you know, I could be helping people on a weekly basis. And some of the residents that have come to live with Housing 21, we've had homeless people, we've had people come in with nothing but a bag of clothes, people with addiction and helping them….it’s to not just be able to budget the benefits to be able to live comfortably, it's more the emotional support as well, and that support to help them with a mental health crisis, or at a time where somebody who has been battling addiction, you know, they might fall back and get intertwined in that again – and that is quite common where we are.

And so it's the support, not just the financial support, but the emotional support – supporting with the mental health, and I'm very lucky that I have had the training to be a mental health XXXX, which I am, with Housing 21, and that's given me the skills to be able to support residents when there are times of crisis.

**Nikki-Leigh:** And Julie, how about you? Have you got any situations that you've dealt with as a Tenancy Guru that have really stuck with you?

**Julie:** So I was actually a part of a team of Tenancy Gurus that went to a call in central London, where we were approached by a lady who had some very, very large rent arrears and she was actually quite off with us because she thought we were there to kick her out of her flat. When we explained that we were there to help her, she actually opened up and had told us that she was waiting for a social worker to submit her form.

She'd been ringing and texting this social worker and he was just ignoring her. So I then rung him and all I told him was, my name was Julie and I was a Tenancy Guru. He rang me back within 20 minutes to tell me he's now submitted her housing benefit form. He'd been sending it to the incorrect email address. This was on a Friday afternoon, on a Monday afternoon we got an email telling us that she had been given an award and by Friday we actually had the award backdated six months. And, as well as clearing over £4000 worth of rent arrears, we were able to refund her £700 back into her own bank account.

**Nikki-Leigh:** That's amazing. And without that support, I can imagine that poor resident would have been in disarray with not knowing what was happening and how that money was going to come in and actually support her rent. So that's an amazing achievement. Well done.

**Julie:** Thank you.

**Nikki-Leigh:** So, in conjunction with the Tenancy Guru scheme, we have also launched our Helping Hands Fund, which was launched in April of this year. So far to date, we've had over 272 applications from residents across the organisation to help with any financial crisis and any support that the resident is needing at that time. So we've given hundreds of supermarket vouchers to go towards food; we've given carpets, white goods, fridge, freezers. There's been lots of different things that we've given, even transport to and from hospital appointments, so it's been a great achievement and all of us here – so Julie, Jessica and I – are all part of that Helping Hands Fund, where we contact the resident to make sure that everything they need is paid for.

We also have our Make a Difference days, which we class as MAD days, where we ask all our local managers to go out and make a difference to our residents’ lives. We've had different themes, so we have just had the Operation Lightbulb, which was all about supporting our residents with the energy crisis. And I know many of our local managers had the ‘green doctors’ come in and give advice to residents and give little goody bags – that was a really good day.

We've recently just had our Love Food Hate Waste as well. So that's looking at how we can better support our residents to not waste food and how we can save money when buying food.

Julie, do you mind just letting us know how our residents would be able to access the Helping Hands Fund?

**Julie:** Okay, so they could either speak to their Court Manager, there are posters in all of our courts telling them about it. They can speak to their Court Manager, the application forms are also included in the monthly newsletters that are delivered to every single resident; it's also on our website.

**Nikki-Leigh:** Julie, how have you supported with the Helping Hands Fund? And have you got a resident that's stuck in mind where you've supported and what they've got, they've actually received from the fund?

**Julie:** So one of the very first applications that I helped process was actually the victim of violence, who was resettling in one of our flats. And when I read the name on the form, I was a little bit taken aback because it was actually a man, and it opened my eyes, even though I knew men could be victims as well. It took an awful lot for this man to ask for help. We did help him – as well as through the Helping Hands Fund, we also signposted him to help him get some furniture from other charitable organisations. There have been other cases where it's purely the cost of living that's affecting people's day-to-day lives, which is then affecting their mental health.

**Nikki-Leigh:** And Jessica, have you got anything that you can share with the Helping Hands Fund? Have you helped any residents that have, sort of, stuck in your mind?

**Jessica:** Yeah, there's been a few that have really stuck with me, and I think in the early days of this fund, it was quite possibly the first resident that I dealt with, and on investigation and talking about the benefits that he was claiming, we found out that he was in a lot of debt and these were priority debts. And so through priority debts, there were attachments of earnings on his universal credit and so each week he was left with £5 – and that was before putting electricity on his metre. Actually, that stuck with me, and I actually had sleepless nights over this because there was nobody really helping or supporting him.

We looked at grants in the area that could also support, because I knew that a food voucher or £250 voucher or a single person food voucher is not going to help, it's not going to be enough. And so that one really did stick with me, and the Court Manager got on board with this case and he's continuing to support the resident.

And another one that stuck with me is an elderly couple, actually, who… the husband suffers with Coeliac Disease. This resonates with me because I am a Coeliac and I know how expensive food is anyway, but to buy gluten free, you need another mortgage! And so I really understood that the cost of living has gone up for them, but it's gone up more so because her husband can't live on a diet you might live on – you know, bread is £3 for a small loaf. So the chemist didn't provide prescriptions for gluten-free food in that area – you find that up and down the country that a lot of areas don't provide prescriptions. So that one really stuck with me, and, actually, I think we awarded the full food voucher for both residents, so that would have been a help for them at that time.

**Nikki-Leigh:** Brilliant. I did support a resident as well with the Helping Hands Fund, and it will forever stick with me. It was a gentleman who had recently moved into one of our courts. He had been homeless and living in a hostel so had no furniture, had absolutely nothing to his name, and was given one of our flats, which he was grateful for. And when I was speaking to him, he mentioned that he was living on a little chair, which he actually slept on. He had no bed, no quilt cover, and that really did stick with me.

I knew exactly where he'd been. I've once been homeless myself and put in a hostel, so I could really relate to how he felt and the struggles he was going through right then. So I asked him what if anything we could help with, what was the one thing that he would want from us for the Helping Hand Fund? And he replied that he would like a carpet. And it might seem silly to some people, but he mentioned that he just wanted it to feel like home and he said he could go wherever he wanted, charity shops or even to the local recycling centre to be able to purchase or get for free any furniture that he needed, but carpets were hard to come by and obviously they are quite expensive when you're kitting out a flat. So he was so excited when he was put to me by a telephone call to say that he'd found a carpet, wasn't the best carpet in the world, but it was going to cost him £180 and he'd be more than happy to help put some money towards that when he gets it. So we did purchase the carpet for him, but we also, because he had absolutely nothing, we managed to use the rest of the £250 that we could award him with an Argos voucher, so he could go and get small appliances and blankets and towels and things like that, and he really, really was overjoyed that we'd actually offered that support.

So, for me, it's lovely when we are able to help people and I think over the next few months, we're going to be seeing more and more of the Helping Hands applications come through and hopefully we can help more residents.

Before we move on – Emma, am I right in thinking that you were awarded some funding through the Helping Hands?

**Emma:** Yes, I was having a bit of hassle with my electric and it was just charging me something ridiculous. And because I was paying my daughter's loan thing off, I just wasn't getting enough money in. You know, they were lump sums that I was paying out all the time and, as I said, I only get the state pension, so, you know, Julie helped me get more on standing orders or direct debits. So everything goes out, I know it's being paid and then what's left is mine, so that has helped an awful lot.

**Nikki-Leigh:** And did you get the full award? Was it the £250 that you got awarded?

**Emma:** Yes, that went on to my electric.

**Julie:** So what happened was, when we approached the energy company to ask them to put in a payment plan for her current usage and then a reduced payment plan to pay off the debt, they wouldn't do it unless she reduced the debt to under £750, which she couldn't do because she didn't have a lump sum available. So the Helping Hands awarded her the full £250 to get her under that limit. So they've now set up a regular direct debit for a usage and then a smaller direct debit for her to pay off the debt. And that was only because of the Helping Hands that they agreed to do it.

**Nikki-Leigh:** That's great. So what's next for Tenancy Gurus? We have big plans in place at the moment, so we are looking at recruiting and just in the process of recruiting some Super Gurus. So we're having 10 of those across the business and those Super Gurus will be fully trained. They'll have a learning development plan and that is to look at and support other Court Managers and other Tenancy Gurus as well, with the more complicated cases that might pop up, looking at appeals if needed, if our residents have been declined any benefits. But that's all part of the learning and development plan for those successful applicants as well. The idea is that, actually, all of our colleagues across the operational side, so all our local Scheme Managers, become Tenancy Gurus because we do this every day. It's something that we are here for, we're here for our residents. We want to make it a better life for our residents and where we can, we want to support as best we can. So, for me, the idea is to have all of our colleagues as Tenancy Gurus and the Super Gurus then to support them as and when they need it.

So we're coming to the end of our episode now. It would be great if each of you could describe or sum up the Tenancy Guru initiative in one word.

**Julie:** Oh, rewarding.

**Nikki-Leigh:** And Jessica?

**Jessica:** It's really difficult to sum it up in one word isn't it, because of everything that we do. And I think for me, if I was somebody that needed a Tenancy Guru's help, I think, to me, they'd be a hero. And so I'm just going to say ‘heroes’.

**Nikki-Leigh:** And Emma, if you could sum up in one word?

**Emma:** ‘Brilliant’.

**Nikki-Leigh:** And David?

**David:** ‘Helpful’

**Nikki-Leigh:** And for me, I'd say ‘amazing’. I think it's an amazing thing that we're doing at Housing 21 and all of the Tenancy Gurus that have been there to support our residents have been absolutely amazing.

And finally, Emma, what advice would you give to people who find it difficult to talk about money?

**Emma:** Well, to see their Court Manager who will listen and just put herself out to help you. I think it's a brilliant thing that you're all doing.

**Nikki-Leigh:** And David, have you got any advice for anyone that's out there struggling to talk about money?

**David:** Just talk about it, because the longer you keep it within yourself, the harder it gets.

**Nikki-Leigh:** Yeah, I totally agree.

Jessica, have you got anything you want to add there, if you have any of our residents that are listening out there, what would you advise them to do if they're struggling at the moment?

**Jessica:** Struggling with money is not something to be ashamed of. And, actually, in the current times, again, there are lots of us struggling with money. Don't be afraid, talk about it because, as you've said, David, the longer you leave it, the harder it becomes, and the harder it gets to talk about it, the more it affects you and your mental health. So, yeah, just, don't be afraid.

**Nikki-Leigh:** And Julie, have you got any suggestions?

**Julie:** If anyone's struggling, just reach out, whether it's to family, to friends, to a Court Manager, even if you just Google search it, reach out to somebody. There's always somebody there to listen.

**Nikki-Leigh:** So, thank you so much for joining me today. It's been really great to hear about your experiences and how the initiative has supported people so far. For anyone listening today who is a Housing 21 resident and think they might benefit from talking to a Tenancy Guru, please just check the show notes for more information on how to get in touch, or speak to your local manager. We'll include further resources about the initiative too for anyone who is interested in knowing more about our approach.

Thanks again to our guests for taking part in today's conversation and to all our listeners for tuning in. Bye for now.

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