**Example of Practice – Muirhouse Housing Association**

**Sustaining wellbeing to sustain tenancies – a very human approach**

**Context**

This practice example is one in a short series illustrating how initiatives and extra services run by Housing Associations directly or indirectly have a significant positive impact on the quality of life, health and well-being of those people being supported.

**Setting**

Muirhouse Housing Association (MHA) in Edinburgh has a housing stock of around 500 units, including some recently added mid-market properties. With a turnover of approximately £2M. It is a relatively small housing association that was established in 1992 by local residents who wanted to improve housing in the localities of Muirhouse and Drylaw and make them more desirable places to live.

**What issue was being addressed?**

From a business perspective, nil void and low rent arrears targets are the bottom line issues being addressed. Significant numbers of tenants come to Muirhouse with difficulties and challenges in life that can increase the chance of failed tenancies. This example describes the practical assistance provided to tenants by Muirhouse through its Enhanced Management Service. This service aims to help people maintain their tenancy. At the same time however, it enables people to improve the quality of their life and creates the conditions in which people may be more able to address aspects of their health and well-being. Of particular interest is the supportive approach taken by the Housing Offices which, in itself, promotes well-being.

**What happened?**

Given its relatively small size, Muirhouse does not have the specialist welfare officers that can be found in larger housing associations. Instead, the team of housing and housing support officers are encouraged, as part of organisational policy, to invest significant amounts of time carrying out a range of supportive functions described under the heading of Enhanced Management. In addition, the Association set up its own Tenancy Sustainment Fund. This is a flexible discretionary fund that can be used to buy goods or make ‘bridging’ rent payments - essentially take some financial strain off the individual and improve their experience of settling in and the chances of a sustained tenancy.

**Enhanced Management Service**

The main characteristics of the service are outlined in the table below:

| **Key features and aims of Support** | **What is provided** | **Impact** |
| --- | --- | --- |
| Early Engagement | Time invested in pre move-in home visit that includes:  Explanations of what Muirhouse expects of its tenants and also its commitments to the tenant.  Information and advice on funds available for home set up costs. | **Establishes personal relationships** with Housing Officers that carry on through move–in and beyond. Creates **trusted ‘go-to person’** if issues and difficulties arise in future making their resolution more likely. |
| Income Maximisation | Benefits Assessments and Application assistance.  Budgeting and financial ‘health checks’.  Assistance to complete forms, make calls, etc. in order to make grant applications. (E.g. Community Care Grants, Bethany Trust\*, Scottish Welfare Fund, MHA’s own Tenancy Sustainment Fund). Housing Officers may have to help with numerous applications because if tenant is turned down for one they may need to turn to another. The Tenancy Sustainment Fund being the final safety net. | Ensures that people are receiving the appropriate benefits and **reduces the anxiety** that some people experience navigating the welfare system.  Helps people understand **and increase their control** over their finances and contributes to reduction in rent arrears.  Helps people acquire the basics for moving in and sometimes even cost of moving. **Reduces financial worry** and burden.  Ensures that the **essentials for well-being** are provided if necessary (i.e. something to eat, somewhere to sleep and sit and that warmth is provided.  Demonstrates commitment and **caring and regard** towards tenants and builds the relationship. |
| Individualised Approach | Process designed to help people identify their own priority items/services they need for new tenancy.  Additional options for purchasing of white goods and carpets with repayment through service charge.  Ongoing support and advice throughout the tenancy. | Puts tenant in control and encourages greater personal responsibility. Ensures that tenants own priorities are addressed – all contributing to building strong positive relationship with Housing Association.  Spreads cost of item/s at no additional cost (in interest) to tenant – avoiding them the need to borrow from other potentially more expensive sources.  Tenants tend to come back to Housing Officer more readily in future if they are experiencing financial or other difficulties making problem resolution more likely. |
| Good links with other agencies | The team has good links with a number of agencies in particular the following to which it sign posts people and facilitates referrals:   * Debt advice * Energy advice * Housing Benefit | Issues that are more complex and involved than the housing officers can deal with are addressed.  ‘Trouble shooting’ of housing benefit difficulties and arrangement in place for housing benefit office to email team, giving ‘early warning’ of issues. |
| Extra help | Signposting to local services  Facilitating deliveries  Changing utilities  Change of Circumstances forms  Meeting cost of services connections  Making appointments  Interpreting letters  Office services (Scans, copies) | E.g. Nearest doctor, dentist’  This can be from the Tenancy Sustainment Fund.  Helps people who may have poor or no reading skills.  Can speed up benefits claims, etc. |

**What were the outcomes?**

‘Going the extra mile’ for tenants’ sets up a virtuous cycle that ultimately results in more sustained tenancies. However, it is the human impact that is of particular relevance here. Recent feedback from tenants includes comments like, “It has changed my life” and “I’ve got my brain back”. The housing officers themselves consider pragmatically their flexible and supportive approach as reducing workload in the long run.

**Wealth and Well-being**

The team has enabled tenants maximise their income and access external funding. The average amount per tenant accessed from the DWP and SWF has been £1,200, however for larger family homes the value has at time reached £2,000.

MHA also provides money though its Tenancy Sustainment fund. The table below shows how, in most years, over half of new tenants access this fund to set up home and work towards financial stability. In 2014/15 the team was able to help tenants access items and vouchers from Discretionary Housing Payments and Scottish Welfare Fund (SWF) to such an extent as to reduce demand on its own Fund.

|  |  |  |  |
| --- | --- | --- | --- |
| Year | Amount Spent | Number of New Tenants | No. received Financial Assistance |
| 2009/10 | £9,040 | 39 | 24 |
| 2010/11 | £6,771 | 30 | 18 |
| 2011/12 | £7,036 | 38 | 21 |
| 2012/13 | £5,272 | 31 | 13 |
| 2013/14 | £10,094 | 49 | 26 |
| 2014/15 | £6,200 | 77 | 23 |

This table shows how the Tenancy Sustainment fund has been spent, with the bulk of spending on creating a basic home environment.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 2009/10 | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 |
| Rent | £1,039 | £772 | £842 | £745 | £1,316 | £1,737 |
| Furnishings & White Goods | £8,000 | £6,000 | £6,000 | £4,000 | £8,000 | £4,000 |
| Connection of White Goods |  |  | £195 | £524 | £779 | £463 |

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