

Sustainable Neighbourhood Strategy

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Executive Summary

Our aim is to contribute to improved baseline social indicators as appropriate to each neighbourhood by 2014

We are committed to create safe and secure environments with good quality homes in locations where people wish to live. Hard to let properties, which are difficult to manage are costly, wasteful and are rarely perceived of as homes. Our commitment is to enable diverse households to occupy our properties in a manner which reflects their needs and aspirations; with secure and peaceful enjoyment and receive the services and support appropriate to their circumstances. We have signed up to the Respect Agenda and take seriously our obligations to safeguard victims of hate crimes and inappropriate behaviour. We will work closely with partners to ensure that a coordinated approach is adopted, which is more likely to be effective. Our preference is to prevent anti-social behaviour (ASB) in the first instance, and we adopt the Safer By Design criteria to reduce opportunities for environment-related tensions.

Knowledge and evidence are at the heart of the Medina Plan. The development of our use of Neighbourhood Profiles will provide a platform for partnership, offer a framework for identifying multi-layered neighbourhood characteristics to map trends which will determine and prioritise actions. The resultant Neighbourhood Action Plans (NAP's) offer the potential to effectively coordinate these diverse actions and to act as a vehicle through which to engage local residents in developing and influencing these plans further.

Partnership underpins all aspects of achieving Sustainable Neighbourhoods. Our links with practitioners from the Police, Health Authority, Social Services, voluntary sector and other social housing providers is key. We have service level agreements with a number of organisations, including the Law Centre, CAB, Credit Union, mediation providers and IoW Revenues and Benefits to ensure that support and service delivery is delivered in an efficient and effective manner.

We work in a predominately low-income area, with members of the community who are most likely to be excluded from the financial mainstream either through age, disability, caring responsibilities, low levels of experience or qualifications and other forms of disadvantage.

In order to maintain vibrant and sustainable neighbourhoods, we need to invest resources into providing support and where possible, opportunities for our residents. Failure to do this will result in increased deprivation and potentially areas that would require intensive management. As a result, we have developed a structured approach to addressing social and financial marginalisation through our Financial Inclusion Plan (FIP).

We will look to foster the development of neighbourhood wellbeing, defined as "people continuing to want to live in the same community both now and in the

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future... a local community's satisfaction with its neighbourhood'. The Sustainable Neighbourhood Strategy will be the vehicle to achieve this, particularly through the Decent Neighbourhood Audits (DNA's), Neighbourhood Walkabouts and local neighbourhood surgeries.

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1. Group Mission Statement

The MHA vision and strategic objectives have been developed out of the Spectrum Housing Group Mission, Values and Vision, in response to local needs and priorities. The Golden Thread which runs through the Medina Plan originates in this Spectrum Group strategic framework.

Spectrum Group Mission

To be recognised and respected for providing quality homes and services. Empowering people, supporting active communities and building better futures.

2. Medina Vision for 2014

Medina HA has set out our approach in the Medina Plan, which provides the financial and operational framework for all of our activities. In addition, several interconnected operational strategies and plans deliver against each part of our mission:

This vision will be delivered through **six** core strategies that are described fully in their respective strategy documents where the detailed objectives for each strategy are also elaborated:

- Homes and Environment Strategy – *quality homes*
- Value for Money Strategy – *quality services*
- Resident Involvement – *empowering people*
- Active Communities Strategy – *active communities*
- Sustainable Neighbourhoods Strategy – *better futures*
- EDI Plan – *better futures*



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Each strategy has a strategic objective for 2009-14 which, combined, contribute to the achievement of the overall vision for this five-year plan. Annual action plans detail the objectives, targets and actions for the coming year and link to the annual budget. Personal objectives are set in conjunction with the annual action plan and are extrapolated into Neighbourhood Action Plans, which reflects local needs and circumstances. The Golden Thread, which begins with the Spectrum Group mission, values and vision, flows through the Medina Vision, the core strategies and annual action plans to personal objectives. The Spectrum Continuous Improvement Policy ensures that the Golden Thread also runs through the review and report process to drive continuous improvement.

3. The case for creating Sustainable Neighbourhoods

We are committed to the creation and maintenance of balanced and cohesive neighbourhoods. We believe that the case for this is compelling and is set out in the **Medina Plan**.

We operate in three of the most deprived wards on the Island, which has influenced our neighbourhood-focused agendas. Our objective is to locate housing at the hub of a coordinated approach to break the cycle of deprivation and improve the quality of life and life chances of our tenants. We will work closely in partnership with residents and local stakeholders, to secure what we call **‘Vibrant Neighbourhoods’** – cohesive environments in which people choose to live, work and play.

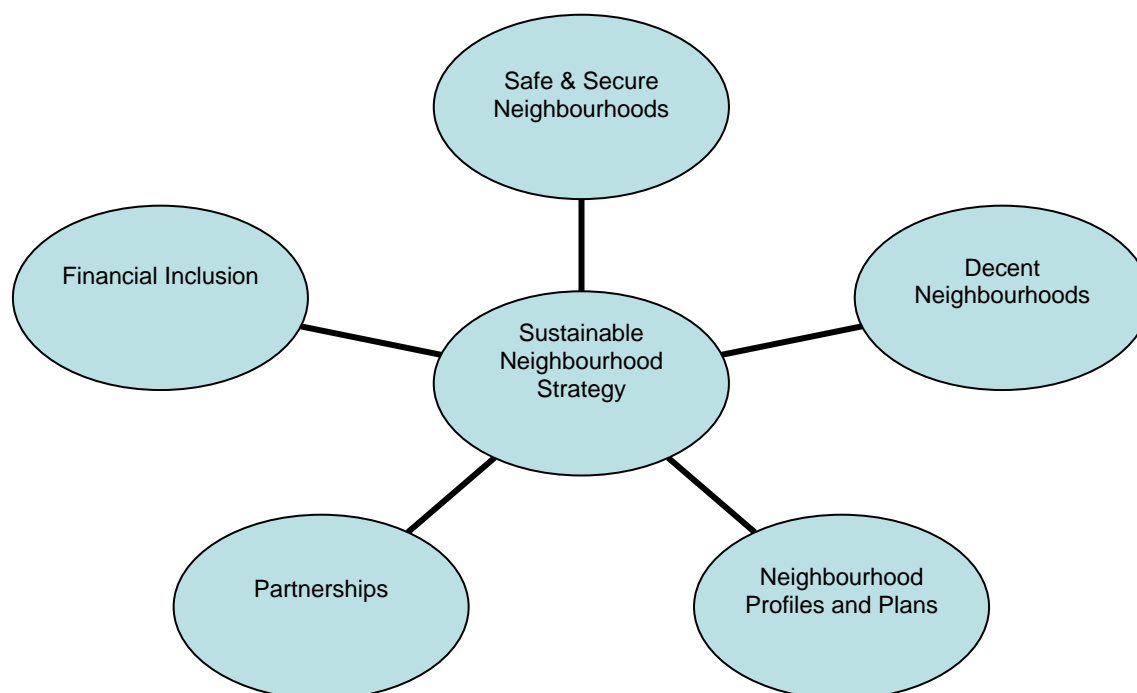
The objectives of this strategy are:

- to ensure that all members of the communities we serve have access to our homes and services;
- to help ensure that all members of the communities we serve have access to other local services;
- to develop and maintain safe and healthy homes that contribute to the health and wellbeing of people who live in them;
- to create safer, cleaner neighbourhoods that are places people want to live in;
- to optimise the occupancy of our homes especially for larger families;
- to help create a preventative culture that helps people sustain their tenancies in difficult circumstances.

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The strategy components

The strategy has five core elements.



- *Safe and Secure Neighbourhoods* – Environmental improvements, effective policies for anti-social behaviour, accessibility
- *Decent Neighbourhood Standard* – Measuring decency, resident involvement and influence, prioritisation of investment
- *Neighbourhood Profiles and Plans* – Clear evidence of community profiles, issues, activities and aspirations
- *Partnerships* – who we currently work with and who can help us deliver in the future
- *Financial Inclusion* – sustainable tenancies and preventing homelessness

This document integrates these components into a single coherent approach to our development of sustainable neighbourhoods at both household and neighbourhood levels. It also contains an action plan to deliver required outcomes and details measures of success.

4. What is a Sustainable Neighbourhood?

To visualise a 'Sustainable Neighbourhood' it is necessary to have an image of an 'Unsustainable Neighbourhood'.

Our knowledge and experience of a 'poor/lacking decency' or 'unsustainable' neighbourhood presents an image of:

- Properties in disrepair;
- Empty and boarded up properties;

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- Neglected grounds, services and hard areas;
- Lack of amenities;
- Abandoned vehicles;
- Poverty;
- Vandalism and crime;

These become places where no-one wants to live. The only people who move into such areas are generally those who have no other choice and they will look to move on if and when they can, causing high turnover of tenancies. For those living in these neighbourhoods, the absence of choice and unpopular reputation often results in a lack of pride in the locality and low aspirations.

This cost of managing such neighbourhoods is significant resulting from:

- Loss of rent due to lack of demand;
- High repair costs;
- Drain on public services such as Police;
- Increased reliance on state benefits due to lack of aspiration and low skills;
- High tenancy management resources due to anti-social behavioural issues;

By contrast, a Sustainable Neighbourhood is:

- Decent – properties and environments are well maintained and in good condition;
- Sustainable – localities are popular, properties are in demand, are lived in, local amenities reflect the needs of the neighbourhood and there are low levels of crime and anti-social behaviour;

MHA believe that the combination of two the Sustainable Neighbourhood components above create the ‘vibrant’ communities referred to in the **Medina Plan**, which are “energetic, exciting and full of enthusiasm” (Cambridge Dictionary). Our approach to achieving vibrant neighbourhoods is through the *Neighbourhood Programme* as set out in the **Medina Plan**. This approach is based on:

- Local knowledge and evidence (Neighbourhood Profiles),
- Partnership,
- Local accountability and choice (Neighbourhood Partnership Boards) and
- Deliverable action plans (Neighbourhood Action Plans).

5. Equality, Diversity and Inclusion

In delivering the Neighbourhood Programme, we recognise that our neighbourhoods comprise of diverse communities, where individuals and households have a range of needs, aspirations and expectations. However, we are clear that whatever their differences, all require and deserve respect, security and occasional support. We are fully in tune with our legal, moral and operational obligations to ensure that we eliminate unlawful discrimination and promote harmony in our neighbourhoods and services. It is also our belief that such an approach promotes community cohesion and underpins the very concept of *sustainable neighbourhoods*.

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Our detailed approach and objectives for delivering Equality, Diversity and Inclusion (EDI) is contained in a separate **EDI Strategy**. The aims of that strategy are:

- To ensure that we fully understand the characteristics, needs and aspirations of our residents and service users
- To ensure that we provide homes and services which reflect the needs and aspirations of all sections of the communities we serve
- To ensure that our homes and services are accessible and appropriate to the needs of all sections of the communities we serve
- To use our position as a major employer, procurer of goods/services and local stakeholder to promote equality locally.
- To eliminate discrimination and harassment as a result of race, gender, gender identity, age, disability, sexual orientation
- To ensure that we consistently achieve our targets within the plan and to involve service users and partners generally and from within the equality strands, in its development and review
- To promote awareness, cohesion and harmony within the communities with which we operate.

These aims are fully reflected in all of the activities identified in this document

Exclusion through worklessness, learning, training and skills

We also recognise that in order to be able to engage fully with potential opportunities and influence the future, people need to have skills, knowledge and confidence, which enables effective communication and interaction. The absence of these factors often results in exclusion from services, the political system, and access to benefits. 'Excluded' communities are likely to be characterised by:

- Low incomes
- Low skills and qualifications
- High unemployment
- Higher levels of illness and disability
- Low aspirations

In our experience, such communities perpetrate disadvantage and exclusion and have the greatest impact on the most vulnerable in the community. From a MHA business perspective, it often leads to high turnaround in our stock, increased levels of anti-social behaviour and greater levels of responsive repairs.

Although we recognise that we cannot deal with social exclusion alone, we are committed to investing in our neighbourhoods and working with others to support and develop the communities we work with. More details of how we will do this is contained in our **Active Communities Strategy**.

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6. Current Issues and Activity

Our aim is to deliver the highest possible quality of service to our residents, balancing expectations, aspirations and value for money against those delivering the best in the sector.

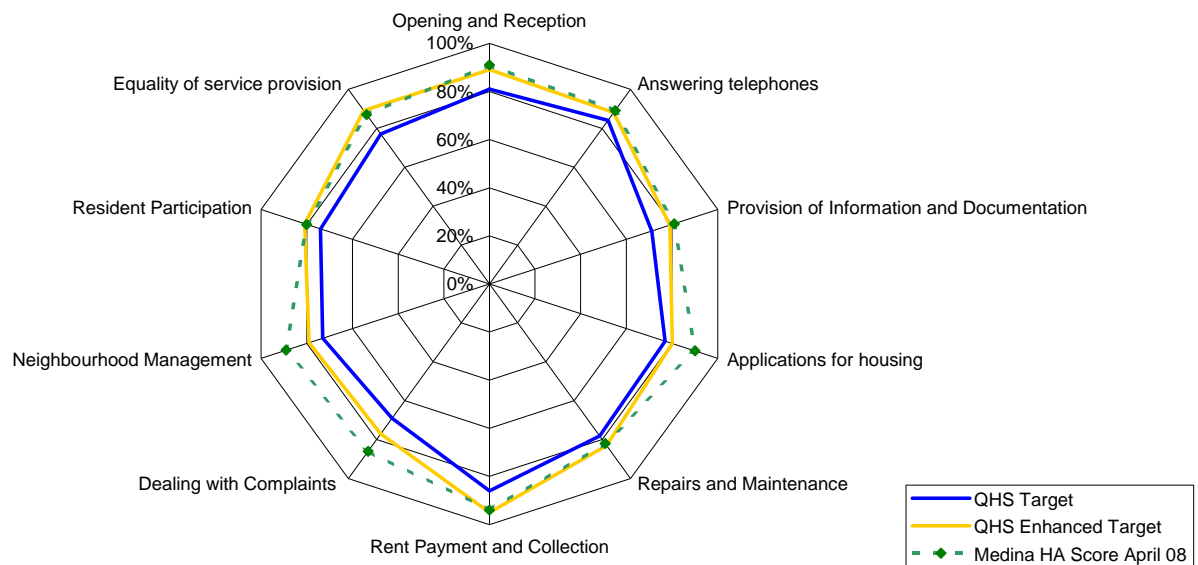
Current indicators tell us the following:

1. Tenant Service Authority (TSA) Performance Indicators 2007/8:

- Average number of days to re-let properties – 27.9 (Quartile 2)
- Current tenant arrears – 4.2% (Quartile 3). However this does not take account of Housing Benefit due, The true level of arrears was 1.9%
- Number of vacant properties – 0.5% (quartile 1).

2. Quality Housing Standards (QHS)

We were the first housing association in the country to achieve the 'enhanced' standard of accreditation for service delivery. We have since retained that accreditation, demonstrating a consistent level of high quality. The diagram below illustrates this achievement.



3. The Audit Commission Inspection

In its 2008 inspection, the Audit Commission found that strengths outweighed weaknesses in relation to Tenancy and Estate Management, with a number of positives in regard to anti-social behaviour, tenancy sustainment and good partnership working.

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4. STATUS Survey 2008

The STATUS Survey found that:

“A high percentage of sheltered tenants and homeowners at Medina were satisfied with the neighbourhood in which they live (94% and 91% respectively). Four out of five general needs tenants were satisfied (80%) with the neighbourhood where they live with only 12% are dissatisfied.”

The main issue for residents, which applied across the board related to difficulties with car parking, which was expressed by between 40-50% of respondents. No other issue was identified as being of such concern, although rubbish, noisy neighbours and disruptive children/teenagers were also cited as problems.

In terms of overall contact with MHA, approximately 80% of our general needs residents contact MHA in a year, of which a quarter related to Neighbourhood Services issues. Of these 90% found staff easy to contact and helpful.

In addition, 90% of residents were happy overall with the services delivered by MHA.

Areas in which we need to improve were:

ASB -

The indication from STATUS was that approximately 16% of residents had reported anti-social behaviour, which is a relatively low figure. However, levels of satisfaction with the experience varied and there is room for improvement. In particular we need to be better in relation to feedback and expectation management.

We also recognise that we need to be more inclusive in relation to services covering the six equality strands, particularly in relation to addressing discrimination and harassment.

Contact –

Residents who visited MHA’s offices were less satisfied with the outcome than telephone callers. It may be that this was a result of more complex issues, but this needs to be addressed.

These areas for improvement are addressed within the action plan in **Appendix 1**.

7. The Neighbourhood Programme

Further to the vision set out in the Medina Plan, our delivery of the Neighbourhood Programme will be as follows:

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Neighbourhood Profiles and Plans

Strategic Aims

- To eliminate discrimination or unfair treatment
- To understand and reflect the needs and aspirations of local communities
- To evidence and prioritise local issues and concerns
- To develop a common partnership approach in neighbourhoods

Strategic Approach

The framework to the above aims is:

- Gather and analyse profile information;
- Gather and analyse neighbourhood information;

Profile Information

To ensure the Neighbourhood Strategy meets and is adaptable to the various neighbourhoods it is important to consider the profiles of our neighbourhoods and tailor action plans accordingly.

We will,

- where practical, obtain and maintain accurate profiling information on our tenants;
- utilise this information when consulting with residents and stakeholders to establish relevant Neighbourhood Action Plans.

Neighbourhood Information

Information on what services and facilities are available in our neighbourhoods will assist in maximising resources.

We will;

- Report on Neighbourhood profiles;
- Consider profile information when establishing action plans.
- Work with partners to establish the range of services and facilities within neighbourhoods;
- Report on MHA's property portfolio;
- Consider Neighbourhood information when establishing action plans.

Measures of success

The key measures of success for this strategy are to maximise resources by establishing action plans that best reflect the needs of the neighbourhood. We will do this by:

- Working with residents and stakeholders in developing Neighbourhood Action plans that are resident led and reflect the needs, wants and profiles of each Neighbourhood;

Targets

- Publish Neighbourhood Action Plans, in consultation with residents, for the 10 major MHA neighbourhoods by 2010/11.

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Partnerships

Strategic Aims

Sustainable neighbourhoods are only realistically achieved with the involvement and support of all stakeholders. It is MHA's aim that partnerships will be encouraged and supported to deliver in a coordinated way, the objectives of this strategy to neighbourhood level.

Strategic Approach

The framework to the above aims is:

- To establish Neighbourhood Housing Groups with a further aim to
- Create Neighbourhood Partnership Boards;

Neighbourhood Housing Groups

The Neighbourhood Housing Groups are designed to bring together key stakeholders to agree, approve and monitor the Neighbourhood Action Plans. To achieve this we will:

- Coordinate and establish the Neighbourhood Housing Groups;
- Arrange quarterly meetings of the Neighbourhood housing Groups;
- Present the Neighbourhood Action Plans for approval;
- Present regular performance reporting.

Neighbourhood Partnership Boards

Medina's aspiration is that the Neighbourhood Housing Groups will form Neighbourhood Partnership Boards which we hope will ultimately have enhanced powers and budgetary responsibility to agree and manage the delivery of Neighbourhood Action Plans themselves. To move towards this Medina will:

- Support the Partnership Boards by providing advice and training,

Moves toward establishing a Neighbourhood Partnership Board would be subject to a separate project plan to ensure proper governance, accountability and due diligence is carried out.

Measures of success

The key measures of success for this strategy are to ensure positive impact is evidenced within neighbourhoods. We will do this by:

- Improved tenant satisfaction levels;
- Levels of commitment and involvement within the Neighbourhood Housing Groups;

Targets

- Achieve and maintain top quartile satisfaction levels on Neighbourhoods across diversity groups by 2011/12.
- Terms of reference for each Neighbourhood Housing Groups are established and reviewed annually to ensure they reflect the correct membership to respond to the needs of the Neighbourhood it serves.

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Decent Neighbourhoods

Strategic Aims

To develop decent and sustainable neighbourhoods where people want to live and work now and in the future.

Strategic Approach

The framework to the above aims is:

- Develop neighbourhood renewal and Community Development

Neighbourhood renewal and Community Development

In some areas where Medina has homes there are significant pockets of deprivation and exclusion that require concerted action to address. We recognise that this can only be achieved by working closely with other agencies and the residents themselves.

In addition, many neighbourhoods in which Medina works are already well established and are functioning successfully as part of the local community. However, we recognise that even in these circumstances there is a need to provide support to the local residents in order to sustain the position.

A key area in improving and maintaining high standards in neighbourhoods is a 'caretaking' service which Medina currently provides in a limited way. A review of this service has taken place resulting in recommendations to evaluate how a consistent and neighbourhood-wide delivery of caretaking services can be delivered.

The current caretaking service predominantly provides communal cleaning, fire alarm testing and low level repairs to a sample of schemes. This service also provides a 'greater presence' on our neighbourhoods which is 'added value' in terms of MHA's ability to monitor and respond to our Decent Neighbourhood Standards.

The outcome of the caretaking review requires:

- Consultation with residents on their satisfaction with the service;
- Consultation with those residents who do not currently receive the service to seek their views on whether they would like the service;
- Review the role of the caretaking service (should it encompass grass cutting for example);
- Evaluate the options on how best to deliver the service in terms of quality of service and value for money;

To support the above Medina will:

- assess the standard of our neighborhoods' on an annual basis by carrying out an annual Decent Neighbourhood Audit (DNA) using set of Decent Neighbourhood Standards (DNS);
- work with partners to attain the maximum DNS that our neighbourhoods can achieve as agreed by and monitored with residents;
- evaluate the current caretaking service to ensure consistency in service and best value for money across all its neighbourhoods;

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- monitor the DNS by carrying out regular Walkabouts;
- create and seek to fund Neighbourhood Action Plans (NAP's) with our stakeholders in response to issues identified by the DNA.
- work with residents and other partners to successfully deliver the NAP's;
- identify and access other sources of funding and resources to increase the impact of directly funded projects;
- support residents in accessing funds from other sources;
- support Community Development initiatives in the general locality of our estates;
- support the Local Authority in the development and delivery of regeneration and renewal strategies;
- work closely with partners and agencies to identify current and new activities in which we can participate.
- support the work of residents to create Neighbourhood Housing Groups (NHG's) and Associations that may include consultative and decision making bodies;
- provide funds to support the NHG's as part of its annual budgeting process;
- provide funds and opportunities for training and capacity building (see Resident Involvement Plan);
- provide funds for physical improvements to neighbourhoods as part of its annual budgeting process;
- work with our partners to achieve balanced communities through the use of mixed tenure products;

Measures of success

The key measures of success for this strategy are to improve the levels of sustainability measured by:

- continued and improving scores towards Decent Neighbourhood Standards
- continued high or improving resident satisfaction with neighbourhoods.
- a consistent approach across all neighbourhoods to the delivery of caretaking services

Targets

- achieve DNA scored of 75% (where actions are within the sole power of MHA) against DNS by 2011/12;
- achieve and maintain top quartile satisfaction levels on Neighbourhoods across diversity groups by 2011/12.
- to complete the evaluation and establishment of a consistent, neighbourhood caretaking services by 2010/11.

Safe and Secure Environments

Strategic aims

Promote the development of safe, clean and cohesive neighbourhoods, which are key to building sustainable neighbourhoods.

Strategic approach

The strategic framework is made up of the following elements:

- Balanced and cohesive Neighbourhoods

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- Community Safety and Anti-social behaviour
- Health and Wellbeing
- Homelessness
- Tenancy Sustainment Plan

Our NAP will address where identified, key activities across all of these elements.

Balanced and cohesive neighbourhoods

Balanced and cohesive neighbourhoods are a key building block in all communities. They are at the root of successfully tackling all forms of exclusion.

Sustainable neighbourhoods are places where people want to live and work now and in the future. They meet the diverse needs of current and future residents, are sensitive to the environment and contribute to a good quality of life. In seeking to establish balanced neighbourhoods, Medina will:

- ensure that our lettings processes are transparent and understandable to all groups in the community including those with particular language or media requirements;
- work with our Local Authority to create local lettings policies that aim to promote balanced and sustainable neighbourhoods;
- produce a Tenancy Sustainment Plan;
- support the creation and operation of Choice Based Lettings schemes;
- promote the concept of balanced neighbourhoods to our existing tenants and their neighbours;
- work closely with partners and agencies to achieve these aims.

Community safety and anti-social behaviour

Anti-social behaviour (ASB) affects neighbourhoods both in the way it impacts on people's lives and the negative impact it can have on a neighbourhood's reputation.

MHA's STATUS 2008 survey identified that 27%-37% of tenants were dissatisfied with the outcome of their ASB case and only 64% were overall satisfied with the handling of ASB cases. 30% had found it difficult to contact the correct staff member to report ASB and 28% found that staff were unable to deal with the ASB.

In response to this, MHA signed up to the Governments Respect Agenda and planned a complete service review of the ASB service for 2009/10. MHA is part of Multi-Agency Risk Assessment Committee (MARAC), the MARAC Core Strategic Group and the Islands Anti-Social Behaviour Action Group (ASBAG)

In helping to create and maintain safer neighbourhoods, Medina will:

- ensure that community safety and dealing effectively with ASB are clearly identified as a part of our core objectives at all levels in the organisation;
- involve our customers in the development, implementation and monitoring of our ASB policies, procedures and local agreements;
- develop preventative approaches to ASB including incentives for pro-behaviour ;
- provide a clear method for people to report ASB cases with encouragement and

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- support to do so;
- ensure that our policies and procedures are responsive and supportive to victims and witnesses of ASB;
- provide a timely and proportionate response to reports of ASB to minimise the potential impact;
- use proportionate enforcement action to protect neighbourhoods and publicise our actions;
- make clear that any form of ASB is unacceptable and that there will be consequences to persistent or aggravated ASB;
- provide and facilitate support for vulnerable customers to help sustain their tenancies;
- work closely with partners and agencies to achieve these aims.

Health and wellbeing

The primary contribution that we can make to the health and wellbeing of our customers is in the provision of safe and healthy homes. Our approach to safe and healthy homes is described in our Homes and Environment Strategy.

Homelessness

Prevention

In all cases prevention of homelessness is the most satisfactory outcome. Our housing management policies and practices are key to successful prevention. In response to this, Medina will:

- establish working protocols with HB departments to help reduce the level of arrears created early in the tenancy;
- help tenants in difficulty with debt or behavioural issues to access support in order to sustain their tenancy;
- use the full range of non-statutory tools when dealing with ASB;
- use eviction only as a last resort in both arrears and ASB cases;
- work closely with partners and agencies to achieve these aims.

Optimising the utilisation of our housing stock

Demand generally outstrips supply of social housing in all areas in which we operate. The development programme will not address this gap completely in the short term. Therefore it is important that we work to ensure that the stock that we own is used to its best effect. In response to this, Medina will:

- minimise the number of properties vacant and available for letting at any time;
- minimise the re-let periods for vacant properties;
- find ways of addressing under-occupation of properties;
- work closely with partners and agencies to achieve these aims.

Tenancy Sustainment Plan

This is detailed in a separate document attached as **Appendix 2** to this strategy but the keys aims of the plan is to:

- embed a preventative approach to tenancies becoming at risk but being alert to early signs that tenants are vulnerable or for some reason, are experiencing difficulties in maintaining the tenancy conditions;

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- to embed a ‘maintain and sustain’ approach by supporting tenants to access specialised support or assistance that may be short or long term, but which is essential to them maintaining and sustaining their tenancy.

Measures of success

The key measures of success for this strategy are:

- continued low levels of vacant stock;
- continued high levels of utilisation of the Association’s homes;
- continued low levels of evictions;
- achievement of target levels of lettings to statutory homeless people and families;
- continued high levels of access to the Association’s services and homes from all sections of the communities we serve;
- equality of satisfaction across all groups we serve;
- continued lettings performance that reflects the demographics of the communities we serve;
- continued high or improving satisfaction with the handling of ASB;
- continued high or improving satisfaction with our neighbourhoods.

Targets

- Reduce void levels by 5% by 2011/12;
- Maintain top quartile performance in the number of evictions;
- Achieve target number of lettings to homeless households;
- Achieve and maintain top quartile satisfaction levels of ASB, handling and Neighbourhoods satisfaction across diversity groups by 2011/12.

Financial Inclusion

Strategic Aims

Housing Associations are becoming increasingly key participants in this area. This is not just because of the moral reason, although this is close to the ethos of the sector; it also makes sound business sense:

- it helps the development of household financial skills;
- it helps to reduce the impact of basic costs, e.g. utilities, as a share of the household income;
- it provides individuals with access to affordable credit and insurance products;
- it promotes the growth of small neighbourhood based enterprises.

All of these support fundamental requirements of Housing Associations from the straight forward reduction of arrears to the complex development of sustainable neighbourhoods.

Strategic Approach

- This is details in a separate Financial Inclusion Strategy;

Financial Inclusion Plan

The key elements of the Financial Inclusion Strategy are included in the Financial Inclusion Plan attached as **Appendix 3** to this strategy.

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Many people, particularly those living on low incomes, cannot access mainstream financial products such as bank accounts and low cost loan. This imposes real costs on individuals and their families - often the most vulnerable people in our society. It also has costs for the communities in which they live.

Income Management -

In common with all housing associations, MHA is dependent on rental income to fund and deliver services to residents. We have a robust Business Plan which balances projected income against likely expenditure over the next thirty years. As indicated in section 5 above, our performance in collecting rent is generally good, within the upper quartiles of similar organisations. One factor which supports this level of achievement is the high levels of residents in receipt of Housing Benefit, currently around 85%.

The positive aspect of this situation is that we are fairly certain of being able to collect the majority of this money. We have good relationships with the Isle of Wight Council, which is the HB administrator. However, in order to maximise even this income, we must ensure that benefits are applied for in a timely manner; that changes of circumstances are notified and addressed in benefit levels swiftly and that residents receive all of their entitlements.

During 2008 we conducted a review of payment methods to ensure that residents have the widest possible choice of methods. We now cover most possibilities including on-line payment facilities.

However, we recognise that there remain some challenges:

- The impact of the recession has hit local residents badly. The Island is already a low wage economy and redundancies have been felt in most high streets.
- MHA's rents are in general higher than average Island rents, which are reflected in the rent waiver agreed with the TSA in relation to achieving target rents under rent restructuring.
- We have underperformed in relation to former tenant arrears (FTA)
- We have had variable success in collecting recharges
- We have not fully maximised the potential of Active H software in realising potential efficiencies in the rent arrears process
- We have not been as proactive as we could have been in launching benefit take-up campaigns.

We have made progress in addressing these areas by:

- Developing a Financial Inclusion Plan (**Appendix 3**)
- Conducting a Debt Advice Service Review
- Implementing a Current and Former Tenant Arrears Collection service review due to report in Nov 09.

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Further action to improve performance is contained in the Action Plan (**Appendix 1**)

8. Resident Involvement

Residents are at the heart of our approach to achieving vibrant neighbourhoods. They are the communities through which this strategy will deliver its targets. Critical to this is proper engagement to enable effective influence, choice, involvement and accountability.

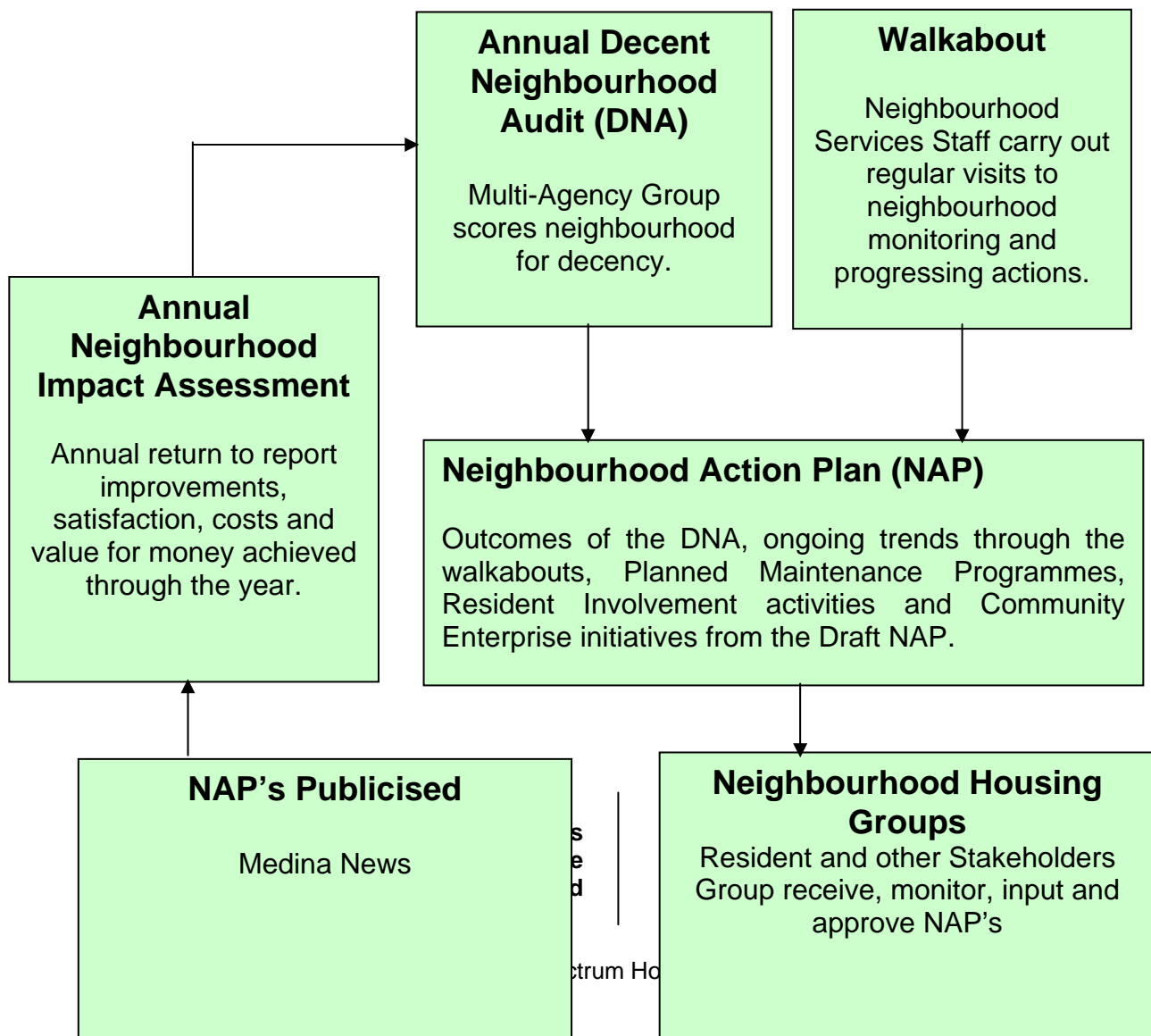
We recognise that to effectively attain this, the process of resident involvement (RI) needs to be an integral part of the job of all MHA staff, particularly those who are regularly face-to-face with our residents and customers. To get to this position we have introduced training and development and will monitor progress through satisfaction indicators, complaints and staff supervisions.

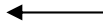
The core process of RI is however set out in detail in a related strategy, the **Resident Involvement Statement and Plan**.

9. Delivering the Strategy

Strategy delivery

The strategy will be delivered as shown in the chart below:





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10. Performance Review

We will review performance in delivering our strategic objectives in a number of ways:

- Regular staff supervisions relating to individual performance
- Regular review of satisfaction and complaints
- Quarterly Neighbourhood Reports on progress against the NAP's presented to NHG's (and subsequently Neighbourhood Partnership Boards), MHA's Management Team and the MHA Board.
- Annual Neighbourhood Impact Assessment report to Board. This will:
 - assess the impact of the activity and actions taken;
 - identify progress against the key outcomes;
 - approve key areas for action for the following year to be included in the NAP;
 - identify any necessary revisions to the strategy.
- Service reviews – we have a three year programme to review our services. With specific reference to Sustainable Neighbourhoods, we have the following reviews programmed:
 - Debt advice – July 2009
 - Current and Former Tenant Arrears Collection – Nov 2009
 - Enforcing Tenancy Conditions and Dealing with Anti-Social Behaviour – Nov 2009
 - Rent and Service Charge Accounting – June 2010
 - Tenancy Management – Nov 2010
 - Neighbourhood Management – June 2011
 - Allocations and Lettings – Nov 2011
 - Voids – Relet standard and speed of turnaround – Nov 2011
- Other approaches – we will undertake a range of service delivery evaluations as a result of our membership of QHS to retain our current level of enhanced accreditation.

11. Related Documents

1. Anti-social behaviour policy
2. Financial Inclusion Strategy
3. Resident Involvement Strategy
4. Equality, Diversity and Inclusion
5. Home and Environment Strategy
6. Value for Money Strategy
7. Active Communities Strategy

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12. Appendices

1. Sustainable Neighbourhoods Action Plan
2. Tenancy Sustainment Plan
3. Financial Inclusion Plan
4. Glossary

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Sustainable Neighbourhoods Strategy Action Plan

Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
1. Neighbourhood Profiles and Plans					
Understand the diversity of its residents.	<ul style="list-style-type: none"> Collect 90% of profiling information and report findings to Neighbourhood Housing Groups. 	1	Sustainable Neighbourhood Strategy	March 2010	HoNS
Use resident profiling information.	<ul style="list-style-type: none"> Use profiling information in all service reviews to reflect improvements made reflect the needs of the community. 	1	Sustainable Neighbourhood Strategy	March 2010	HoNS
Use neighbourhood information	<ul style="list-style-type: none"> Report to the Neighbourhood Housing Groups property profiling and relevant neighbourhood services. 	1	Sustainable Neighbourhood Strategy	Oct 2010	HoNS
	<ul style="list-style-type: none"> Work with partners to fill 'gaps' identified in neighbourhood services through the Neighbourhood Action Plans. 	1	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
	<ul style="list-style-type: none"> Publish NAP's for the 10 major MHA neighbourhoods with residents. 	2	Sustainable Neighbourhood Strategy	Oct 2010	HoNS
2. Partnerships	<ul style="list-style-type: none"> 				
Support and establish Neighbourhood Housing Groups to promote the concept of balanced communities.	<ul style="list-style-type: none"> Establish quarterly Neighbourhood Housing Group meetings to receive performance reports and agree and deliver the NAP's. 	2	Sustainable Neighbourhood Strategy	Sep 2010	HoNS
Support the NHG's by providing funds	<ul style="list-style-type: none"> Establish a budget to support each NHG. 	2	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
	<ul style="list-style-type: none"> Terms of Reference for each NHG are established and reviewed annually. 	2	Sustainable Neighbourhood Strategy	Mar 2010	HoNS

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
Encourage the development of the NHG's to Neighbourhood Partnership Boards (NPB's).	<ul style="list-style-type: none"> Support the NPB's by providing advice and training 	4	Sustainable Neighbourhood Strategy and Resident Involvement Plan	2011/12	HoNS/ RIM
3. Decent Neighbourhoods					
Carry out Annual Decent Neighbourhood Audits	<ul style="list-style-type: none"> Demonstrate a year-on-year improvement in the Decent Neighbourhood Audit against the Decent Neighbourhood Standard to achieve a minimum of 75% score against those actions which are within the sole power of MHA. 	4	Sustainable Neighbourhood Strategy and Homes and Environment Strategy	2011/12	HoNS/ HoAM
Evaluate and restructure the caretaking service	<ul style="list-style-type: none"> Carry out a consultation with residents 	3	Sustainable Neighbourhood Strategy	Sept 2009	HoNS
	<ul style="list-style-type: none"> Appraisal of options for the caretaking service 	3	Sustainable Neighbourhood Strategy and Homes and Environment Strategy	Nov 2009	HoNS/ HoAM
	<ul style="list-style-type: none"> Board Report with recommendations on Caretaking service 	3	Sustainable Neighbourhood Strategy and Homes and Environment Strategy	Dec 2009	HoNS/ HoAM
Carry out regular 'Walkabouts'	<ul style="list-style-type: none"> Monitor and agree frequency of walkabouts and actions with residents 	3	Sustainable Neighbourhood Strategy	Dec 2009	HoNS

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
Work with partner organisations to seek funding to deliver identified Community Development projects.	<ul style="list-style-type: none"> Successful implementation of projects. 	4	Active Communities Strategy	Mar 2010	CEM
	<ul style="list-style-type: none"> Participate in Community Development projects in the locality of MHA properties and neighbourhoods. 	4	Sustainable Neighbourhood Strategy and	Mar 2011	CEM
Establish funds for physical neighbourhood improvements	<ul style="list-style-type: none"> Provide a budget for neighbourhood improvements. 	2	Sustainable Neighbourhood Strategy and	Mar 2010	HoNS
Resident satisfaction	<ul style="list-style-type: none"> Achieve top quartile performance levels on neighbourhood satisfaction across all diversity groups. 	2	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
4. Safe and Secure Environments					
Publicise lettings processes	<ul style="list-style-type: none"> Work with and support the Local Authority to achieve and publicise the Choice Based Lettings system in a clear way to all groups including those with special requirements i.e.: language 	1	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
Work with the Local Authority to agree Local lettings Plans for sustainable communities.	<ul style="list-style-type: none"> Local Lettings Plans clearly identify the aims of the Plan and how it aims to deliver. 	2	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
Produce a Tenancy Sustainment Plan	<ul style="list-style-type: none"> Recommendations in the Tenancy Sustainment Plan are incorporated into relevant procedures. 	2	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
	<ul style="list-style-type: none"> Analyse diversity of tenants at risk of homelessness and identify any gaps in preventative measures. 	2	EDI Strategy	Mar 2011	HoNS
Provide cash incentives to downsize	<ul style="list-style-type: none"> Review effectiveness of current mechanisms to encourage downsizing to more appropriate property 	3	Financial Inclusion Plan	Mar 2011	HoNS

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
	•				
Carry out a Review on Anti-Social Behaviour processes.	<ul style="list-style-type: none"> Involve residents in the review and development of clear, robust preventative approaches in dealing with ASB including incentives for rewarding pro-behaviour taking into account the diversity of communities. 	2	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
	<ul style="list-style-type: none"> Ensure relevant procedures reflect that residents are encouraged and supported in reporting and dealing with ASB (victim and witness support) 	2	Sustainable Neighbourhood Strategy	Oct 2010	HoNS
	<ul style="list-style-type: none"> Ensure that ASB forms a key objective in all relevant staff members roles; 	2	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
	<ul style="list-style-type: none"> Review ASB policy and procedures to ensure requirements of DDA are met 	2	EDI Strategy	Oct 2010	HoNS
	<ul style="list-style-type: none"> Ensure ASB policies and procedures reflect legislation and good practice relating to race, faith, sexual orientation, gender and transgender 	2	EDI Strategy	Oct 2010	HoNS
	<ul style="list-style-type: none"> Review possibility of under-reporting of ASB 	2	EDI Strategy	Dec 2010	HoNS
Performance management	<ul style="list-style-type: none"> Reduce void levels by 3% from 2009/10 	4	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
	<ul style="list-style-type: none"> Reduce void levels by 5% from 2009/10 	4	Sustainable Neighbourhood Strategy	Mar 2012	HoNS
	<ul style="list-style-type: none"> Maintain top quartile performance in the number of evictions per annum 	4	Sustainable Neighbourhood Strategy	Dec 2011	HoNS

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
	<ul style="list-style-type: none"> Achieve target lettings to homeless households as agreed with the Local Authority 	4	Sustainable Neighbourhood Strategy	Mar 2010	HoNS
	<ul style="list-style-type: none"> Achieve target lettings to homeless households as agreed with the Local Authority 	4	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
	<ul style="list-style-type: none"> Achieve target lettings to homeless households as agreed with the Local Authority 	4	Sustainable Neighbourhood Strategy	Mar 2012	HoNS
	<ul style="list-style-type: none"> Achieve and maintain top quartile performance in satisfaction levels of ASB handling, particularly how we keep residents informed, and Neighbourhood satisfaction across all diversity groups. 	4	Sustainable Neighbourhood Strategy	Mar 2011	HoNS
	<ul style="list-style-type: none"> Identify why and seek to improve satisfaction levels of service experienced by visitors to MHA offices. 	2	Sustainable Neighbourhood Strategy and Customer Access Strategy	Dec 2010	HoNS
	<ul style="list-style-type: none"> Reduce the Incidents of Hate Crime by 1% 	2	EDI Strategy	Mar 2011	HoNS
5. Financial Inclusion					
Combat Financial Exclusion	<ul style="list-style-type: none"> Discuss initiative with local authorities and agencies and agree a programme for local surgeries/road shows 	2	Financial Inclusion Strategy	Apr 2010	HoNS
	<ul style="list-style-type: none"> Include information on energy saving generally in new residents Welcome pack 	2	Financial Inclusion Strategy	Dec 2010	HoNS/ HoAM
Develop a Financial Inclusion Plan	<ul style="list-style-type: none"> See Appendix 2 to the Sustainable Neighbourhood Strategy 	1	Financial Inclusion Strategy	2009/10	MD

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
Completion of a Debt Advice Service Review	<ul style="list-style-type: none"> Report to Board on the findings of the service review with action plan 	1	Medina Plan - Service Review Programme	Jul 2009	HoNS
	<ul style="list-style-type: none"> Examine need for a Debt Counsellor 	2	Financial Inclusion Plan	Jul 2009	HoNS
Completion of a Current and Former Arrears Collection service Review	<ul style="list-style-type: none"> Report to Board on the findings of the service review with action plan 	1	Medina Plan - Service Review Programme	Nov 2009	HoNS
	<ul style="list-style-type: none"> Provide support for residents to open bank accounts 	2	Financial Inclusion Plan	Apr 2010	HoNS
Review Welfare Benefits support	<ul style="list-style-type: none"> Review adequacy of existing Welfare Benefits support 	1	Financial Inclusion Plan	Jul 2009	HoNS
	<ul style="list-style-type: none"> Work with Law Centre/ CAB to ensure that advice is given at the right level and cases are dealt with by the most appropriate agency 	1	Financial Inclusion Plan	Mar 2010	HoNS
	<ul style="list-style-type: none"> Ensure that staff are properly trained and briefed to provide benefit advice, provide refresher training for all appropriate staff 	1	Financial Inclusion Plan	Sep 2010	HoNS
6. Resident Involvement	<ul style="list-style-type: none"> To make sure that all Neighbourhood Housing Officers and all frontline staff continue to actively promote the Menu of Involvement, using the Menu, Medina Welcome Card and Involvement Wheel. 	1	Resident Involvement Plan	Dec 2009	HoNS

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Objectives	Deliverable / Measurement	Priority 1-4	Source (Strategy)	Target	Lead
	<ul style="list-style-type: none"> Medina staff will involve residents and other partners to undertake and develop a sequence of neighbourhood audits to achieve a 'Decent Neighbourhood Standard' in addition to Decent Homes. 	2	Resident Involvement Plan	Apr 2010	HoNS
	<ul style="list-style-type: none"> To develop a framework for membership, role and remit, managing area budgets and decision-making for the Neighbourhood Partnership Boards 	4	Resident Involvement Plan	Mar 2011	HoNS
	<ul style="list-style-type: none"> To engage with schools and colleges and individual young people to ensure that they are aware of the opportunities for involvement/participation. Options for vulnerable and traditionally difficult to reach groups are included in the MHA Menu of Involvement, and new options will be included to meet any new or identified needs of young people as a result of engagement exercises. 	3	Resident Involvement Plan	Apr 2010	HoNS
7. Performance Review	<ul style="list-style-type: none"> Annual Neighbourhood Impact Assessment 	1	Sustainable Neighbourhood Strategy	Dec 2010	MD

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Tenancy Sustainment Plan

Medina Housing Association (MHA) has a strong history of supporting and monitoring tenants to maximise their ability to sustain the tenancy.

The two key areas of approach to sustaining a tenancy is the:

- preventative approach;
- maintain and sustain approach.

Preventative Approach

It is MHA's aim to give maximum advice and support at the earliest opportunity to prevent any tenancy becoming at risk.

Tenancies can become at risk for a variety of reasons such as:

- non-payment of rent;
- anti-social behaviour;
- serious breach of tenancy;
- neglect of property;
- neglect or inability of individual.

In order to prevent tenancies becoming at risk, Medina will:

- visit prospective tenants to explain and provide clear, good quality information on the responsibilities of being a Medina tenant;
- will offer prospective and current tenants a financial assessment and Welfare Benefits Advice;
- will assist in the completion of housing benefit forms;
- will signpost and enable vulnerable residents to access appropriate support;
- will work with partner organisations to provide specialist support and advice and practical help i.e garden maintenance; debt counseling.
- Will work with other supporting individuals of vulnerable people ie: family, friends, carers, professional workers;
- will visit new tenants within 2 months of the commencement of the tenancy to offer help and advice on maintaining the tenancy and accessing other services;
- will carry out regular 'walkabouts' to maintain good contact with tenants and identify signs that could lead to a tenancy becoming at risk i.e.: overgrown garden;
- will respond to the needs of a vulnerable resident appropriately i.e.: telephone rather than write or visit rather than telephone;

Maintain and Sustain Approach

The maintain and sustain approach compliments preventative approach by being more strategic and aware of external factors. For example:

- condition of property and environment;
- quality of housing management services;
- quality of response to tenants views;

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In order to maximise 'maintain and sustain' initiatives we will:

- carry out regular and involve residents in, Decent Neighbourhood Audits to measure improvement in the environments ;
- publish agreed findings in Neighbourhood Action Plans;
- seek feedback on the quality of 'tenancy sustainment' services in particular:
 - welfare and benefits advice;
 - debt counseling;
 - support;
 - quality of our information and communication;
 - responses to complaints;
 - repairs service;
 - neighbourhood management service;
- appropriately analyse and respond to feedback provided.

Equality and Diversity

Medina acknowledges that residents have a range of vulnerabilities and that these can change throughout the course of the tenancy.

In order for Medina to ensure it offers its services in a flexible sensitive way up-to-date information on its residents is essential:

Medina will collate profiling information from residents and potential residents and regularly up-date this information.

Medina will:

- use this information to 'test' its services do not adversely affect some groups of residents;
- use this information to ensure its services reflect the needs of its residents.
- use this information to ensure there are no unnecessary barriers to services;

Related Documents

- Lettings and Allocations Policy;
- Rent Arrears Policy;
- Anti-Social Behaviour Policy;
- CAB and Law Centre Service Level Agreements;

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Financial Inclusion Plan

Background

MHA houses some of the poorest households on the Isle of Wight. This reflects a situation where affordable housing has become the only option for those on limited income. This is particularly the case on the Island, where over 80% of homes are owner-occupied. Over 80% of our residents are in receipt of benefits and nearly 90% are on incomes of less than £300 per week, which illustrates the extent of the problem.

The credit crunch has been very much in evidence in recent months as the Global economy heads into recession. The result has been increased levels of unemployment, difficulties in obtaining mortgages and a tightening of belts in the light of reducing incomes and consolidated increases in key outgoings such as utility bills.

The impact of this is often felt disproportionately amongst low income households, whose disposable income is often extremely limited and whose opportunities for employment are significantly reduced by the closure of retail stores on the high street. Their relative lack of mobility may also make it difficult to access suitable and competitive alternative shopping opportunities.

Within this overall position, some households are even more prone to poverty, such as older people on fixed incomes, disabled people and single parents. From our knowledge, we have larger numbers of each of these household types than many RSLs. The potential implications of this position are felt both by tenants and MHA. For tenants, this relates to their quality of life, health and financial survival. For MHA, the impact on arrears, potential increases in anti-social behaviour, and residents less able to look after their property all have significant budgetary implications.

The purpose of this Financial Inclusion Plan is to identify the key issues for MHA and our tenants relating to financial hardship and to consider how, together with our partners, we can develop approaches to redress the negative impacts of *financial exclusion* and promote *financial inclusion*. By so doing, we our aim is to mitigate the more extreme impacts of the recession, but also to introduce a culture and framework for developing financial capacity and improving economic independence among our residents.

Key to this is the provision of advice and support so that where possible we enable residents to maintain or enhance their quality of life and standard of living. We can do this in a number of ways, for example by ensuring maximisation of benefit entitlements, help in reducing living costs, increasing fuel efficiency and in the longer term, enhancing life chances through skill development and training.

What is Financial Exclusion?

Financial exclusion is a symptom of poverty as well as a cause. Poverty is caused

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often by factors such as unemployment, disability, low income and low educational attainment. Some groups within the community are particularly vulnerable to the effects of poverty, including the elderly, the disabled, the long term sick and unemployed, single parents and those from minority groups. A result is that they may become financially excluded, which can manifest itself in a variety of ways which include:-

- Little or no access to, and lack of awareness of financial services such as bank accounts and affordable loans and credit
- Having to pay huge premiums (150% plus) to 'doorstep' and illegal lenders for access to credit
- Paying higher premiums for services such as insurance and commodities such as electricity and gas
- Reliance on the use of cheque cashing services
- Inability to save
- Use of pawn broker services

Financial exclusion often makes it extremely difficult for people to manage their affairs effectively and to make the most of limited incomes. This often makes them highly vulnerable to crises and threats such as arrears of council tax and rent, utility cut-offs and the loss of furniture and belongings in the event of a fire or flood without the protection of insurance.

Many Medina tenants may lack the skills and expertise to effectively manage their money day to day. Our tenant profile would indicate that we have many households who fit the financially vulnerable criteria outlined above. This coupled with the lack of choice and access to financial products and services may leave them excluded from the financial mainstream altogether. Those unable to access basic financial services usually pay more to manage their money, find it difficult to plan for the future and are more likely to become over-indebted. They can find themselves excluded from cheaper services such as gas and electric paid by direct debit and reliant on expensive financial services such as home credit.

Financial inclusion, on the other hand, is about ensuring everyone has access to appropriate financial services, which includes having the skills, knowledge and understanding to make best use of these products and services, enabling them to:

- **Manage their money on a day to day basis**, effectively securely and confidently.
- **Plan for the future and cope with financial pressure**, by managing their finances to protect against short-term variations in income and expenditure, and to take advantage of longer-term opportunities.
- **Deal effectively with financial distress**, should unexpected events lead to serious financial difficulty.

It is our belief that people who achieve these goals will enjoy significantly improved

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life outcomes.

The causes of financial exclusion



Evidence has indicated that financial exclusion can be the result of a number of factors often combining in the figure above. In addition, other external factors will also have a bearing, including:

- Financial products not meeting the needs of low income consumers.
- High interest rates and other charges that is disproportionate to income.
- Lack of advice and information - individuals can be financially excluded because they do not have enough knowledge about how or where to access appropriate financial services.
- Lack of confidence & self-exclusion - occurring when people do not approach financial institutions in the first place because they believe they will automatically be refused services or products.
- Geographical factors - for example residents living in areas with high crime rates often have to pay higher costs for insurance products.
- Cultural barriers - for example Islamic Sharia law forbids the charging and receipt of interest meaning that many mainstream products are not appropriate for some groups.

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Those most at risk of financial exclusion

Research (CIH) has indicated that the groups most at risk from financial exclusion are:

- Households on low and insecure income and/or in receipt of benefits.
- Single parents.
- Over 60's.
- Young adults between 18 and 24.
- People with disabilities or additional learning needs.
- The homeless.
- Refugees and asylum seekers.

Research by the National Housing Federation shows that:

- 60% of all financially excluded households live in social housing.
- Nearly 1 in 6 social-rented tenants have no bank account, twice as high a proportion as the rest of the population.
- 81% have no savings account.
- 91% have no insurance cover.

Individuals and neighbourhoods which are financially excluded can become disengaged from mainstream society and become *socially* as well as *financially* excluded. The Government describes social exclusion as "... what happens when people or places suffer from a series of problems such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime, ill health and family breakdown. When such problems combine they can create a vicious cycle; social exclusion can happen as a result. But it can also be influenced by life circumstances. Being born into poverty or to parents with low skills has a major influence on future life chances."

Financial exclusion often has repercussions for social landlords. High levels of financial exclusion and debt in communities can lead to increases in crime and anti-social behaviour, making it difficult to achieve community development objectives and deliver decent housing services effectively. Financial exclusion is also likely to have a negative impact on income collection and rent arrears. Eviction and Court fees are costly and a constant turnover of tenants can affect community stability and cohesion.

Medina Tenant Profile

We know from a combination of STATUS Survey (2008), CORE data and Tenant Profiling, that:

- 79% of general needs tenants and 91% of supported housing tenants are in receipt of Housing Benefit, whether full or partial.
- The majority of Medina's general needs households are on incomes under £300 per week (89%). 11% of households have higher incomes, with few over £500 per week (1%). 98% of sheltered tenants are on incomes below £300 per week.

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However, CORE data relating to new lettings indicates an average income amongst general needs households to be £167 for 2007/8 compared to the national average of £198, a reduction of 12.8% compared to 2006/7. This suggests that households currently entering affordable housing have progressively lower incomes.

- Just over a quarter of general needs principal tenants are in employment (15% in full-time employment, 11% in part-time employment and 2% self-employed), while slightly more partners or spouses are working (33%). A third of principal tenants are retired (33%), as are 23% of partners. Unemployment is running at 3% for principal tenants and 2% for partners. A third of principal tenants are outside employment (18% permanently sick or disabled and 14% at home looking after family). CORE data indicates that amongst newer tenants, 11% of MHA general needs tenants are in full time employment compared to 26% national average. This shows a decrease of over 20% over the previous year.
- The wider Island context in which our tenants find themselves is that Island residents working full time earn on average £21,653 annually which is -9.1% below the national average and -16.7% below average earnings of the South East’s residents overall.
- The Island has the fifth lowest residence-based earnings of all 67 local authorities in the South East region. Only Eastbourne, Thanet, Shepway and Gosport – all south coast boroughs – are lower. Income and Employment deprivation are most severe in the main urban, (particularly coastal urban,) areas of Ryde, Sandown/Shanklin, SE Newport, East Cowes/Osborne, and Ventnor. These are in the 20% most deprived areas. Deprivation is most extensive in Ryde and the Bay Area.
- The Island’s workforce contains a noticeably low proportion of people with Higher Level qualifications (NVQ4 and above). The majority of its workforce are only qualified to NVQ level 1 or 2 (or equivalent qualifications.).
- 29% are long term sick or disabled compared to 13% national average. This figure rose by almost a third over the previous year.
- 37% of MHA households have a member with a disability compared to 18% national average.

Research carried out by SEEDA identified 7 areas of extreme financial Inclusion (i.e. in the 20% worst SOA’s) on the Isle of Wight and the map demonstrates that most of the SOA’s in both Ryde and Newport indicate either extreme or severe levels of financial Inclusion. The map indicates that Financial Exclusion appears to be concentrated in the “urban” areas of the Isle of Wight with, in addition to Ryde and Newport, pockets of Financial Exclusion in East Cowes, Sandown, Shanklin, Ventnor and Freshwater.

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Current Trends

Although increasing rent arrears has been evident as a national phenomenon for a while, this related largely to the rate of price increases. The 2009 recession has reversed this trend in many respects, but has created large scale unemployment and difficulties in accessing credit and loans.

This has been evidenced by increased incidences of abandonment, rising trends in rent arrears and new research evidence that the Island has some of the highest levels of fuel poverty in the South East.

A comparison between week 39 08/09, compared to week 39 09/10 indicates an increase in both the number of accounts in arrears and the arrears as a percentage of annual debit:

Number of accounts in arrears	08/09: 1553	09/10 1722
% annual debit	08/09: 1.61%	09/10 2.34%

In the recent past we have seen some increase in arrears but only recently has there been a significant increase in the number of accounts in arrears. We believe that a majority of the increase is due to the 'credit crunch', increase in redundancies etc. However, there have also been long delays in ending tenancies following evictions and abandonments as a result of delays in court processes.

Housing Benefits have seen an increase in claims of 23.7% from 27.1% from April 2008 compared to March 2009. This has affected the rate at which Housing Benefit claims are being processed contributing to levels of arrears while claims are assessed and processed. Our data indicates that more people are seeking welfare benefits advice, but as yet has not seen an increase in the amount of benefit received. This may be related to the increased number of claims across the Island resulting in a longer wait for benefit to be received. Changes in benefit regulations, i.e. single parent working changes, an increase in Job Seekers Allowance as opposed to Income Support (IS) reliant tenants and the cessation of Incapacity Benefit (IB) has affected our tenants income. New claimants, from October 2008, are now assessed for Employment Support Allowance, which replaced IB and IS. We will assess the impact of this over time.

Figures for Quarter 3		
Welfare Benefits advice - office	08/09: 27	09/10: 34
Welfare Benefits advice - home visits	08/09: 92	09/10: 84
Value of HB received	08/09: £5840	09/10: 6125

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This increase in activity linked to the financial downturn is also manifested in the figures provided by the Law Centre of MHA tenants seen:

Dec 07	3 cases.	2 rent cases	1 ASB case
Dec 08	12 cases	11 rent cases	1 tenancy issue

The indications are that there is a large increase in the number of tenants made redundant, which impacts on the number of HB claims and time MHA waits for benefits to be received. We also have a large number of self-employed tenants, whose work may be reducing but are not, as yet, claiming HB. This appears to be leading to increases in arrears, but we can only advise tenants to make a claim. MHA staff signpost every tenant who is struggling financially to both the CAB and Law Centre. From supplied data we will monitor any increases or trends.

Developing a Strategic Approach to Financial Inclusion

Poverty and the ability to pay rent and other key living expenses are an essential element of a household's ability to live a sustainable existence. However, they are not the only issues that disrupt lifestyles and threaten tenancies. The fact that MHA deals with many of the most vulnerable households and individuals on the Island means that there are often multiple problems that need to be faced. It is therefore important that our approach to financial inclusion is placed alongside a broader **Tenancy Sustainment Plan..**

Key Themes of a Financial Inclusion Strategy

The themes are as follows:-

Theme 1 – Maximising tenants' income

Ensure Benefits Take-up

- See theme 2

Reducing Fuel Poverty

- Research and provide advice on where to obtain best energy deals
- Provide advice on how to switch energy supplier
- Provide free energy saving devices at sign up
- Improve SAP ratings of homes as part of planned improvements programme

Addressing Worklessness

- Build links to Job Centre Plus and Next Step
- Work with local schools and colleges
- Investigate modern apprenticeships
- Provide training for residents that can be used to improve their employability
- Promote Social Enterprise

Theme 2 – Providing high quality benefits and debt advice

- Provide advice on budgeting and benefits at sign up

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- Promote benefits and grants
- Promote credit unions
- Carry out local surgeries / road shows in partnership with local authorities, benefits agencies and local Citizens' Advice Bureaus
- Provide training for residents and staff on financial and benefits issues
- Further promote residents home contents insurance

Theme 3 – Prevention and intervention

Our aim is, wherever possible, to prevent rent arrears by encouraging a payment culture. Where arrears do exist, we will manage these debts as effectively as possible to increase the rate of rent collected and reduce the need to take possession actions.

- Review of Rent Payment and Arrears Policy and Procedure
- Refrain from court action until debt advice given
- Seek to reach agreement with local authorities on affordable benefit overpayments repayments
- Seek to reach agreement with local authorities on fast tracking of benefits for arrears cases
- Provide cash incentives to downsize

Theme 4 – Improving access to financial services

We aim to increase levels of financial capability amongst our tenants and support them to access financial services and products. We will seek do this through mainstream financial service providers and via third sector financial services providers such as credit unions. We will also seek to encompass an education and awareness raising element to this process. We recognise that engaging with larger commercial financial is more likely to be successful if undertaken in a co-ordinated strategic way in conjunction with other key stakeholders. We will therefore encourage the creation of a coalition of local agencies to progress this further.

Theme 5 – Partnership working

We will build on existing partnership arrangements and establish new ones where necessary with relevant organisations.

Links with other plans and strategies:

The Financial Inclusion Plan has direct linkages and overlaps with the Active Communities Theme, through the *Social Enterprise Plan*, Residents Voice and the Homes and Environments Theme, in relation to tenants' ability to maintain their homes, fuel poverty, skill development and greater levels of engagement.

Our Response to Financial Exclusion

Current Provision

The currently provision for promoting financial inclusion includes:

1. *Welfare Benefits Advisors* – We employ two Welfare Benefits Advisors,

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amounting to 1 FTE, offering advice and support to tenants in relation to benefit take-up. This service has recently been extended through the employment of a second officer with effect from 8th January 2009.

2. *Funded Service Level Agreements* – We have SLA's and provide grant funding to the Law Centre, CAB and Credit Union to provide independent and expert advice to MHA tenants.
3. *Fuel poverty* – Through our programme of planned maintenance, we have improved SAP ratings, heating systems and doors and windows in the majority of our dwellings.

As part of the 2009/10 budget, the MHA Board agreed that a budget of £60,000 be put in place to extend measures to promote financial inclusion. Specific initiatives agreed included:

- The extension of welfare benefit support, either directly through the extended MHA service or through partners.
- The promotion of advice and support relating to energy efficiency and the reduction of fuel costs.
- Funding the Credit Union to offer affordable loans to MHA tenants.
- The creation of a fund of £5,000 to subsidise by up to a half, the costs of non-eligible works to MHA tenants' homes. Eligibility criteria will be drawn up for this.
- Increase of the Medina Charitable Grants budget from £2,500 to 10,000 to offer small grants to households in financial need.
- Increasing spending on Growing Spaces to £10,000 in 2009 to enable households to grow their own food.
- Undertaking a campaign of promoting financial advice and benefit take-up.

Further Potential activities might include:

- *Undertaking consultation and research* to better understand the financial issues facing our residents. This will include analysis between different groups within the community.
- *Working in partnership* to ensure access to training and understanding in budgeting.
- *Improving access to financial products* - For example through working with the Credit Union: promoting cost effective contents insurance scheme – we do currently promote the NHF scheme, but are unaware of take-up levels; seeking to

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maximise take up of heating advice/entitlements; helping tenants access low cost furniture; promoting cost effective shopping through “moneysaver” type price checking. We shall also seek to partner with organisations such as South Coast Moneyline to extend the range of financial services on the Island.

- *Improving financial capability among residents* - For example working with partners to develop confidence and knowledge; promoting and assisting local community and social enterprise initiatives such as baby sitting clubs, cheap locally grown food initiatives etc with MHA Community Enterprise Manager.
- *Supporting skill development* and programmes to improve prospects for employment.
- *Creating a climate for tenancy sustainability through pre and post tenancy support.*
- *Subsidy for repairs/decorations in MHA dwellings not covered by current works.*
- *Tackling fuel poverty* - For example by giving good heating advice; utility costs comparison information such as energy watch; promotional activity with Credit Union and others.

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Objective	Deliverable / Measurement	Priority 1-4	Target	Lead
1. Establish extent of financial exclusion amongst our residents				
Use available information to identify the extent of financial exclusion	<ul style="list-style-type: none"> ▪ Analyse information collected to identify residents most at risk of financial exclusion 	1	Sept 09	RM
	<ul style="list-style-type: none"> • Conduct research amongst MHA residents to identify key financial issues 	2	Nov 09	MP
2. Work strategically with partner local authorities and external agencies on financial inclusion				
Ensure effectiveness of partnership	<ul style="list-style-type: none"> • Review existing SLAs 	2	Oct 09	PT
3. Sustaining Tenancies				
Develop Tenancy Sustainment Plan	<ul style="list-style-type: none"> • Include TSP as part of Sustainable Neighbourhoods Strategy 	1	July 09	JA
Review of Income Management	<ul style="list-style-type: none"> ▪ Carry out service review of Income management 	1	Nov 09	PT
Provide cash incentives to downsize	<ul style="list-style-type: none"> ▪ Review effectiveness of current mechanisms to encourage downsizing to more appropriate property 	3	Nov 10	JA
4. Providing Money Advice				

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Objective	Deliverable / Measurement	Priority 1-4	Target	Lead
Review Welfare Benefits support	<ul style="list-style-type: none"> ▪ Review adequacy of existing Welfare Benefits support ▪ Work with Law Centre/ CAB to ensure that advice is given at the right level and cases are dealt with by the most appropriate agency 	1	Sept 09	PT
		1	July 09	PT
Provide advice on budgeting and benefits at sign up	<ul style="list-style-type: none"> ▪ Ensure that staff are properly trained and briefed to provide this, provide refresher training for all appropriate staff ▪ Provide support for residents to open bank accounts ▪ Examine need for a Debt Counsellor 	1	Sep 09	JA
		2	Nov 09	JA
		2	Dec 09	PT
Promote benefits and grants	<ul style="list-style-type: none"> ▪ Include Financial Inclusion information in every edition of MHN, including information on benefits and grants ▪ Promote furniture reclaim/recycle schemes through MHN and Web site 	1	Sept 09	KB
		2	Sept 09	KB
Promote credit unions	<ul style="list-style-type: none"> ▪ Provide information and promote the use of credit unions in MHN, on our Web site, ▪ Review grant scheme with local credit 	1	Sept 09	KB
		2	Jul 10	MP

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Objective	Deliverable / Measurement	Priority 1-4	Target	Lead
	unions			
Carry out agreed promotional activity in partnership with local authorities, benefits agencies and local Citizens' Advice Bureaux	<ul style="list-style-type: none"> ▪ Discuss initiative with local authorities and agencies and agree a programme for local surgeries/road shows 	1	Sept 09	JA
Provide training for residents and staff on financial and benefits issues	<ul style="list-style-type: none"> ▪ Build into annual training programme for staff ▪ Build into residents training programme 	1 2	Jan 10 July 09	SB YW
Further promote residents home contents insurance	<ul style="list-style-type: none"> ▪ Through articles in MHN ▪ Through information on the Web site, at sign ups and surgeries 	1 2	Mar 10 Sept 09	KB KB
5. Reducing Fuel Poverty				
Research and provide advice on where to obtain best energy deals	<ul style="list-style-type: none"> ▪ Carry out an exercise to check value for money of suppliers for communal energy ▪ Publish results of this in MHN ▪ Provide information in MHN/ Web site to residents on how to compare energy suppliers and how to switch suppliers ▪ Review specification of sanitary goods and introduce water saving devices ▪ Promote information on single person tariff 	3 3 2 1	Sept 09 Feb 10 Sept 09 Oct 09	GL KB KB GL

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Objective	Deliverable / Measurement	Priority 1-4	Target	Lead
	water option in MHN and our Web site	1	Feb 10	KB
Provide free energy saving devices at sign up	<ul style="list-style-type: none"> ▪ Include free light bulbs/water hippos in new residents Welcome pack ▪ Include information on energy saving generally in new residents Welcome pack 	1 1	Dec 09 Nov 09	GL JA
Improve SAP ratings of homes as part of planned improvements programme	<ul style="list-style-type: none"> ▪ This action to be progressed and monitored through the Asset Management Strategy 	1	Mar 10	GL
6. Addressing Worklessness				
Work with local schools and colleges	<ul style="list-style-type: none"> ▪ Build links with local schools and colleges 	3	Jun 10	
Make application through Future Jobs scheme	<ul style="list-style-type: none"> ▪ Application through Eastside for 25 six-month employment opportunities for 16-24 year olds 	2	Dec 09	MW
Investigate modern apprenticeships	<ul style="list-style-type: none"> ▪ Investigate with HR the possibility of modern apprenticeships for internal vacancies 	3	Sept 09	MP
Examine opportunities for Social Enterprise	<ul style="list-style-type: none"> ▪ Examine opportunities for development of social enterprise opportunities with Eastside 	2	Sept 10	MW
Provide training for residents that can be used to improve their employability	<ul style="list-style-type: none"> ▪ Include in residents training programme events that can help residents build on their 	1	Jan 10	YW

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Objective	Deliverable / Measurement	Priority 1-4	Target	Lead
	employability, for example IT skills and writing CV's			

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Glossary of Terms

ABC	– Acceptable Behaviour Contract (see Sustainable Neighbourhoods Strategy)
AC	– Audit Commission
ACS	– Active Communities Strategy
AGM	– Annual General Meeting
AMS	– Asset Management Strategy (part of Homes and Environment Strategy)
ASB	– Anti-social Behaviour
ASBAG	- Anti-Social Behaviour Action Group
ASBO	– Anti Social Behaviour Order (see Sustainable Neighbourhoods Strategy)
AST	– Assured Shorthold Tenancy
BME	– Black and minority ethnic
BRE	– Building Research Establishment
CAP	– Customer Access Plan (see EDI Strategy)
CBL	– Choice Based Lettings (see Sustainable Neighbourhoods Strategy)
CORE	– Continuous Recording (system of data collection)
DES	– Disability Equality Scheme (see EDI Strategy)
DFG	– Disabled Facility Grant (see Homes and Environment Strategy)
DHS	– Decent Homes Standard (see Homes and Environment Strategy)
DDA	– Disability Discrimination Act (see EDI Strategy)
DLO	– Direct Labour Organisation – Maintenance Direct
DNA	- Decent Neighbourhood Audit (see Sustainable Neighbourhoods Strategy)
DNS	– Decent Neighbourhood Standard (see Sustainable Neighbourhoods Strategy)
DP	– Disability Plan (see EDI Strategy)
EDI	– Equality, Diversity and Inclusion
FIP	– Financial Inclusion Plan (see Sustainable Neighbourhoods Strategy)
FSC	– Forestry Stewardship Council
FTA	- Former Tenant Arrears
GES	- Gender Equality Scheme (see EDI Strategy)
GIS	– Geographical information System (see Homes and Environment Strategy)
HB	- Housing Benefit
HES	– Homes and Environment Strategy
HHSRS	– Housing Health and Safety Rating System (see Homes and Environment Strategy)
HR	– Human Resources
IMD	– Index of Multiple Deprivation
IoW	– Isle of Wight
ISP	– Island Strategic Partnership (see Medina Plan)
IT	– Information Technology
KPI	– Key Performance Indicator
KLOE	– Key Lines of Enquiry (see Audit Commission; Inspection)
LAA	– Local Area Agreement (see Medina Plan)
LHC	– London Housing Consortium (see Homes and Environment Strategy)

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MARAC - Multi-Agency Risk Assessment Committee (see Sustainable Neighbourhoods Strategy)

MHA – Medina Housing Association

MOI – Menu of Involvement (see Resident Involvement Statement)

NAP – Neighbourhood Action Plan (see Sustainable Neighbourhoods Strategy)

NHF – National Housing Federation

NHG - Neighbourhood Housing Group (see Sustainable Neighbourhoods Strategy)

NPB – Neighbourhood Partnership Board (see Sustainable Neighbourhoods Strategy)

OCI – Operating Cost Index (see Value for Money Strategy)

OJEU – Official Journal of the European Union (see Homes and Environment Strategy)

PDA – Personal Digital Assistant

PfH – Procurement for Housing (see Homes and Environment Strategy)

PIMSS – Planned Investment Maintenance Strategy System

PNP – Pan Neighbourhood Partnership

QHS – Quality Housing Services (see Medina Plan)

RES – Race Equality Scheme (see EDI Strategy)

RP – Registered Provider

RI - Resident Involvement

RIP – Resident Involvement Plan

RIS – Resident Involvement Statement

RPI – Retail Price Index (see Homes and Environment Strategy)

RTA – Right to Acquire

RTB – Right to Buy

SAP – Standard Assessment Procedure

SES – Single Equality Scheme (see EDI Strategy)

SHG – Spectrum Housing Group

SLA – Service Level Agreement

SNS – Sustainable Neighbourhoods Strategy

TCC – Tenant Consultative Committee (see Resident Involvement Statement)

TSQ- Tenant Satisfaction Questionnaire (see Homes and Environment Strategy)

TSA – Tenant Services Authority

TSP – Tenancy Sustainment Plan (see Sustainable Neighbourhoods Strategy)

UN – United Nations

VAT – Value Added Tax

Vfm – Value for money

WING – Working in Neighbourhoods Group (see Sustainable Neighbourhoods Strategy)

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