

# How to Identify & Support Residents Suffering Financial Hardship

## The Leathermarket JMB Approach



# Income Collection

- Rent collection: April – June 2020: 96-97% (including void loss)
- Budget 98% : Usual collection 99%-100%
- Too early to see impact on leasehold collection
- Resident Services Officers contacting residents to talk about both support and payment options
- Our approach is payment as usual for residents whose circumstances are unchanged
- Agreement with those affected by economic disruption that they will pay what they can when waiting for government support
- General advice to claim Universal Credit/ Southwark hardship payment, even if waiting for other government support & respond to information requests
- Due to relationship of trust our secure tenants are active in contacting us
- Complex cases referred to Southwark Law Centre



# Opportunities

- Board/ management/ staff focus on supporting our residents. Priority is to get stuff done, freed from bureaucracy. Volunteers network, hardship funding £11,500
- Natural upsurge in compassion. We organised some of that compassion by setting up a Community Support Network of volunteers
- Talk to and more importantly listen to residents- gain a deep understanding of the challenges some face. We now have a better relation with a handful of residents who did not like us very much before
- Volunteers have brought a fresh perspective. Shocked at the way some of our residents are living and low level of support/ expectations of adult social care
- Also volunteers highlighted issue of the number of isolated women tenants facing severe challenges
- Long-term change



# What have we done?

- Set up a CSN of volunteers. Principle is collective support not individual charity.
- Social element- WhatsApp group & weekly Zoom meeting
- Practical support to residents shielding. Much less than we expected. Although support for lonely is important
- 3 x 60 meal deliveries each week. Food For All charity, Jose Pizarro restaurant, Fast-58 a local charity & Nandos donations
- Daily hot food delivery to 9 residents provided in partnership with London Bridge mutual aid group
- Food parcels and hardship payments
- Two Social Care Act assessments
- Income maximisation advice
- Women's friendship group. Virtual at the moment with a plan to organise social and well-being events in the future



# Long term change

- Gained confidence that we can deliver quickly and effectively
- Friendships and networks have developed that cut across life-experience, income and tenure boundaries
- Community Support Network committed to long-term activities
- Some residents facing serious challenges and acute poverty is a long-term problem. We have 1,100 secure tenants, without our support 9 would never get a hot meal and 60 would face acute food poverty
- We need to change our interaction with adult social care. Raise our expectations and work more cooperatively. Can we co-produce some aspects of adult social care?
- Need to support women isolated by poverty, child-care or ill-health, who do not have time to think about their own physical and mental well-being



# Contact Information

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