

MONEY AND MENTAL HEALTH PROBLEMS: BREAKING THE LINK

A BEST PRACTICE CHECKLIST FOR SOCIAL LANDLORDS

One in three social housing tenants in rent arrears is experiencing poor levels of mental health. Mental health problems can make it harder for people to manage their finances, problem solve or engage with support services. By improving the management of arrears and providing new tools, services and settings, customers can be supported to stay in financial control. Money and Mental Health, the leading centre of expertise on financial and mental health problems, calls on social housing providers to take the following eight steps:

1. Building understanding

One in three social housing tenants in rent arrears experiences poor levels of mental health. This can change how tenants interact with social housing staff and their ability to manage rent payments. **All staff should have mental health awareness training, knowing what to look for and how to help. Specialist teams, including tenancy sustainment officers, need extra training.**

2. Getting in touch

During periods of poor mental health people may struggling with certain forms of communication. Some tenants prefer face-to-face contact, others find letters and calls overwhelming, and prefer texts or email. **Let your tenants tell you how they prefer to be contacted, and don't assume people are unwilling to engage simply because they are not responding to phone or letter contact.**

3. A trusted friend

Many people with mental health problems rely on a trusted friend or carer to help with their finances. But without proper systems in place, this can put both parties at risk of abuse or harm. **Social landlords should ask all customers if they'd like to put a trusted friend or carer on their account. That trusted person could be simply an emergency contact, able to help in a crisis, but other options should include receiving notifications of missed payments, and access to tenancy information.**

4. Warm referral

Social housing staff will sometimes find themselves dealing with people facing a financial or mental health crisis. For tenants in these difficult circumstances it often isn't enough to tell them who else to call: once the phone is put down or the door is shut, it can be too late. **Staff must be able to transfer tenants directly to support services, including debt advisors and the Samaritans.**

5. Supporting tenants in arrears

A substantial proportion of tenants in rent arrears will be experiencing a mental health problem, which may make it hard to open or understand warning notices, contact income officers, engage or explain what is wrong. Warnings of the risk of eviction can scare tenants and lead to disengagement.

Correspondence should be adapted to ensure messages of support to maintain tenancies are the first thing people see in a letter, not the last. Collections activity and steps towards court proceedings should be paused if tenants seek regulated debt advice.

6. Protecting tenants through evictions

When an eviction is enforced this can be very distressing and in some cases can lead to a mental health crisis. **Income collection, tenancy sustainment teams and anyone entering a tenant's home to enforce an eviction should be trained in mental health first aid.**

7. Alerts for enhanced level of service

Most housing associations already operate a system notifying staff of a tenants' vulnerability or risks of violence or abuse. **These systems should be enhanced to signpost staff to those tenants who may require an enhanced level of service, particularly around increased monitoring of rent accounts for tenants who may have difficulties making payments.**

8. Money management tools

Day to day money management can be tough for people with mental health problems because of low motivation, difficulty concentrating and comparing products, and impulsive spending. There are an increasing number of tools that could help - jam-jarring money, shopping around for utilities, cancelling unused subscriptions, smoothing income, or making savings by default. **Social landlords should explore offering these kind of money management tools to tenants. Helping people manage spending should reduce arrears and lower costs.**

Money and Mental Health is keen to celebrate social landlords adopting these ideas, as well as to work with organisations to tailor our recommendations to specific environments. We work with thousands of people with experience of mental health problems whose input on service delivery and process can be invaluable. To work with us, or tell us how you've implemented our ideas, email contact@moneyandmentalhealth.org