

RESIDENT INSPECTORS REPORT ON FINANCIAL INCLUSION

23 March 2012

Purpose: The resident scrutiny panel decided to look at how the GreenSquare Group is preparing to deal with the increasing number of residents who are facing financial hardship due to unemployment or changes in the benefits system. They would like the inspectors from Westlea and OCHA to look at what is happening now. They would like a detailed look, across the board of departments that could become involved should a resident fall into arrears etc.

Method: (What we did)

1. RI's met with Martyn Baker to discuss how Residents get behind with their rent. What is WL/GS doing to help. MB provided a lot of information. (See attached Appendix A)
2. Wrote to CAB and Money Friend (Appendix B): No replies received.
3. Drew up questionnaire for Telephone survey (Appendix C)
4. RI's telephoned 41 residents with questionnaire.

Result: (from questionnaire – Appendix C)

1. Letter sent out by WL when Resident is in arrears: Residents felt it was too threatening i.e. "you will be evicted".
Suggest: Letter to be revised, to inform Residents of advice and help available within WL/GS.
2. 98% of respondents said that CAB was, or would be, first port of call.
Reason: Not aware of service offered by WL/GS.
3. 100% of respondents said that they thought it a good idea for WL/GS to give residents this information when they sign their new tenancy agreement.
Suggest: Longer term residents did not know about the service so it would be helpful to send out reminders and advertise in Home Magazine. A sign of this info where customers pay their rent in reception at WL.
4. Respondents felt that the reason residents would not contact WL/GS if they got into arrears was because of shame, pride or fear of being evicted. Some felt that staff were not friendly or helpful.
Suggest: As per No 1 above, revise the letter sent out to be more helpful

and some staff training.

5. 100% said that the information was given in plain English, made to feel comfortable and understood all that was explained to them. This refers mainly to advice received from CAB.

6. Some complaints that CAB has an 084 number, which involves costs and as they are already short of cash, this is an added burden. Some RI Members said that they do have a free phone number. We did check this out and they all have 084 numbers or 0300 from a mobile. Respondents felt that as they were already having financial problems, that this cost just added to their problems.

Suggest: This is looked into and provide numbers with info sent out to Residents.

