



PRE-TENANCY PROJECT ANNUAL REPORT 2010/11

Project Aims

The Financial Pre-Tenancy Service focuses on enabling people to sustain tenancies and preventing repeat homelessness by preparing homeless individuals for the transition from temporary homeless accommodation to a permanent tenancy. It also aims to enhance the homeless person's capacity to manage their lives, including their finances.

This is done by:

- Informing them of the costs involved in running a home i.e. what they need to budget for and can they afford it!!!
- Maximising income.
- Assisting with benefit applications.
- Accessing additional funds i.e. Community Care Grants, Budgeting Loans etc
- Accessing bank accounts and financial services including the credit union.
- Managing Debt (*help to avoid homelessness by assisting to overcoming debt problems*)
- Energy Efficiency Advice (*social tariff*) the impacts of fuel bill are highest on low income households.
- Budgeting and bill-paying advice
- Buying wisely (shopping on a budget)

- Advice on where to access furniture for their new home (*Many strategies have acknowledged that failed tenancies could result from impoverished new tenants moving into unfurnished flats*).
- Applying for funds through charities and trust funds
- Referring on for further help and support as required

Outcomes	Annual Forecast	Achieved @ 31.03.11
Total no. of people receiving tailored financial inclusion support (including full financial health checks)	250 (minimum)	Project total 390
Minimum no. of people receiving specific debt advice	187	Project total 218
Minimum no. of people receiving assistance with benefit issues	100	Project total 120
Minimum no. of people receiving support to access affordable furniture to furnish their homes	218	Project total 321
Minimum no. of tenancies sustained	238	Project total of tenancies still sustained at 26 weeks 74 (but most people have not been in their tenancies for 26 weeks at this point)
Minimum no. of people opening a bank or building society account	25	Project total 52
Minimum no. of people accessing affordable loans	35	Project total 26 (we had more access to free goods therefore less loans were required)
Total Financial Gain for participants (minimum)	£100,000	Project total £185,283.93
<p>The project has been delivering financial capability sessions as part of the Hey project (Housing Education for Youth) to school pupils in 3rd to 6th year.</p> <p>Some work has been undertaken delivering financial capability awareness to Criminal Justice staff including prison officers to raise awareness of issues that may face those about to be liberated.</p>		

Over The past year we have also looked to help not just homeless clients but those at risk of homelessness but those having difficulty sustaining their tenancies.

The Future

Hillcrest has welcomed CraigOwl Communities into the group and the management of the project has transferred from Hillcrest Enterprises to Craigowl. Hillcrest Enterprises and CraigOwl Communities are subsidiaries of Hillcrest Housing Association.

The project has been rebranded as the Tenancy Sustainment Service and with support from the Scottish Government along with the existing support from Dundee Partnership we are able to widen the service now to cover Dundee, Angus, Perthshire and Fife. In Dundee the workers will be able to continue to work with anyone citywide and in the other locations the focus will be on tenants of the Tayside Wider Role Alliance. We have two new employer partners as one worker will be based at Perthshire Housing Association and one at Angus Housing Association with 3 workers and an administrative worker being based at The Advice Point in Dundee.

The T.S.S. will be the first port of call for any tenant with any issues around money and all referrals from T.W.R.A. staff will be made to this service, as we run a number of other projects we will be able to refer on internally should the tenant require assistance in a number of ways such as looking to get back to work, training or practical skills such as cooking or D.I.Y. Where we don't have a project that can help or where we feel there is other support required we will make external referrals for a range of help such as ongoing tenancy support, addiction issues, and energy issues.

We feel we have an excellent holistic service to help prevent homelessness and sustain tenancies across Tayside.