Income Focus Group

27th June 2025

Minutes of Meeting

Attendance: Carol Campbell, Jane Stokes, Keith Ducker, Mike McKenzie, Angela Burrows, Terry Swinney, Sarah Gallagher & Lauren Anderson

| | | Action |
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| 1 | Welcome | |
| | LA chaired the meeting, welcomed attendees and reviewed the agenda. | |
| 2 | Apologies | |
| | Brenda Tilley & Chris McPhillips. Diane Nicholls and Edna Phillips requested to come out of the IFG. | |
| 3 | Minutes of last Meeting | |
| | Minutes reviewed and agreed were an accurate reflection of the meeting. | |
| | Actions & outcomes: | |
| | Income recovery strategy review prior to this IFG meeting | |
| | Insight magazine story feedback – resident engagement sent a survey and received feedback from 5 residents. The feedback included; Most readers (4 out of 5) said they learned more than they expected, which shows the article did a great job of giving people a better understanding of the role. One person said it confirmed what they already knew, so still useful. | |
| | Covering this story has also sparked interest in more "day in the life of" features, particularly around Anti-Social Behaviour Officers. I will pass that on, along with the other comments, to the relevant teams to see if any of it can be picked up for future editions. A few other topics residents said they would like to know more about: The housing process—especially what happens when people are waiting to be housed, and the impact of delays with bailiffs or landlords starting evictions. How tenancy officers manage anti-social behaviour and the impact this has on nearby residents. Resident engagement—what gets people involved in things like focus groups and how we can encourage more of that. | |
| | TS – commented that he has received phone calls in the past asking his thoughts on ASB, the area he lives etc. | |
| | Communication strategies: | |
| | Ongoing development to support residents, dedicated officer liaising with those identified as potentially migrating over to UC, UC booklet with guidance and page on the website with | |

useful information and support options. The item will continue as a standard item to ensure views and opinions are taken forward to develop how we communicate.

Monitor universal credit migration:

The number of UC claimants is reported on monthly. This allows for a regular check of those residents which may require more support and assistance. Useful booklet and guide available for residents migrating to UC.

Conversation generated around benefits & UC migration letters.

MM – provided his experience of UC migration. Discussion generated around advance payments and entitlements.

LA confirmed we are writing out to those we believe are migrating, explaining it is in their interest to start building a credit on their account ahead of migrating. Support is available for residents to assist them with migrating over to UC, Housing Support officers can assist and provide support and referrals for advice. Including but not limited to budgeting advice, referrals to CAS or other agencies to provide assistance.

LA – asked for members to review the information on our website and the booklet and if they feel further information could be added to provide feedback. **CC** provided her personal experience. **SG** enquired if the booklets are available to all residents, LA confirmed they are available. Members all expressed the UC booklets are very useful.

TS – commented that it can be confusing for residents and enquired if residents can request direct payments. **LA** confirmed a resident can request direct payment themselves and we can also request them if a resident falls into arrears.

UC booklet's provided to all attendees.

Voice Scape Implementation Updates:

LA confirmed we are still in the early phase of implementation, we have provided data to voicescape and received returned files to review with our IT partners and NEC. Further updates to provided as this progresses. **SG** enquired how Voicescape will be promoted.

LA – confirmed that communications will go out in various forms to ensure residents are aware of the communications via the voicescape platform, i.e. the type of texts, emails or calls and what they will look like.

TS queried if messages or calls could be deemed a scam. LA confirmed that prior to voicescape going live, we will ensure it is communicated effectively, and we have followed our processes to ensure compliance with GDPR.

TS – raised that it would be good for the IFG to set up a pop-up shop to discuss items like this.

4 **Performance Update**

LA reviewed & shared the performance report with members. LA asked for the groups input on any items they wished to discuss.

TS enquired why no evictions had occurred. LA confirmed that we hadn't had any evictions for rent arrears at this time, LA explained that we have progressed with cases to proceed with eviction however residents can apply to the court to stop the eviction, or residents could have paid their arrears to stop the eviction proceeding. LA confirmed that we do not want to

proceed with evictions however unfortunately we do sometimes have to take enforcement action in line with our processes.

MM – enquired what the minimum arrangement amount we would accept, LA explained that the DWP review the amount every April, currently the DWP set the minimum to £4.55 per week.

LA advised that arrangements would be discussed on affordability as it may not be appropriate to agree to minimum repayments depending on a resident's financial circumstances and the amount they owe. If a resident can afford to pay more than the minimum to clear their arrears, then we would expect an arrangement amount based upon their personal affordability. Previous prize draw discussed across the group, LA confirmed that the prize draw was brought in to encourage residents to pay, however it didn't work so it was stopped.

MM – raised that a resident had spoken with him today and he said that the person was struggling and could they call us for help. LA confirmed that we can look at support options that may be available to them. We can refer to the housing support officers to explore grants and complete referrals for advice.

CC – confirmed that she had learned a lot from attending the IFG. LA confirmed that articles have been included in Insight regarding support options and advice and information is also on our website. SG confirmed she is due to attend Tackling Poverty Forum which designed the previous cost of living booklet. **SG** to feedback on the tackling poverty group.

MM – raised that residents raise issues with him & asked if something can be provided to pass onto residents that may need support. **SG** confirmed that cost of living booklets has been issued previously and is available on the website. Agreed to take an action to review and potentially include a support page tear out in Insight magazine.

KD – raised around the STRF website and asked if it could be added as an information page. **MM** – confirmed that the information is available and could be added as a link to it on the STRF page

TS – confirmed this would be useful to discuss as part of the resident led pop-up. **LA** confirmed this can then be reviewed following the pop-up session.

KD – expressed concern about getting people involved to run resident led projects. SG confirmed the Big conversation was very well attended and successful and confirmed that another session will be held. SG confirmed that the interactive items went really well.

MM – expressed concern around residents being isolated. TS confirmed that the big conversation was very good and good to come together and share views and obtain answers.

SG confirmed that resident engagement has changed, some residents may now wish to answer surveys on subjects. SG advised that she is looking into a reward and recognition scheme for residents that attend focus groups and can then build up points over time. It is very early stages, but we want to thank and recognise residents that assist in shaping our services. SG reconfirmed that members are welcome to the big conversation and all will be invited.

Discussion generated around UC claimants increase since 24/25. Additional 160 claimants.

LA asked the group if they had any further questions or observations. No further items raised regarding performance information.

5 Insight magazine feedback & annual rent letter review

Insight article feedback discussed as above under section 3.

Annual rent letter review

SG – confirmed we surveyed the RAP regarding the annual rent letter, there was a low response so it will be going out again. The response rate was 31 out of 136 members, a 22.7% response rate. Some residents said parts were confusing with the letter, the majority confirmed it was easy to understand. The housing benefit information was clear. An action plan will be worked on with LA, including a rent explanation guide, revise the tone of the letter, use clear and supportive language. The draft letter will be reviewed and go back out to the RAP and IFG to build on and evaluate the work we are doing. SG thanked all members of the group for their valuable input.

MM – enquired about the early arrears letters if they had been reviewed by residents. LA confirmed that they were reviewed by the IFG and the content agreed. The language was reviewed to ensure that they are fit for purpose and clear. LA confirmed that we haven't received any concerns regarding the early arrears' letters. KD & TS confirmed that the letters are clear and contain the appropriate information.

MM requested an anonymised copy of the letters. LA agreed to share copies with MM and JS.

TS queried the council tax letters, members expressed they are confusing.

6 Feedback on the Income Recovery Strategy

LA confirmed the last review of the strategy & asked members for their feedback on the strategy.

KD – requested an abbreviation list to be included at the beginning of the document.

All members confirmed they were satisfied with the content of the income recovery strategy.

TS enquired about the working partnership with CAS, LA confirmed that we do have a partnership with CAS and send referrals to them for support and advice. However, we do not now necessarily receive information on the outcome of CAS interventions, we are liaising directly with residents for the outcomes of their appointments. LA confirmed that the support they provide remains however we do not receive information from CAS due to client confidentiality. However, we are working closely with residents to understand outcomes of their appointments and the support provisions we have in place with housing support officers is also extensive. SG confirmed that early interventions are key and taken seriously at SEH to ensure the right support is provided.

7 <u>Key outcomes</u>

The IFG members have reviewed the income recovery strategy highlighting the need to include an abbreviation list which is something that will be useful for residents and will be added to the strategy.

TS commented on how we communicate with residents across the organisation, and all policies and strategies should be reviewed to ensure they are fit for purpose and clear to understand. LA agreed and confirmed that this is part of our process to ensure our communications are clear, transparent and effective.

IFG raised a 'day in the life of an income officer' this was published following the groups idea and the feedback was positive prompting potential other stories for other service areas to be considered. TS raised about a day in the life of a resident, LA raised that there was an article from a leaseholder's perspective which was well received. LA agreed that it would be a great idea to include a resident's perspective. SG said it would be great to have a story from a member of the IFG and their involvement with the group and share their experience. Group conversation generated. Action to be taken forward. IFG member to complete story. SG agreed to take forward as an action. 8 **Any other Business** LA asked if there was anything that the group wanted to discuss further or hear more about. No other items were raised regarding the IFG. CC queried about the careline service – SG agreed to pick this up after the meeting. AB raised a day in the life of an ASB Officer – LA confirmed that this had been discussed with SG who would be taking this forward with that service area. The IFG is to discuss income focused matters. TS – enquired about liaising with Julia Pack on insight articles. LA confirmed that Julia had oversight of both the recent articles, Amber was also involved. The leasehold article was generated in partnership with the communications team. **SG** confirmed Amber could interview the IFG member for the next insight article. **TS** – no other business, expressed that the meeting today was good. **KD** - no other business. MM – enquired about the telecare line being chargeable rather than free and enquired if the charge will be included as part of the total rent due and if there will be a safeguard if a resident falls into arrears. KD confirmed that the board declined this option so it would not be proceeding. Date of next meeting confirmed, and members expressed a preference to morning meetings rather than afternoon. LA confirmed where possible meetings will be held in the morning

going forward.

Date of next meeting

Friday 12th September 2025, 10.30 AM – 12.30 PM, Committee room 3

Actions from Meeting (to be completed in meeting)

| Include a resident story in the Insight | SG |
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| Magazine, focusing on their | |
| experience with the Income Focus | |
| Group. | |
| Review a tear out page with support | SG/LA |
| provisions in the Insight Magazine & | |

| review STRF page to include link to the | |
|---|-------|
| support available | |
| Provide feedback on the tackling | SG |
| poverty group session | |
| Add abbreviation explanations to the | LA |
| beginning of the Income Recovery | |
| Strategy document. | |
| Explore the possibility of a pop-up | SG/LA |
| event to promote resident engagement | |
| and share information. | |
| Continue annual rent letter review | SG/LA |
| Share anonymised early arrears letter | LA |
| template with MM & JS | |
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| For Resident Engagement – You Said, We Did uploaded | |
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