

From arrears to resilience: How local authorities and housing organisations streamline their resident journey

Wednesday 25 March 2026

Housekeeping

- Audio check
- Short survey
- Aim to finish the plenary session by 11.30
- Will be followed by 15 min for sector-specific discussion in breakout rooms
- Slides and recording will follow
- Connect with us on LinkedIn



Policy in Practice

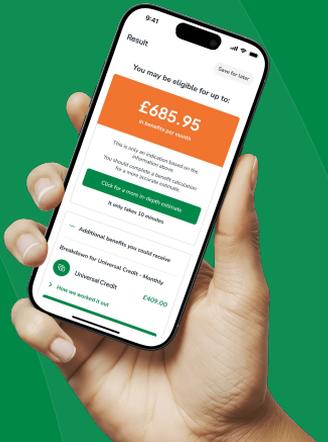
We empower organisations to reduce financial vulnerability and safeguarding risk

Create efficiencies for your internal team

Avoid poverty and homelessness

Maximise residents' income

Reduce debt



Our research shows **£24 billion of support** is unclaimed every year



- **Understanding the challenge**
Peter Snell, Better Off Calculator Product Manager, Policy in Practice
- **Overcoming fragmented support from lettings to collections**
Jennifer McGuinness, Head of Communities, Livv Housing Group
- **Streamlining our resident journey**
Bethany Pepper, Cost of Living Programme Manager, Richmond and Wandsworth Councils
- **Optimising your customer journeys**
Ed McNamara, Software Account Manager, Policy in Practice
- **Open discussion and Q&A in sector specific breakout rooms**
(Links in chat)

Today's speakers and panelists



Jennifer McGuinness
Head of Communities,
Livv Housing Group



Bethany Pepper
Cost of Living Programme
Manager, Richmond and
Wandsworth Councils



Peter Snell
Better Off Calculator Product
Manager,
Policy in Practice

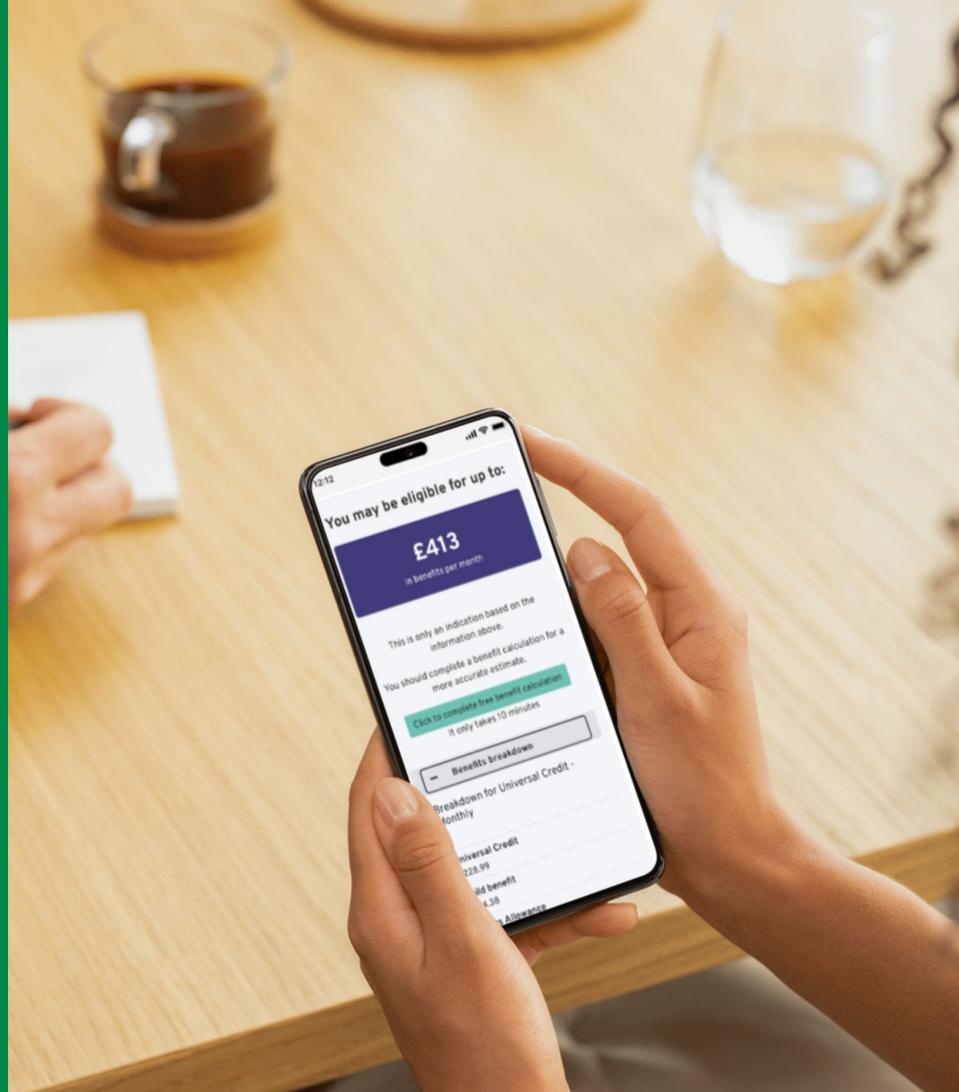


Ed McNamara
Software Account
Manager,
Policy in Practice

Peter Snell

Better Off Calculator Product
Manager

Understanding the
challenge



Poll

How would you describe your current resident application process?

- Mostly manual and paper based
- Digital but fragmented across different departments
- A single digital journey but it needs more automation
- Fully streamlined with no duplication of data
- Other (type in "Questions" tab in the right panel)



People accessing support are often

- Financially struggling
- Overwhelmed
- Unclaimed benefits
- Mental health challenges
- Physical health challenges
- Insecure work





People processing applications are often

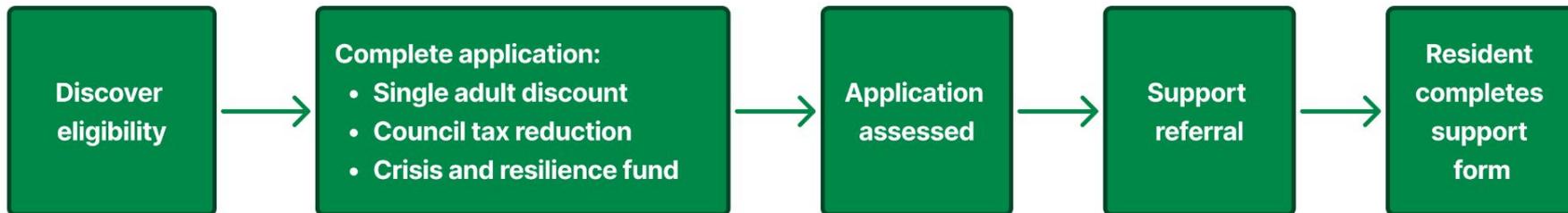
- Time pressured
- Knowledgeable but not benefits experts
- Using dozens of systems
- Constantly prioritising
- Compassion fatigue?

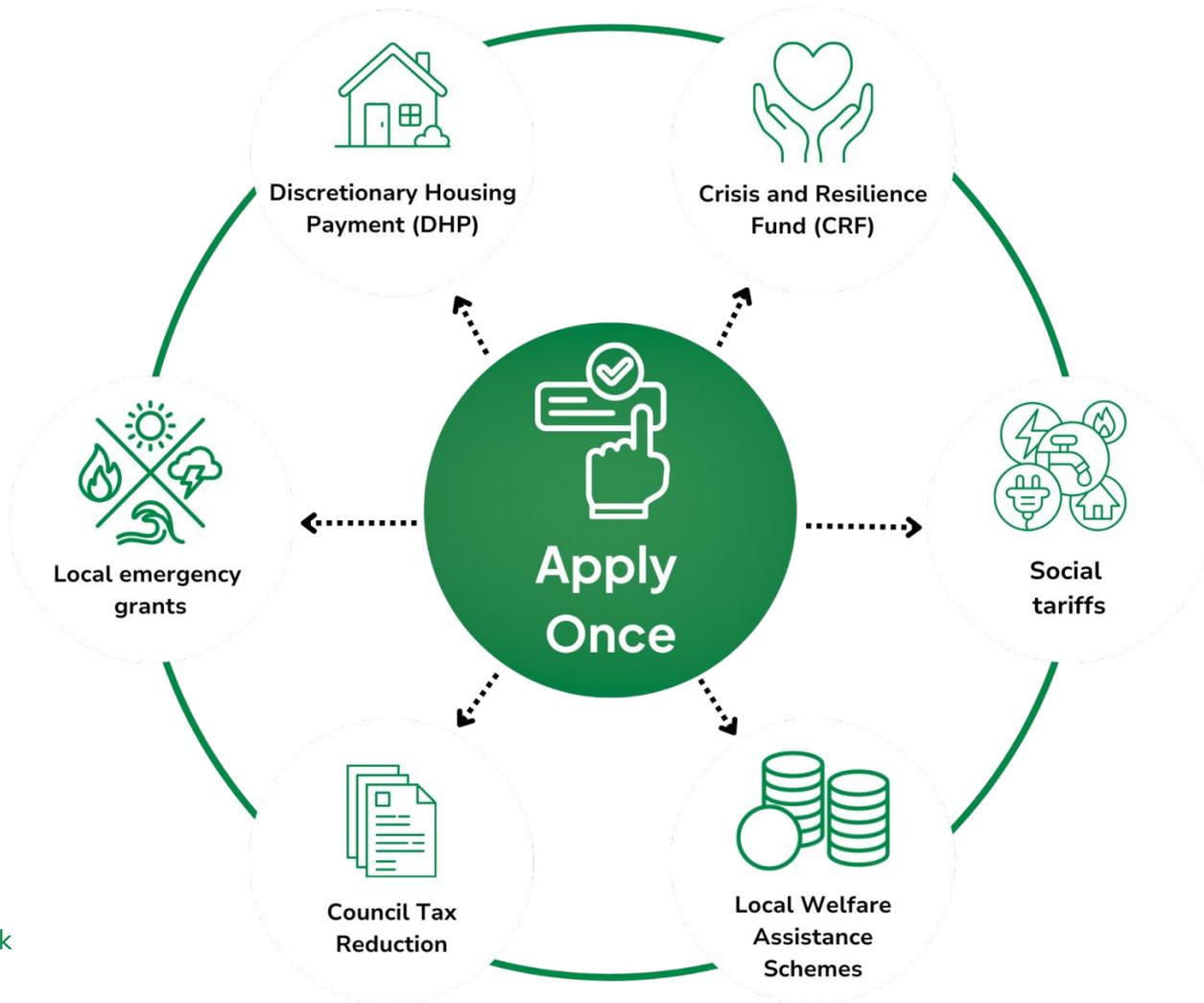


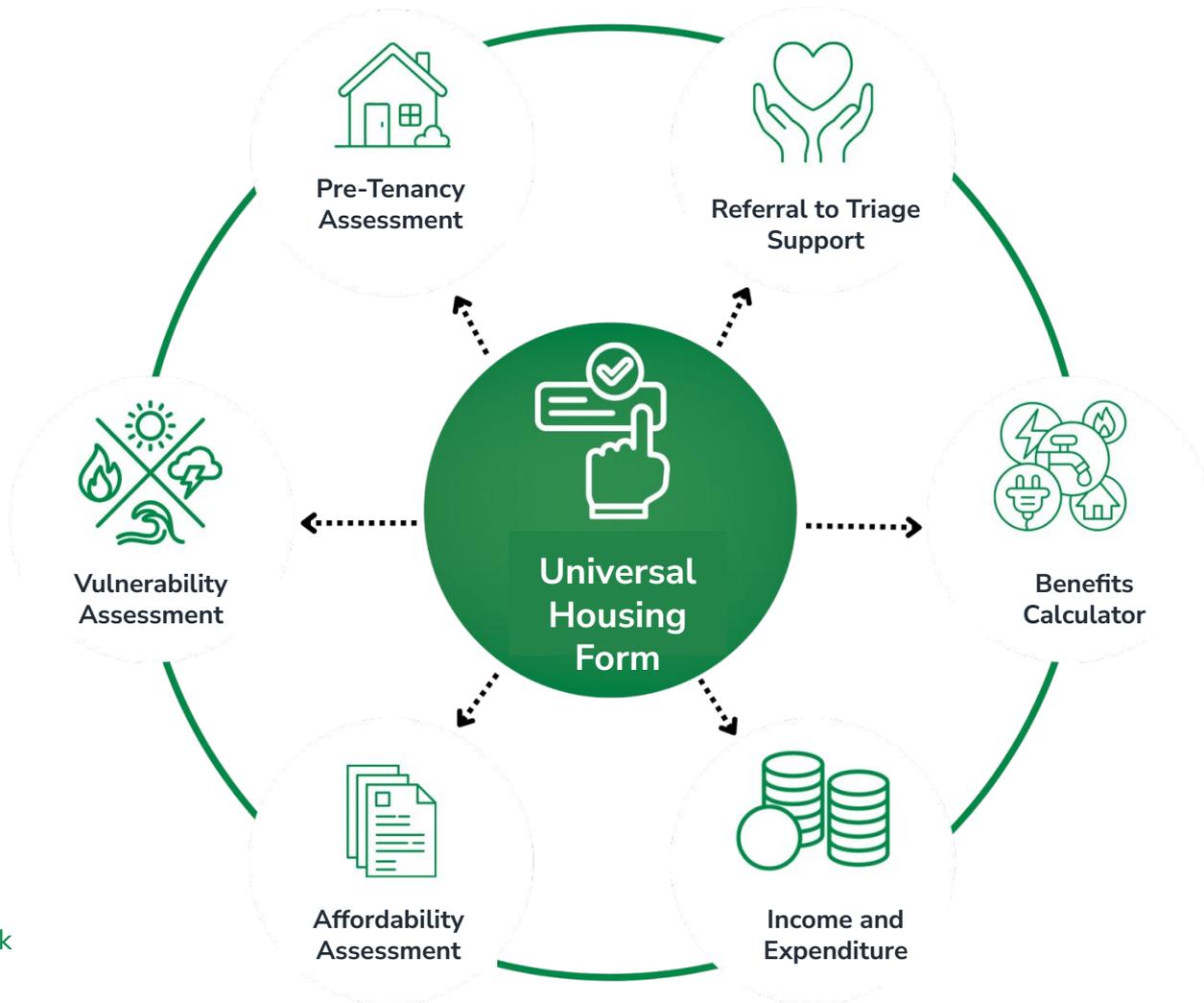
Typical housing journey



Typical local welfare journey







Jennifer McGuinness

Head of Communities,
Livv Housing Group

Overcoming fragmented
support from lettings to
collections



Livv Housing Group

Policy in Practice

From Arrears to Resilience – How local authorities and housing organisations streamline their resident journey

25 March 2026

livvhousinggroup.com



Introduction

Who are Livv?

We are a housing provider — and more.

-  Over **13,000 homes** across Liverpool City Region & the North West
-  Supporting communities through skills, health & local projects
-  Helping people to build financial independence and thrive



Places

Our Local Context

Knowsley is consistently ranked among the **top 5 most deprived local authorities in England**

With one of the highest proportions of neighbourhoods within the **most deprived 10% nationally**

Alongside areas such as:

- Middlesbrough
- Liverpool
- Kingston upon Hull
- Manchester

Why this matters:

Understanding affordability and maximising income is essential to:

-  Sustain tenancies
-  Prevent arrears
-  Avoid unnecessary eviction
-  Support thriving households

From calculator to Customer Journey

Early Conversations were focused on implementing the Better Off Calculator.

We explored how this could evolve into a:

- Digital, streamlined application process
- Capture of full household information
- Built in affordability assessment
- Income and expenditure for repayment plans
- Personalised advice on benefits, work, and bills
- Signposting to local support, grants and social tariffs

Available via self service:

 24/7 digital access through our website

Helping us to:

- Better understand customer
- Provide tailored advice & support
- Maximise household income
- Create sustainable tenancies where families can thrive



The why

We wanted to:

- ✓ Enhance customer financial wellbeing
- ✓ Provide consistent support across services
- ✓ Understand our customers earlier
- ✓ Embed income maximisation from the start
- ✓ Improve decision-making through better insight
- ✓ Deliver a single digital customer journey

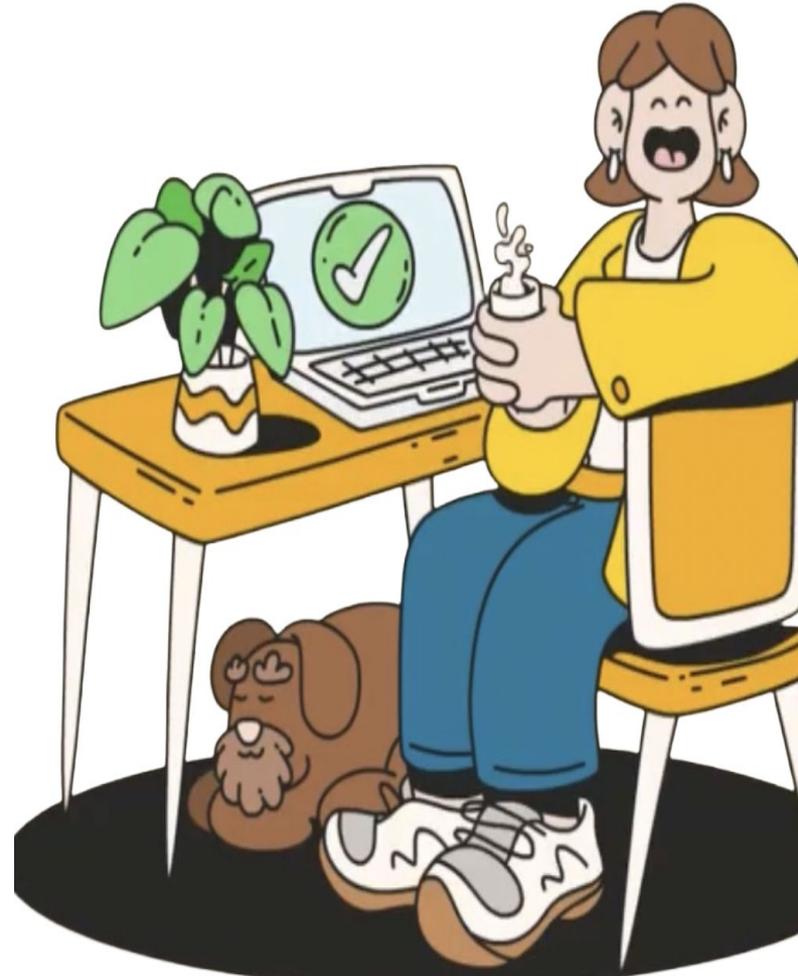
To:

Prevent arrears

Sustain tenancies

Provide tailored support

Improve customer outcomes



What we created together



Onboarding

Digital application
Household affordability
Support needs
Risk & suitability

Income

Income & expenditure
Affordable repayment plans
Financial support
Income maximisation

Self serve

24/7 digital access
Benefit entitlement
Scenario testing
Social tariffs & grants
Local support

Resources

Targeted support
Smarter allocation
Help where it's needed
(Coming soon)



Onboarding – Housing Tool

What is it?

A digital Universal Housing Form shared with customers at the start of their journey to capture:

- ✓ Household information
- ✓ Support needs
- ✓ Equality & diversity data
- ✓ Income & affordability

This information is shared with Housing Advisors to:

- Identify risks early
- Understand support needs
- Have meaningful conversations about tenancy sustainment

Why does it matter?

It enables us to:

- Know and understand our customers earlier
- Provide tailored advice and support
- Complete affordability assessments
- Create realistic repayment plans
- Shift from reactive to proactive support

The Outcome:

It enables us to:

Honest Conversations
Individualised support
Better financial support for customers
Sustainable tenancies



Homes

Income & Financial Support

What is it?

A digital income & expenditure tool used by our Income Team to:

- ✓ Assess affordability
- ✓ Support repayment plan discussions
- ✓ Identify income maximisation opportunities
- ✓ Provide customers with personalised financial insight

Why does it matter?

- It helps us to:
- Set realistic, affordable repayment plans
- Identify additional benefits or income
- Reduce the risk of unsustainable arrangements
- Improve customer understanding & transparency
- Spot risks early and offer proactive support

The Outcome:

- Improved financial wellbeing
- Sustainable tenancies
- Clear audit trail of reasonable support



Customers

Self Serve Tool

What is it?

A 24/7 digital tool that allows customers to:

- ✓ Check benefit entitlement
- ✓ Maximise household income
- ✓ Scenario test life changes
- ✓ Access instant financial insight
- ✓ Identify available support

Why does it matter?

- It helps to:
- Empower financial independence
- Identify vulnerability earlier
- Reduce avoidable arrears
- Improve affordability
- Sustain tenancies

The Outcome:

- Informed choices
- Improved financial resilience
- Support available when it's needed



Impact

Benefits and reporting

Empty Homes & Lettings

Applied across:

- New applicants
- Transfers
- Succession
- Mutual exchange
- Assignments

Enabling us to:

- ✓ Capture consistent household data
- ✓ Complete early risk assessments
- ✓ Strengthen our support offer
- ✓ Better understand customer need
- ✓ Manage homes more effectively

Income Management

- More successful repayment plans
- Improved affordability insight
- Better visibility of customer circumstances
- Earlier identification of tenancy risk

Reporting & Outcomes

- Complete, customer-led data
- Evidence of proactive support
- Informed decision-making
- Improved tenancy sustainment
- Clear audit trail of reasonable intervention

What next...

We continue to work closely with **Policy in Practice** to:

- Review the Universal Housing Form
- Improve customer journeys
- Explore further income maximisation opportunities

Expanding Support Pathways

Recent developments include:

- ✓ Self-referral to **Pocket Power**
- ✓ 'Tell Us Once' data sharing
- ✓ Removing repeat applications
- ✓ Exploring referral into Livv's Financial Support Team

The Opportunity Ahead

- Seamless access to support
- Earlier financial intervention
- Reduced customer effort
- Enhanced tenancy sustainment



Bethany Pepper

Cost of Living Programme Manager,
Richmond and Wandsworth Councils

Streamlining our resident journey



Streamlining our resident journey

25 March 2026



PUT PEOPLE FIRST

CONNECT BETTER

THINK BIGGER

LEAD BY EXAMPLE

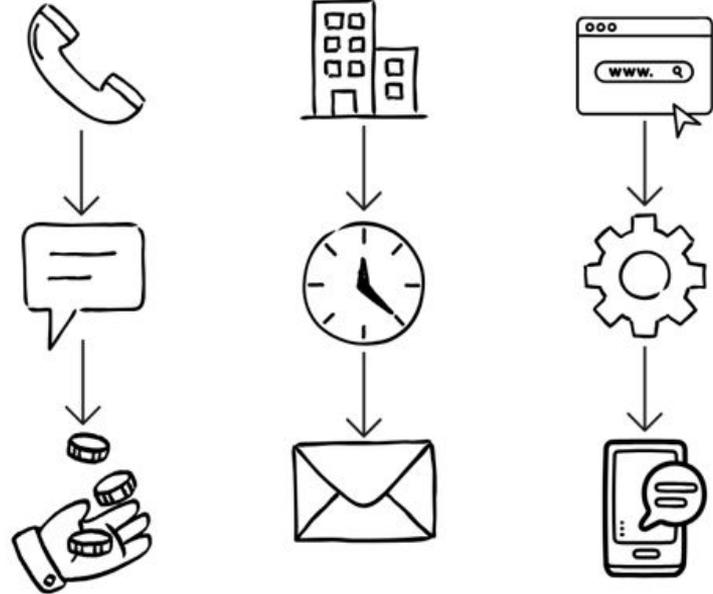
EMBRACE DIFFERENCE

Gateways to Financial Resilience

- **What do we have now?**
- **Building the foundation**
- **Managing the transition**
- **The roadmap to resilience**

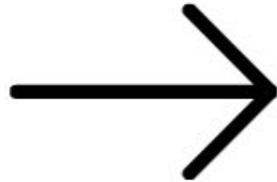
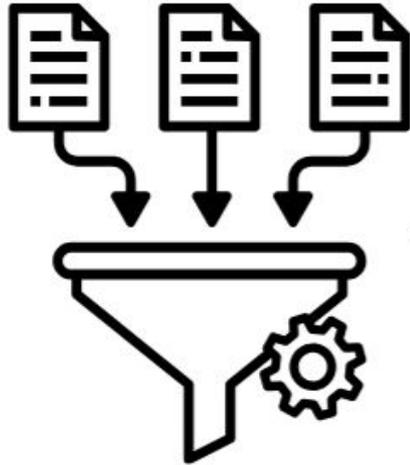
What do we have now?

- Multiple council and voluntary sector streams of support, all with their own terminologies, application forms, assessment teams and outcomes
- This includes:
 - Crisis Payments (Wandsworth in house, Richmond managed by VCS)
 - Council Tax Reduction
 - Housing Benefit
 - Discretionary Housing Payment (Housing Payment)
 - Access for All (Wandsworth only)
- Plus, a **lot** of signposting to national benefits and resilience support

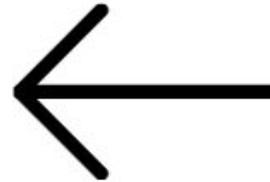


Routes to support

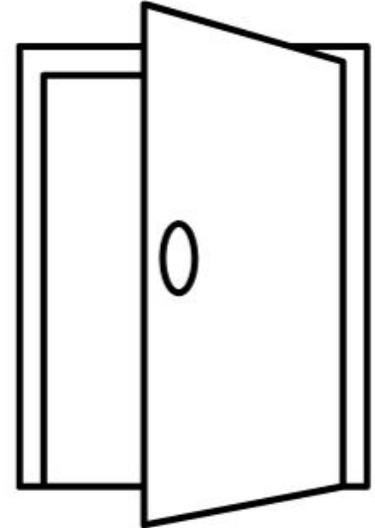
Data campaigns,
proactive outreach
and automation



Resident gets all the
support they are
eligible for



Front door application
form, inbound



Building the foundations

- Complex, fragmented national and local support landscape makes it hard for people to get help they are entitled to.
- Can't change national system overnight.
- **But** c.20% of unclaimed benefits are locally administered.
- Council Tax Support in particular is underclaimed.
- LIFT campaign on CTR has seen good results, but still have gaps:

Borough	Letters sent	Claims made	Successful claims (still processing)	Annual CTR
Wandsworth	1,633	135 (8%)	110 (7%)	£63,122
Richmond	505	97 (19%)	69 (14%)	£89,061

Building the foundations

Local scheme 2025/2026

We have changed our Council Tax scheme for 2025. View details of [last year's scheme](#).

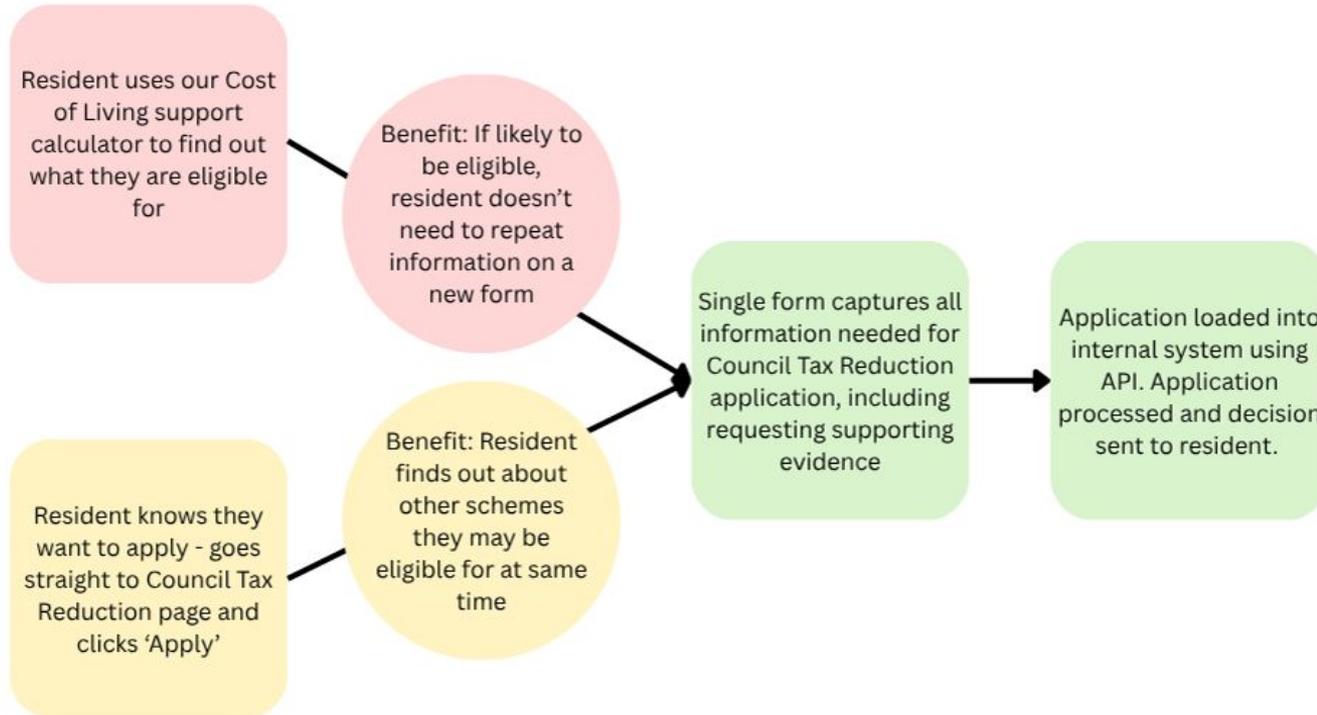
Under the 2025/2026 Richmond scheme, working age households will be designated to one of the five eligibility levels based on specific criteria, utilising status and a maximum income figure.

The maximum Working Age Council Tax reduction is capped at Band E for Working Age Schemes 2 to 5. If your property is Band F, G or H then the maximum reduction you can receive is the Band E amount and you will have to pay the difference. View [Council Tax Bands and charges](#).

The status bands are as follows:

- [Working Age Scheme 1](#)
- [Working Age Scheme 2](#)
- [Working Age Scheme 3](#)
- [Working Age Scheme 4](#)
- [Working Age Scheme 5](#)

Building the foundations – Apply Once



Managing the transition

Form built and ready to go post May-elections

Currently in testing phase

Back-office integration still underway



Your application

From the information you have provided, you can apply for the support schemes below. Please confirm that you wish to be considered for these, or opt out if you don't.

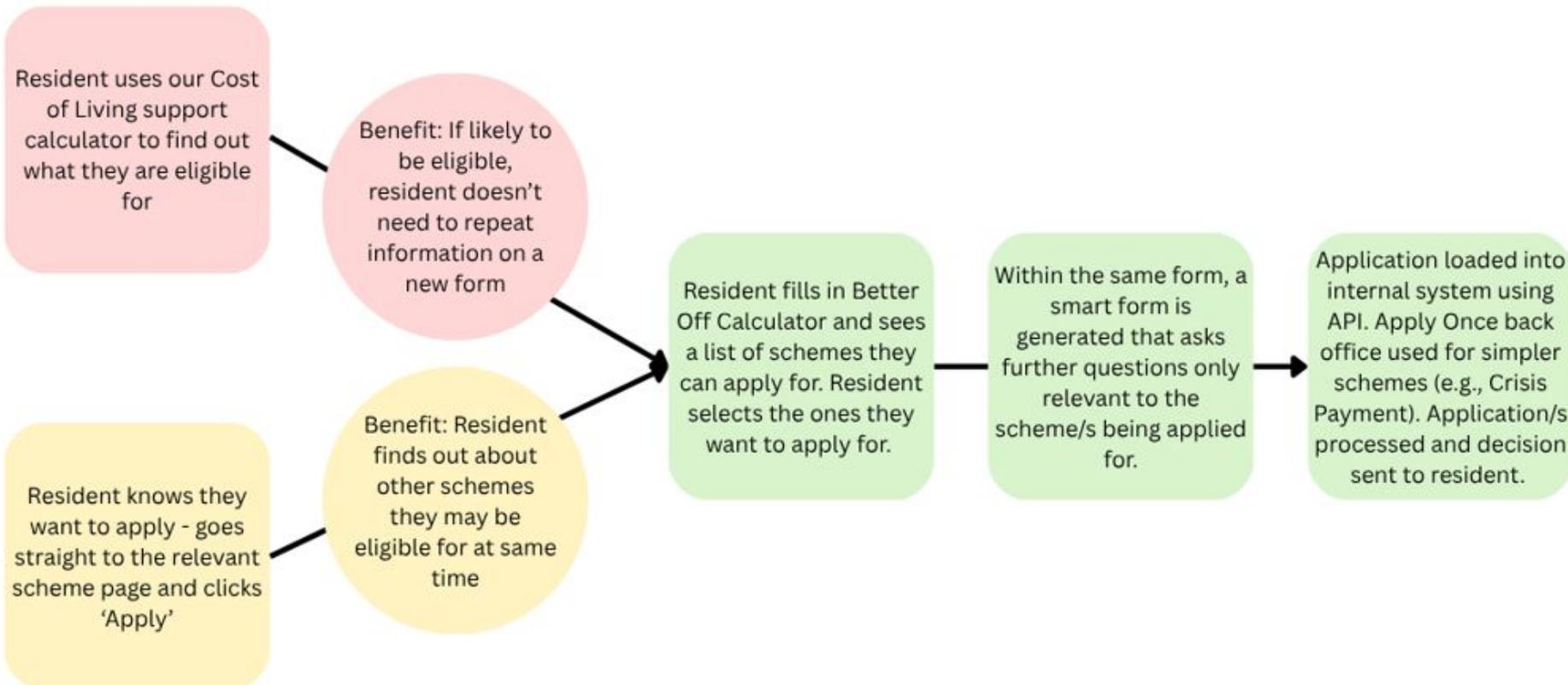
Richmond Council Tax Reduction

▸ [What is this scheme?](#)

Confirmation

Apply now

The roadmap to resilience - more schemes



The roadmap to resilience - Crisis Payments



- Build the benefits calculator into the application process for Crisis Payments
- Form can be used to identify if resident meets eligibility criteria and potentially recommend if they should be awarded a payment (needs-based assessment still required)
- Back-office platform to manage applications, including management information



Contact details

Bethany Pepper, Cost of Living Programme Manager
Richmond and Wandsworth Councils

bethany.pepper@richmondandwandsworth.gov.uk

www.wandsworth.gov.uk/cost-of-living-hub

www.richmond.gov.uk/cost_of_living_hub



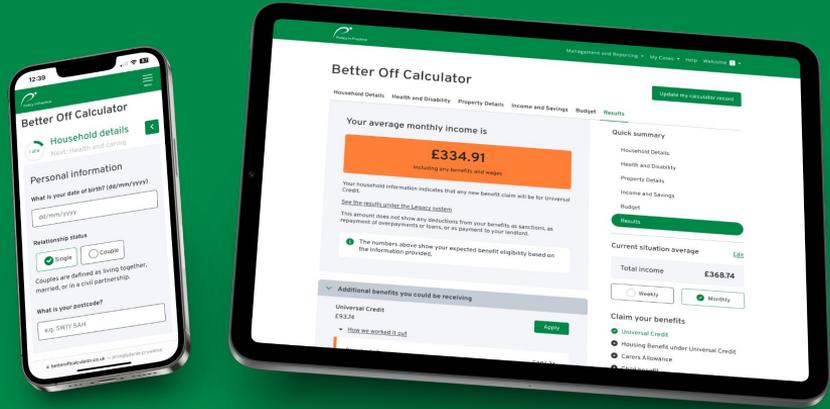
Poll

Which of these would make the biggest difference to your team's workload today?

- Removing the need for any manual data entry
- Automatically identifying unclaimed support for every resident
- A single form for both housing and local support applications
- Better data sharing between your internal teams
- Other (type in "Questions" tab in the right panel)

Ed McNamara

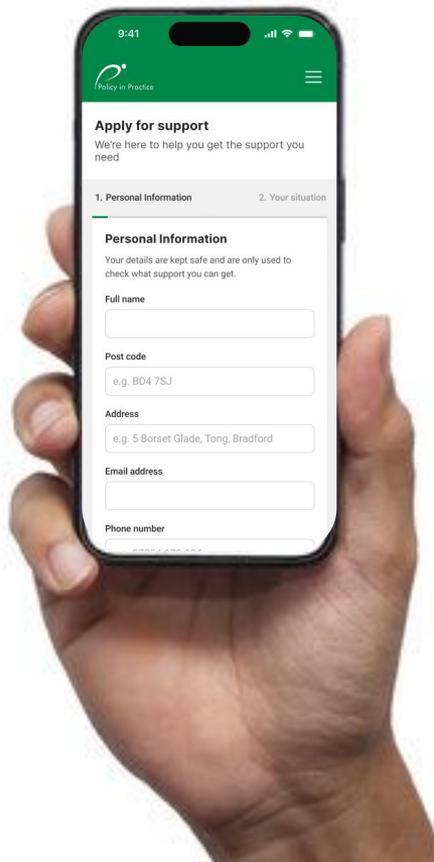
Software Account Manager,
Policy in Practice



Optimising your customer journeys

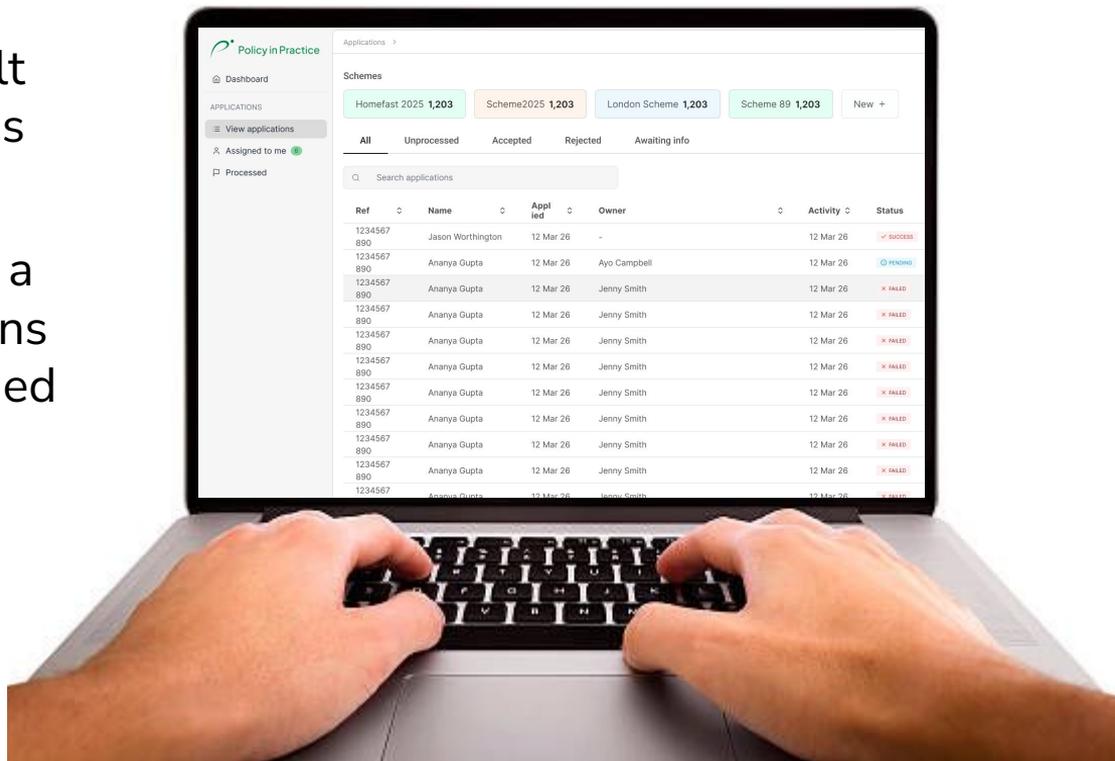
Apply Once – Application

- **Improved assessment process** that incorporates council administered support into a singular journey
- CRF, Council Tax Support, Housing Benefit, DHP etc.
- **Simplified customer journey** by creating a “tell me once” approach to households in need of support



Apply Once – Case Management

- **Manage cases** with our inbuilt application process and status tracker
- Review multiples schemes in a single view, assign applications with ease, and review uploaded supporting documentation
- **Reduce operational inefficiencies** by preventing double keying across the organisation



Affordability Assessment

- Model your housing affordability criteria into the Better Off Calculator
- Provide a RAG (red, amber, green) rating on tenant affordability
- Proactively identify tenant vulnerabilities that require immediate support

✓ Affordability assessment

Name / account number: Sandy Lane

Postcode: NE1 4BR

Date of application: 14/03/2024

Reject application Tenant does not meet requirements and affordability criteria for this address

Current total income (per month):	£1,230.00
Total income potentially eligible for (per month):	£1,690.00
Total outgoings (per month):	£1,125.50

Disposable income	Low
Vulnerability	Low
Likely to need support to claim benefits?	Yes

Rent as a percentage of total income	32%
Rent covered by housing benefit or housing element of UC Percentage of rent due	80%

Data Passporting

Integration

Incorporating multiple service providers into a singular application and creating warmer referrals with your triage organisations

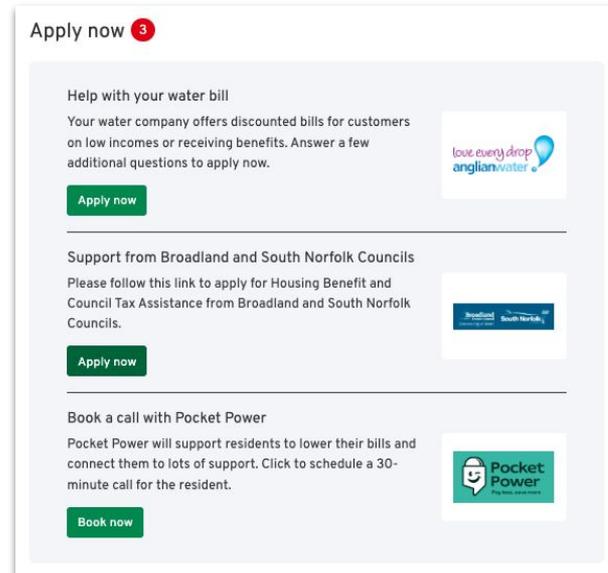


citizens
advice

One Click Applications

Apply directly for support from the Better Off Calculator

- No repetition for customer
- Less paperwork for advisors
- Better administration for companies



Apply now 3

Help with your water bill
Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.

[Apply now](#)

Support from Broadland and South Norfolk Councils
Please follow this link to apply for Housing Benefit and Council Tax Assistance from Broadland and South Norfolk Councils.

[Apply now](#)

Book a call with Pocket Power
Pocket Power will support residents to lower their bills and connect them to lots of support. Click to schedule a 30-minute call for the resident.

[Book now](#)

Proactive collaboration with councils

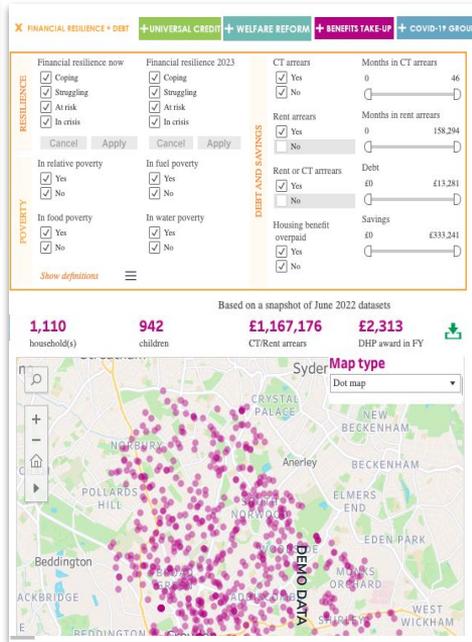


Local authorities identify people missing out in LIFT

Housing associations rent data

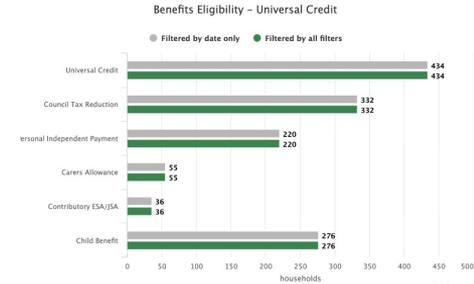
 GOV.UK

 GOV.UK



Data led decision making

Targeted support



vodafone UK 4G+ 83% 16:08

 Housing Associa...

You are eligible for £250 of housing support from Housing Association X, please complete our www.betteroffcalculator.co.uk to apply

What's next

If you would like to find out about unclaimed benefits by area, collaborate with us or ask more questions, feel free to [book a chat with us](#) using this QR code or this [link](#)



Register for our next free webinar:



The banner features a background image of two wooden puzzle pieces on a document with a green highlighter. The Policy in Practice logo is in the top left. A pink curved banner in the top right corner contains the text 'Free webinar'. The main title is 'Driving better outcomes for residents through regional data collaboration'. The date and time are 'Wednesday 29 April 10:30 to 11:30'.

Policy in Practice

Driving better outcomes for residents through regional data collaboration

Wednesday 29 April
10:30 to 11:30

Free webinar

Q&A rooms

Join the breakout room relevant to your interest (in MS Teams)

- Breakout room 1: Ask your questions to Jennifer McGuinness from Livv Housing and learn more about the Universal Housing Form
- Breakout room 2: Ask your questions to Bethany Pepper from Richmond & Wandsworth Councils and learn more about Apply Once

Click the links in the chat panel on your right □

Thank you to our speakers

Jennifer McGuinness, Head of Communities, Livv Housing Group

Bethany Pepper, Cost of Living Programme Manager, Richmond and Wandsworth Councils

Ed McNamara, Software account manager, Policy in Practice

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