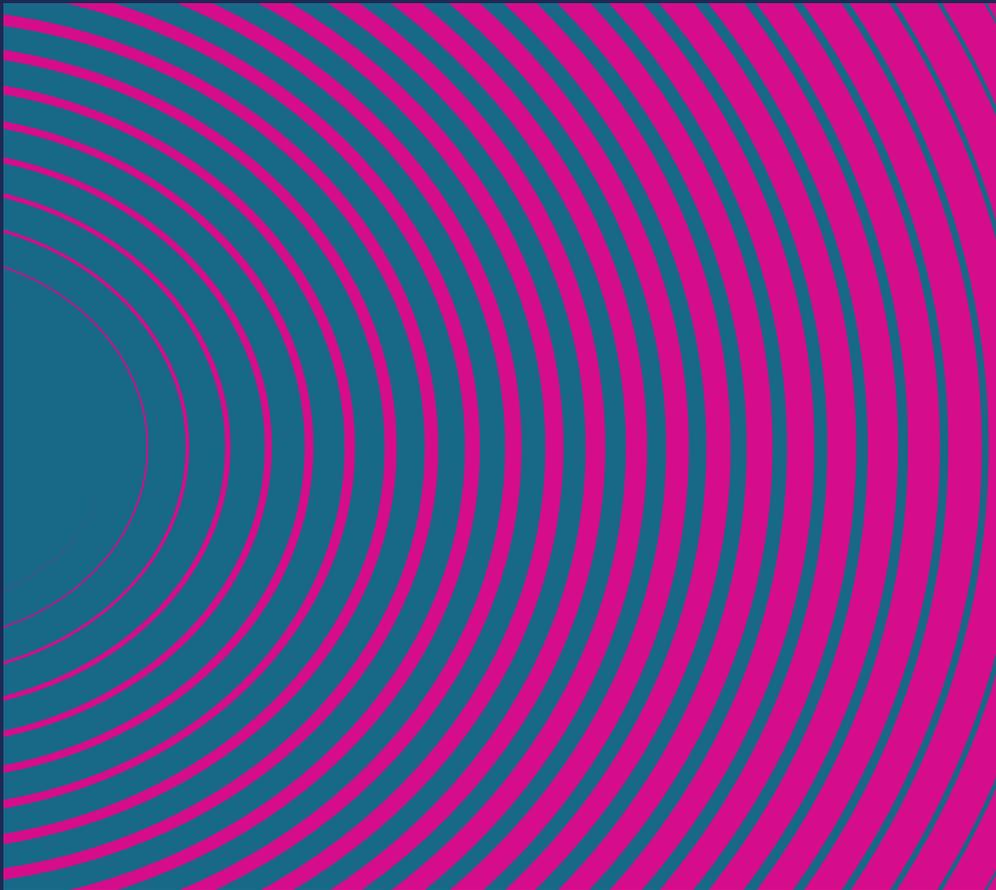




Responding to the crisis

An evaluation of A2Dominion's response to the Covid-19 pandemic

July 2020



Foreword from Andrew van Doorn

Chief Executive, HACT

Since the UK went into lockdown on 23 March, social housing organisations have been on the frontline of responding to the many challenges that have emerged. The work they have been doing in ensuring the security and safety of their residents and communities has been absolutely vital. The speed at which the sector mobilised to do this has been impressive.

After three months, we are now beginning to move into our recovery phase, both as a sector and as a society. It is important that we reflect on what we have achieved and how we have changed, and embed the new relationships and approaches we have created. Documenting our impact and driving insight through the data we have collected will prepare us for the further challenges to come.

I am delighted that A2Dominion asked HACT to help them explore and learn from their response to the coronavirus pandemic. By doing so, A2Dominion is demonstrating an important commitment to evaluating its response and learning, and sharing the many lessons that can be learned.

Building and learning from evidence is something to which we as a sector need to be committed. There is so much more we can do when we learn from the unprecedented experiences and responses of staff and residents during this period.

Taking the time to reflect, as A2Dominion have done here, is central to ensuring our organisations and communities are prepared for the further challenges to come.

HACT is an innovation agency that provides futures-oriented solutions, projects and products for UK housing.

We work alongside social housing organisations to drive change within their businesses through our platform of projects, products, research, insight and consultancy.

We help them drive forward their social purpose by generating actionable evidence to inform the development of new, smarter, and more connected ways of working.

We've been doing this for 60 years. Our ambition is to unleash the creativity and potential of social housing in communities across the UK.

Foreword from Dawn Wightman

Director of Housing, A2Dominion

A2Dominion's response to the Covid-19 pandemic has been significant. Local knowledge and leadership at all levels have meant that at a time of uncertainty our staff and partners have come together to provide assistance and help to thousands of A2Dominion residents, particularly those most vulnerable, across our areas of operations.

In May 2020, we commissioned HACT (Housing Associations' Charitable Trust), the research and innovation agency of the social housing sector, to review A2Dominion's Covid-19 response, focusing on the work of our housing, tenancy sustainment and community investment teams over the previous twelve weeks.

I am pleased to share the final report which outlines the range of measures taken by A2Dominion to date and where resources and support have been targeted. It also forms the basis for how we will shape our services going forward with a focus on the well-being, financial and employment support of our residents.

Finally, I would like to thank all our staff, volunteers and partners for their work and absolute dedication throughout this period, without which we couldn't have delivered the response we did.

For over 70 years, A2Dominion has been building and maintaining quality homes in London and Southern England.

We don't just build, manage and sell homes. We do our best to create vibrant communities. We reinvest all of our profit into creating new homes, maintaining our properties and supporting communities.

We see our homes as much more than bricks and mortar. They hold people's dreams, struggles, families and precious possessions. Our mission is to help make people's lives better. We don't just want you to live in one of our homes, we want you to thrive there.

Put simply, we're a housing company with a social purpose.

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Summary

In May 2020 HACT undertook a short but intense engagement with A2Dominion staff, partners and customers to review its response to the challenges of Covid-19. This report brings together the key findings of that work.

Challenges of Covid-19 and lockdown

These have been the main challenges of this period (see page 6 for full details):

- **Confinement:** The physical and mental health impacts of being stuck at home.
- **Finances and employment:** Widespread loss of jobs and income.
- **Digital connectivity:** Digitally excluded unable to access new online services.
- **Food access:** Access to enough food for those with reduced income or unable to leave the house.
- **Medicine access:** Access to medicine for those unable to leave the house.

Response

The following have been A2Dominion's principal responses to the crisis (see page 10 for full details):

- **Welfare calls:** 2,775 have been made to customers over 70, with 18.8% receiving some form of support, advice or referral to another service. 192 welfare calls have been made to customers under 30, with a much higher 67.1% requiring some form of support, advice or referral.

- **Tenancy sustainment:** Supporting customers to make benefit claims, access government schemes and manage finances. Referrals to this service were 121% higher than the comparable months in 2019.
- **Staff redeployment:** Using spare staff resource from some business areas to increase capacity in frontline roles.
- **Adapted working practices:** Shifting services for customers online and changing internal working practices to work remotely.

Key recommendations

In this report HACT makes a number of recommendations (please see page 22 for full details), including:

Maintain

- Welfare calls in some form
- Increased frontline contact for staff
- Remote working
- Direct service delivery

Implement

- Comprehensive mental health support for customers and staff
- Intensive youth offer
- Extended and adapted employment offer
- Plan for further waves of the virus

1 Introduction

To contain the spread of Covid-19, on 23 March 2020 the UK government put the country into lockdown, closing businesses and ordering people to stay home, with the most vulnerable told to leave home under no circumstances. This was an unprecedented step in the country's modern history and presented a severe challenge to businesses and individuals.

The social housing sector has been on the frontline of responding to this challenge. A2Dominion has rapidly adapted its entire way of working to greatly extend the level of support and outreach to customers and communities. A2Dominion asked HACT to help it capture the changes it has made during this period and to begin to think about what the medium-to-long term future holds.

HACT has undertaken a short but intense engagement with A2Dominion staff, partners and customers. This document summarises the findings of this engagement, supplemented by the knowledge HACT has built up through extensive engagement with housing associations across the country since lockdown began.

Before looking specifically at A2Dominion's response, it is important to understand the challenges to which it has been responding.

1.1 The challenges of Covid-19 and lockdown

Both the virus itself and lockdown have presented numerous challenges to individuals and communities. In all of these it is vital to remember that challenges have not been experienced equally across the population. A disproportionate number of those living in social housing have been more exposed to the virus itself, and more exposed to the negative impacts of lockdown. Indeed, poor housing is so inextricably linked to increased exposure to the virus that the London Borough of Newham, the worst affected council in the country, has branded it a "housing disease".¹

Confinement

The most obvious impact of lockdown has been the confinement of the majority of people to their home for either some or all of the time. There are numerous negative side effects to this, with perhaps the most significant being the loss of social contact. Before lockdown around one in ten people in the UK reported feeling lonely, but this has jumped to one in four during lockdown.²

Confinement is most acute for those who are older or more vulnerable, who have not been allowed to leave the house since

1 <https://www.insidehousing.co.uk/news/council-with-highest-covid-19-death-rate-brands-illness-a-housing-disease-66608>

2 <https://www.mentalhealth.org.uk/coronavirus/coping-with-loneliness>

23 March, nearly three months at the time of writing. This can damage both mental and physical health, especially for those who live in small or overcrowded homes, and/or have no access to private outside space. Social housing residents are more likely to live in an overcrowded home,³ especially in London,⁴ where A2Dominion has much of its stock. Londoners are also less likely to have access to a garden. Across the country, those from lower social grades are less likely to have access to a garden.⁵ These facts suggest that all housing associations should be conscious that their customers may be impacted disproportionately by confinement.

Compounding this, the lack of clear messaging about the end-date of lockdown, especially for the most vulnerable, may have negatively impacted mental wellbeing.

For more information on the mental health impacts, see this briefing from The Centre for Excellence in Community Investment.⁶

Finances and employment

Many businesses have seen their income drop precipitously as demand for services

has plummeted or they have had to close premises. Some have successfully shifted online. Although the Government has stepped in to provide support, the financial impact has still been severe and widespread. In March, there were 1.4 million new applications for Universal Credit, while by April 2.5 million people were registered as unemployed across the UK. For more information, see this briefing from the Centre for Excellence in Community Investment.⁷

Unemployment and the loss of income has disproportionately hit those in low paid and unreliable work, who are more often in jobs where remote working is not possible. Low paid workers have also been more likely to be forced into contact with the virus due to the nature of their work.

The loss of income experienced by many people clearly poses major challenges, such as paying bills and their ability to provide for themselves and their dependents. A2Dominion has seen the impact of this on rent payments. On 4 March the number of cases in its affordable and general needs properties where rent had not been paid for six weeks stood at 242. By 30 April it was 961, an increase that accounts for over £1 million in income, although a number had made Universal Credit claims and were likely to pay upon receiving their first payment.

3 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/860076/2018-19_EH-Headline_Report.pdf

4 <https://www.trustforlondon.org.uk/data/overcrowding/>

5 <https://www.ons.gov.uk/economy/environmentalaccounts/methodologies/accesstogardenspacesengland>

6 <https://www.ceci.org.uk/mental-health-and-covid-19-briefing/>

7 <https://www.ceci.org.uk/employment-and-covid-19-briefing/>

A consequence of this has been the huge numbers of people with no previous experience of the benefits system who are now having to access it. Registering for Universal Credit or accessing any of the other available benefits or support can be daunting and complicated for those with no prior knowledge of how to do so. Support has been required to ensure these people apply successfully.

Digital connectivity

As services have by necessity moved online, digital connectivity has become more important than ever. Often digital inclusion is thought about solely in terms of older people. In recent weeks, HACT has heard from many housing associations who have reported that many of their younger residents and families are not fully digitally included.

Generally, this is not due to lack of skills, but lack of finances. For example, young people may have limited data on their phones, not have Wi-Fi at home and rely on free public Wi-Fi, which is now inaccessible as libraries and cafés are closed.

Another common situation is a household only having access to one laptop or tablet. Many school's plans for online teaching assume that pupils have access to reliable Wi-Fi and their own laptop. For those that do not, this makes engaging properly with school during this period difficult.

Food access

Access to food was the major issue during the first weeks of lockdown. Initially, as supermarket supply chains struggled, panic buying saw shelves empty. After the initial weeks this eased off, and those able to go to a supermarket are generally able to get the food they need. The more pertinent issues around food relate to the previous issues of confinement and finances.

Those who are vulnerable and confined to their homes are unable to go shopping. Online shopping is an option, but demand is extremely high and delivery slots can go quickly. In addition, many in this group are older people who may not be well equipped to transition to online grocery shopping.

Meanwhile, those who are struggling financially may be facing difficulties in affording food. In recent years the UK had already seen rising use of foodbanks. Lockdown has accelerated this process.⁸

Medicine access

As with food, access to medicine became a major challenge once lockdown began. Online prescription and medicine delivery exist, but the majority of people still collect in person. Chemists have remained open during lockdown, but those most likely to require medicine are those who have to stay home.

⁸ <https://www.theguardian.com/society/2020/may/01/uk-food-banks-face-record-demand-in-coronavirus-crisis>

Ensuring that these people can access the medicines they need quickly also became a major challenge.

This is by no means an exhaustive list of all the issues caused by Covid-19 and the subsequent lockdown. From the hundreds of conversations we have had with housing associations across the country, HACT has established that these are the predominant issues that have been preoccupying housing associations. There are of course issues that housing associations, including A2Dominion, have been facing themselves. For example:

- Loss of income due to customers being unable to pay rent;
- Inability to deliver face-to-face services;
- Forced closure of community spaces;
- Adapting to remote working.

Set against this context, the next chapter looks specifically at A2Dominion's experience of lockdown and some of the actions it has taken.

2 A2Dominion during lockdown

2.1 Welfare calls

A2Dominion has responded to the Covid-19 period by placing extra focus on ensuring the welfare of its most vulnerable customers. Like most housing associations, it identified older tenants as the immediate priority, due to those over 70 being asked to not leave the house at all. Accordingly, staff were tasked with calling every resident over 70 years old who either lives alone or with only one other person. The purpose of these calls was to make sure that their basic needs were being met, for example, access to sufficient food and medicine. The calls also served

as an opportunity to assess whether a customer would benefit from being referred to A2Dominion's tenancy sustainment team, or from being put in touch with their local authority or another service provider.

As the illustration below shows, these welfare calls revealed that the majority of over 70s were coping with the situation. Nonetheless, many customers noted that they would like to continue receiving a call, regardless of whether they needed support or not. For these customers the welfare calls have become regular check-ins.

Over 70s welfare calls

2,775 customers called



After the initial focus on over 70 year olds, welfare calls have been expanded to customers under the age of 30 who live alone. A2Dominion has previously looked at its under 30s through research co-funded with fellow G15 organisations. This found that they tend to be more in need of support than over 70s. Therefore, it was decided that it would be sensible to expand the welfare calls. The illustration below underlines the notion that this is a group worth focussing on. As this group are allowed to leave the house, food and medicine were not issues. There were, however, other issues.

The numbers show that welfare calls required some kind of action or referral at a much higher rate than the over 70s, at 67.1% compared to 18.8%. This is backed up by anecdotal feedback from staff who noted that the under 30s they spoke to often seemed far more fragile than the over 70s, with mental health issues and concerns around finance being much more prevalent.

This is something HACT knows to be reflected across the sector. Many housing associations have moved on to contacting younger customers and are finding they are

Under 30s welfare calls

192 customers called



more vulnerable in many ways than their older counterparts. The principal driver behind this has been that young people have been disproportionately financially impacted, being much more likely to see their income drop.⁹ Even before Covid-19 and lockdown, young people were generally more likely to have poor mental health¹⁰ and are more likely to be lonely than older people.¹¹

“They’ve been brilliant
during this epidemic...

“I’ve got all the support I need.”

Customer, 83

In interviews with staff and customers, it has been strongly noted that welfare calls have been very well received. Customers seem to really value someone from A2Dominion checking up on them.

That customers are so enthusiastic is due to the excellence of frontline staff. Customers unanimously praised whichever member of staff had been their contact. Frontline staff seem to have gone above and beyond when it comes to supporting customers

9 https://www.ceci.org.uk/wp-content/uploads/2020/05/Young_people_v4.pdf

10 <https://www.mentalhealth.org.uk/news/hundreds-thousands-young-people-feel-isolated-lonely-and-uncertain>

11 <https://yougov.co.uk/topics/relationships/articles-reports/2019/10/03/young-britons-are-most-lonely>

during the period. When foodbanks were being overwhelmed at the start of lockdown there were cases of frontline staff taking it upon themselves to get food to customers.

“To me they’re not just
a housing association,
they’re a support network”

Customer, 33

Frontline staff have also been calling customers on evenings and weekends, if that is what the customer requests. As a result of this commitment, customers used some quite emotive words and phrases when describing frontline staff: “I can’t praise them enough”, “lifesaver”, and “changed my life”. Notably, the latter quote actually came from a customer who said that in general they do not like A2Dominion.

“A2 are brilliant...

“I’ve felt really well supported.”

Customer, 70

Both in terms of the speed of mobilisation, the number of customers reached and the positive impact on customers, A2Dominion’s work with the welfare calls has been commendable.

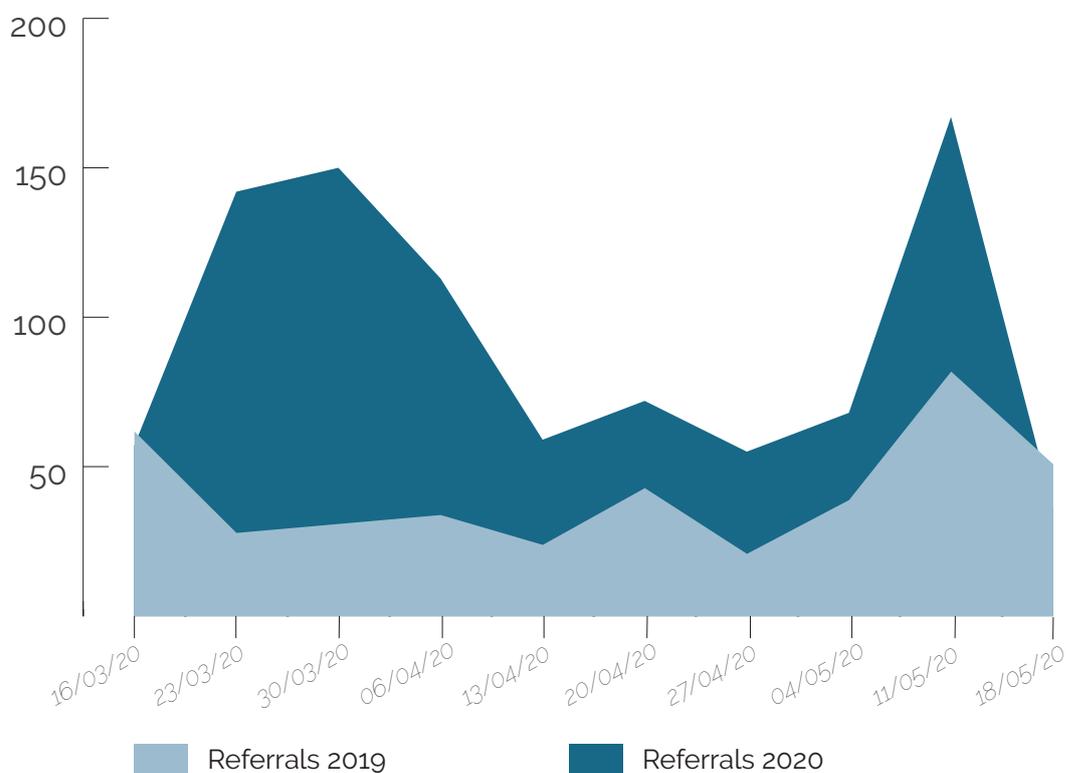
2.2 Tenancy sustainment

As shown in the welfare call numbers, significant numbers of both over 70s and under 30s have been referred to tenancy sustainment. Tenancy sustainment provides a range of support to customers on a range of financial issues, such as managing money, tackling debts, and applying for and managing benefits. Given the number of people who have lost their job or have experienced a drop in income, this service has been vital.

The number of people supported has increased vastly during the lockdown period. The graph below shows tenancy sustainment referrals across the first two months of lockdown, set against to the number of referrals for the comparable week of 2019.

There was a massive spike in referrals at the start of lockdown, and the level has stayed significantly above 2019's level throughout the period. Across those first two months total tenancy sustainment referrals were 121% higher than the same two months of 2019.

Tenancy sustainment referrals



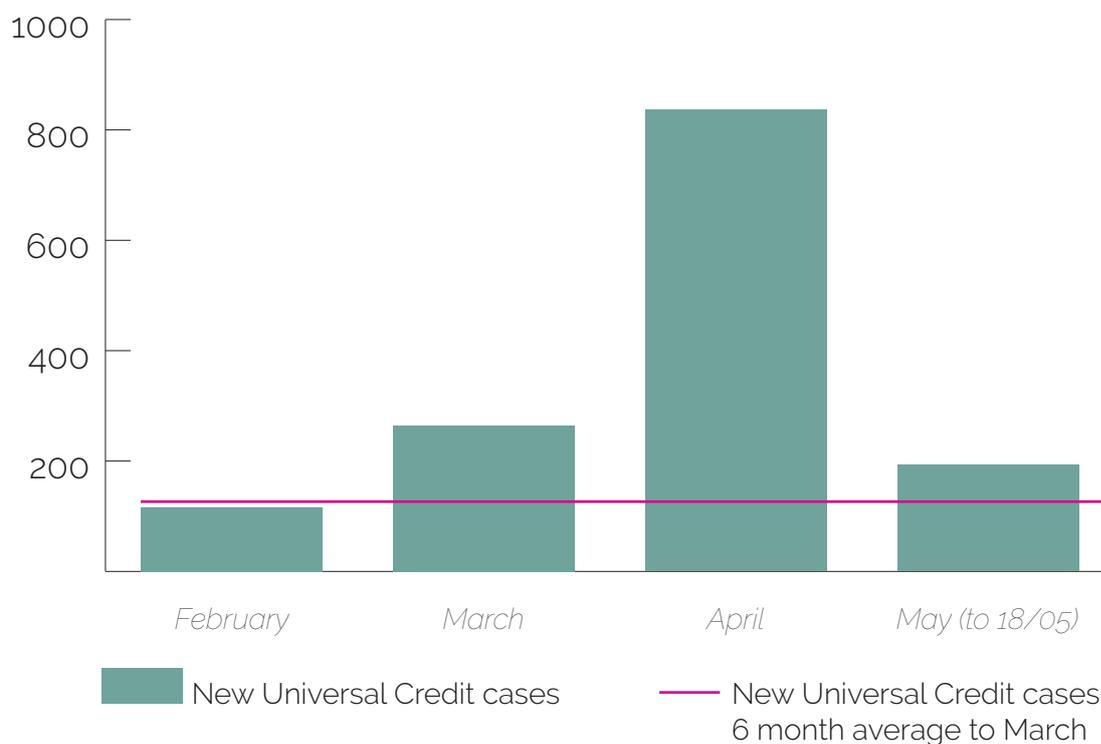
The financial impact of Covid-19 and the lockdown has been vast, so it is unsurprising that tenancy sustainment is in such demand. Many customers have needed advice on managing on a lower income, navigating the various government Covid-19 schemes that may be available to them and applying for benefits. The number of customers needing to apply for Universal Credit has increased hugely, as the graph below shows.

In the six months prior to March tenancy sustainment dealt with an average of 127 cases per month. In March, when the

lockdown began, the number was more than double this amount, at 264. In April, there was an unprecedented increase with 836 new cases, 6.5 times above the six-month average. Only partial figures for May were available, but they indicate that cases for that month were also above the average.

Staff noted the majority of these cases are people who have no experience with the benefit system. These are people who have always been employed but have lost their job due to the current situation. Lack of knowledge about the system means these

New Universal Credit cases



customers require more help to understand how to apply and what they're entitled to than the customers staff traditionally work with, who tend to understand how to navigate the system.

These cases have, however, been much quicker to resolve, as these new Universal Credit applicants simply need the support to apply. Their case can then be closed. They do not have the broader range of issues that complicates a traditional tenancy sustainment case. To put this in context, the average tenancy sustainment case is around 50 days, while these new cases only take a day or two to close.¹²

Tenancy sustainment has been vital during this period, whether getting customers onto Universal Credit or supporting them to access government grants. Whilst meeting the level of need has been a challenge, it is a vital piece of work both for the customers and the business.

Without this support large numbers of customers would be left in massive financial difficulty, which would also obviously negatively impact A2Dominion's financial state. The quote opposite from a customer attests to the importance of this work.

¹² This is also helped by Universal Credit being all old legacy benefits in one place. If this situation had happened a few years ago it would have been much more problematic, with multiple claims per person to be made.

“I'm a freelance hairdresser and
I was struggling to pay rent.

I was helped to sign up to Universal
Credit, which was a godsend,
and also given advice on the
government scheme for the self-
employed...If it hadn't been for the
help, I'd have been pretty stuffed.”

Customer, 49

2.3 Staff redeployment

Welfare calls and tenancy sustainment have been a vital support for customers during this period. However, contacting and supporting this many customers is resource intensive and would probably not have been possible within normal ways of working. A2Dominion recognised this and saw the need to increase the capacity of the teams delivering these services.

Like most housing associations, lockdown has meant A2Dominion suspending or scaling back work in areas of the business, such as development, sales and facilities management.

This left those staff underutilised. Rather than furloughing these staff, A2Dominion recognised that excess capacity in certain areas of the business could be used to meet higher resource requirements in other areas. Underutilised staff have been redeployed into frontline Covid-19 response roles, including welfare calls and tenancy sustainment. For example, the community investment team saw eight staff join to support with the welfare calls. Similarly, tenancy sustainment had a number of staff join the team, with the income team redeploying existing resources into tenancy sustainment.

“The management team meet twice a week and as a department we are speaking to each other more and making use of technology that some of us had never heard of before.”

Director

Virtual training was provided for those who need it in their temporary roles. Some redeployed staff have also noted that it has been a chance to understand another part of the business. It may be the case that this period of redeployment may have some longer-term benefits in terms of better links and understanding between business areas.

All managerial staff interviewed by HACT commented on the value of these redeployed staff in coping with the increased workload. Certainly, getting through the number of welfare calls required and coping with the increased demand for tenancy sustainment support would not have been possible without the extra capacity provided by redeployed staff.

2.4 Adapted working practices

Like most organisations, A2Dominion has had to quickly shift to remote working. Many staff already regularly worked from home, which meant systems were already in place to allow this transition to be smooth.

As would be expected there have been some staff who have struggled with the shift to working from home, however an internal survey revealed that the majority has found it a positive experience. Contributing to this process going well is that A2Dominion commissioned training for staff around managing virtual teams.

A major positive change has been the level of communication within and across departments, which has been vital to managing a piece of work as big as the welfare calls.

There have also been adaptations to how services are delivered to customers. For example, traditionally tenancy sustainment

officers would support customers with paperwork by going to their property and looking at it with them. Now customers are now sending photos of paperwork to officers instead. In most cases this has been found to actually work quite effectively.

The tenancy sustainment team has also been doing more follow-ups with customers than usual. Generally, once a case is closed tenancy sustainment officers do not follow up. However, during this period staff have been following up and this has proven effective at picking up further issues that were hidden by the initial issue.

Another area of work that has seen major changes is the income team's pre-eviction process. Income officers are currently doing a much higher level of interaction with customers in arrears than they would typically. Managers are also getting personally involved in cases much earlier, and customers seem to be responding well to this.

3. Challenges to come

The Covid-19 and the lockdown period has been a hugely challenging one for A2Dominion and its customers. Through the key approaches discussed, A2Dominion has been effective in meeting these challenges. However, it is important to remember that there are more difficulties ahead. The following are some of the major medium-term challenges caused by Covid-19. HACT has identified, based on engagement with A2Dominion, the wider sector and experts beyond the sector.

3.1 A second wave of the virus

Another wave of infections is not certain. However, the World Health Organisation (WHO) has suggested that countries should act with caution and plan for one.¹³ If a second wave arrives in the absence of a vaccine, we are likely to see the re-imposition of some form of lockdown.

This would present all the same challenges that A2Dominion has been grappling with since March, alongside new complicating factors. Firstly, a second wave and lockdown would hit an already fragile economy: businesses that weathered the first wave may not be able to make it through a second. This could make the financial and employment impact of a second wave greater. Additionally, we cannot know what the government's capacity or appetite would be to intervene

¹³ <http://www.euro.who.int/en/health-topics/communicable-diseases/influenza/data-and-statistics/pandemic-influenza/about-pandemic-phases>

in the economy again to the extent it has in recent months. We also cannot know how people would react to being asked to go back into lockdown. A population whose emotional and psychological reserves have been depleted by the first wave may find it even more difficult to cope when asked to do this a second time around.

3.2 Mental health

We know that the virus and lockdown are negatively impacting people's mental health, and that this is likely to be something that continues after the virus itself fades. For most, the negative mental health impacts of this period will recede. Evidence from previous viral epidemics elsewhere shows that for a minority the mental health impact will be more long-lasting. We anticipate this minority to be disproportionately likely to live in social housing.¹⁴

Compounding this, mental health services are likely to be oversubscribed. People with existing mental health issues have not been able to get support during this period, which will create a large backlog once services do re-open. This, combined with the influx of new people needing support, will make accessing mental health support more difficult. We can anticipate that A2Dominion will have a significant number of customers who need some form of mental health support but are unable to access it.

¹⁴ <https://www.ceci.org.uk/mental-health-and-covid-19-briefing/>

3.3 Physical health

There is evidence that during lockdown people are exercising less, eating more unhealthily and consuming more alcohol.¹⁵

An unknown at this point is whether people will return to healthier lifestyles once lockdown eases, or whether unhealthy habits will become entrenched. If it is the latter, A2Dominion could see a number of customers experiencing poorer physical health.

We can also reasonably expect older people to come out of lockdown with worse physical health. Inactivity is particularly damaging to older people, as muscle-mass loss sets in quickly, reducing mobility and increasing other co-morbidities.¹⁶

Finally, as with mental health, there are a great number of people not getting the care they need during lockdown. Recent months have seen record falls in A&E visits and emergency hospital admissions, leading medical practitioners to worry about the numbers of people not getting treated for serious illnesses.¹⁷ It is very likely there are A2Dominion customers who have health issues that are deteriorating because they are not getting the medical attention they should.

¹⁵ <https://www.employment-studies.co.uk/resource/ies-working-home-wellbeing-survey>

¹⁶ <https://onlinelibrary.wiley.com/doi/10.1111/jgs.16550>

¹⁷ <https://www.theguardian.com/society/2020/may/14/a-and-e-attendance-england-record-low-covid-19-lockdown>

3.4 A new normal for financial and employment issues

Due to government intervention, primarily through the furlough scheme, the financial impact for Covid-19 and lockdown has not been as disastrous as it could have. However, HACT has heard from many in the sector, including colleagues at A2Dominion, that they anticipate this is just delaying the issue. There are many companies who can only currently pay employees due to the furlough scheme: currently 8.7 million workers are receiving money via the scheme.¹⁸ Once the furlough scheme is rolled back, as the government is already proposing, it is likely that many of those furloughed will be made redundant as businesses have to downsize.

This means that tenancy sustainment will see another rise in referrals. It is likely that this will happen towards the end of July, when the scheme is proposed to begin tapering, and the end of October, when it is scheduled to finish. Rather than a one-off spike, it may be the case there is a new normal of higher unemployment and therefore higher referrals for support.

3.5 Localised lockdowns, test and trace

Localised lockdowns and test and trace are both ways out of the lockdown. The government has committed to test and

¹⁸ <https://www.bbc.co.uk/news/business-52932962>

trace,¹⁹ whilst localised lockdowns have been hinted at.²⁰ Both of these could present a challenge to A2Dominion, creating a situation where some customers are in lockdown while others are not.

Test and trace works by identifying people who have been in contact with someone who is confirmed as having the virus, and then asking them to self-isolate. This is likely to be disruptive to both individuals and businesses, as people rotate in and out of self-isolation, with the possibility that people will have to self-isolate multiple times. This seems particularly likely to impact A2Dominion's customers in west London, which is densely populated, making contacting someone with the virus more likely.

Localised lockdowns may be implemented where the government detects growing outbreaks of the virus in a particular area. So, for example, an outbreak in Spelthorne could see customers going in and out of lockdown one month, then customers in Ealing the next, and so on.

Both potential situations pose challenges. Access to necessary food and medicine will continue to be something A2Dominion has to be aware of for those self-isolating. Likewise, there may be financial impacts:

¹⁹ <https://www.gov.uk/guidance/nhs-test-and-trace-how-it-works>

²⁰ <https://news.sky.com/story/coronavirus-localised-lockdowns-to-target-covid-19-hotspots-as-rules-relaxed-11986034>

those who cannot work from home can claim sick pay whilst in self-isolation, but the situation of those who are self-employed, or otherwise not entitled to sick pay, is unclear. It also remains to be seen whether localised lockdowns and test and trace isolation will see the same level of adherence as the initial lockdown.

Moving into a phase where there is the constant possibility of some customers being in lockdown will be a challenge for A2Dominion. It will be necessary to be agile, with a support response able to be implemented quickly, seamlessly and repeatedly wherever required.

3.6 Removal of temporary adaptations

Lots of temporary crisis adaptations have been made by both A2Dominion and other organisations during recent months. However, as businesses eventually return to something approaching business as usual, these will start to be removed.

For example, A2Dominion's redeployed staff will gradually return back to their intended roles. This poses a challenge. As noted, much of the work done by A2Dominion to respond to the crisis has relied upon the extra capacity provided by these redeployed staff. As they move back to their roles this capacity will disappear. The challenges to which they were helping respond will not.

Likewise, local authorities are going to be getting back to their business as usual. This will mean some of their responses will be winding down. As they will be doing this at the same time as housing associations are scaling back their crisis response, it will be important to make sure that this does not leave any gaps in service provision.

Another issue particularly pertinent to local authorities, is that the economic impact of the government's Covid-19 response may very well lead to some form of austerity, which will necessitate budget cuts. This will present a challenge to A2Dominion if local authorities have to pull back further from non-statutory service delivery.

3.7 Young people

HACT has heard from across the sector that all of the above may create a perfect storm for young people. It has been shown that young people have been harder hit financially, as well as suffered greater mental health impacts. They are already having their education impacted and will be emerging into a very difficult job market. Exacerbating all this, the difficult economic climate may see services for young people scrapped or scaled back.

A2Dominion staff have already noted that during welfare calls under 30s have turned out to be more vulnerable than older people. This is a glimpse of the severe challenges

that A2Dominion may experience with its younger customers, both now but also over time as these customers experience longer term impacts.

For more information, see this briefing on young people from The Centre for Excellence in Community Investment.²¹

²¹ <https://www.ceci.org.uk/young-people-and-covid-19-briefing/>

4. Moving forward: recommendations

Based on both the engagement with staff and feedback from the wider sector and beyond, HACT has a number of recommendations that A2Dominion should consider in order to emerge from this period stronger and ready to tackle future challenges.

Firstly, we will look at some practices A2Dominion has put in place during this period that could be valuable to continue. We then recommend some further practices that need to be put in place.

4.1 Practices to maintain

Maintain some form of welfare calls

- **Both staff and customers highlighted the value of welfare calls. Incorporating these into regular business practice could offer many benefits.**

As redeployed staff move back into regular roles it will not be feasible to continue welfare calls in the manner undertaken so far. However, it has come through very strongly during HACT's engagement that welfare calls are extremely valuable.

Firstly, the need is not going away. Current challenges will persist and new ones will appear. It will continue to be vital to be in touch with vulnerable residents to ensure they are safe and secure and to help them with financial and employment pressures.

Secondly, as previously noted, customers were universally positive about receiving the calls. Customers were incredibly enthusiastic about the frontline staff with whom they have been interacting. Making customers feel good about A2Dominion is a powerful positive that should not be easily dismissed. Notably, a recurring theme that came from both customers and frontline staff is that customers initially assume that contact from A2Dominion is a bad thing. One customer used the phrase "a pleasant surprise", which summarises the sentiment from most customers interviewed. Frontline staff also noted that very often a customer's first response was to sound worried and think the call was about rent. Welfare calls are a chance to change this perception, to provide a personal contact and demonstrate that A2Dominion is there to support customers when they need it.

"Usually I only see people when they're in trouble. People go under the radar for many years if they're not causing us any issues."

Frontline staff member

Thirdly, frontline staff also noted that another benefit to welfare calls is being able to pick up issues that may otherwise have been missed. Staff noted multiple occasions

where they identified a repair that needed doing or an issue a customer is facing about which they had no intention of contacting A2Dominion. Proactively reaching out to customers allows these things to be picked up earlier and tackled before they escalate.

These are three strong reasons why it may be beneficial to look at how welfare calls, or at least greater, more regular and more proactive contact with customers, can be incorporated as regular business practice.

Greater frontline contact for staff

- **Staff have felt energised and empowered by the increased contact with customers. Giving more staff more frontline contact in their roles could help to maintain this.**

It is not only customers who can benefit from the welfare calls. Despite acknowledging that making the calls has been challenging, frontline staff reported finding the experience hugely rewarding. This is reflective of staff enjoying the opportunity to build a relationship with customers and be proactive in helping them tackle issues.

“Feeling quite proud of myself

knowing I’m helping people. So

much good has come out of this.”

Frontline staff member

“I’ve found it mostly really uplifting.

To be on the frontline and talk to

someone and know you’ve made

their day is great.”

Frontline staff member

The staff who have been doing welfare calls felt quite strongly that it had been a positive experience and that being closer to customers is something they would value. This was a point picked up by more senior staff too. It was noted that often staff in community investment can be surprised by how little interaction with customers the role can entail, with much time being spent in the office planning and coordinating projects. However, this period has been a chance for these staff to be more directly engaged with customers, and it is one they have enjoyed.

“I think staff are more empowered

because they can see the return on

their work, on their investment.”

Manager in community investment

Having engaged and empowered staff is a valuable commodity. If this period has demonstrated that giving staff more

direct customer contact makes them more engaged and empowered, then this is certainly something to look at continuing and implementing into wider roles across the organisation.

More direct service delivery

- **During this period A2Dominion has been very directly supporting customers. This model, rather than commissioning other organisations, has advantages and may become necessary as smaller community and voluntary organisations struggle to survive.**

By necessity, during this period A2Dominion has been doing more direct service delivery. Typically, A2Dominion commissions other organisations to deliver community investment services on its behalf, with staff responsible for project managing. One manager believes that the direct approach is something that should and must continue.

As many smaller community and voluntary organisations will struggle to survive this period, A2Dominion will have to step into the gap and directly provide services. But as this manager notes, this can be a positive. Direct delivery of services removes a barrier between communities and staff and can be another way to build greater personal relationships between customers and staff.

“I wouldn’t want to go back to just funding other partners. Let’s go out there and do more ourselves.

Community groups and charities are struggling so much...without those groups we are going to have to do more delivery.”

Manager in community investment

Remote working

- **Most staff have found remote working a positive experience, and it has led to some more efficient internal processes. Continuing it would also support staff to be more community-based.**

Feedback from staff is that the shift to remote working has broadly been a success. An internal survey suggested the majority of staff found it a positive experience, with many mentioning the benefits to work/life balance and general well-being. Given this, it would be sensible to look at the potential for remote working to become a regular way of working.

As well as staff welfare, more remote working opens a number of other possibilities to work more efficiently and effectively. For example, as previously mentioned the tenancy sustainment team has been getting customers to send photos of paperwork, which has proved a much quicker way of doing this work.

Another member of staff noted how much extra time is in their week due to not having to travel between various A2Dominion offices to attend meetings. As it has now been demonstrated that remote meetings generally work well, this is certainly something that could be maintained.

Finally, remote working could enable the closer and more direct interactions with customers discussed previously. If the need to be office-based is removed, this would give staff more time to be visible in their communities and forge better relationships with customers. Staff could even occasionally work out of community centres and other estate-based assets, where technology and equipment allow.

All this being said, it is of course important to remember that there are staff who will not want to work from home to become the norm. It will be important to continue to provide an office environment for these staff

Better internal integration

- **Internal communication has been boosted during this period. Redeployment has given staff a chance to see another part of the business. Both of these support greater internal integration, which will only make the business stronger.**

Many staff noted another positive has been more integrated working between teams. This has been necessary due to the scale and interconnectivity of the issues faced. But it has also been something A2Dominion proactively enabled by having much greater or regular communication across departments than usual.

“The way the teams are a lot more integrated I think is something I wouldn’t want to lose.”

Manager in community investment

Another way this has happened is through the redeployment of staff. Redeployed staff noted how useful it has been to see how another part of the business works. These staff will take this understanding back to their regular role. Finding a way to replicate this may be valuable in the longer term. The business can only benefit from greater mutual understanding and coordination between teams.

4.2 Practices to put in place

Besides continuing the above, HACT's engagement both with A2Dominion and the wider sector has suggested some further practices that should be put in place.

Mental health support

- **In the medium-term mental health is likely to be a challenge for more customers and staff. It will be important that A2Dominion has a support offer available to both.**

As noted, mental health is likely to become a major issue for customers and it is unlikely that NHS and local authority services will be able to meet future demand. A few staff did identify mental health as a potential gap in A2Dominion's offer to customers. If this is the case, it is important that a comprehensive offer is developed.

One action A2Dominion is already taking is expanding the welfare calls to those with a known mental health issue. As with the over 70s and under 30s, these calls will check how these customers are coping and make referrals to other services where necessary. This is a positive step, though it is important to remember that many customers whose mental health has deteriorated since lockdown will not fall into the category of having a known mental health issue.

In the case of customers who develop medium-to-high level mental health issues A2Dominion may feel it does not have the expertise to deliver a service directly. If this is the case, it may be necessary to identify local organisations who can be commissioned, or to whom A2Dominion can refer customers. However, it will only be a small minority of customers who develop medium or high-level mental health issues. Much more prevalent will be low level mental health issues and general poor mental wellbeing.

A2Dominion can certainly put measures in place to support these customers directly. Learning from humanitarian work in other countries suggests that incorporating support into existing services is more effective than providing separate mental health services. There are even good examples of this support being integrated into informal settings such as beauty salons or bars.²² This is certainly something A2Dominion could replicate, by giving frontline staff and key community figures training in, for example, supportive conversations around mental health and mental health first aid.

Another potential option may be to implement a similar model to that used by Orbit with its Breathing Space service. Orbit's service is externally contracted and

²² <https://www.linkedin.com/content-guest/article/mental-health-psychosocial-support-emergencies-what-working-horn>

has two elements to provide support to customers with different levels of mental health requirements. For those with lower level mental health needs Orbit contracts Big White Wall, an online platform that users can navigate anonymously. It offers mental health resources, peer support, and self-guided courses. For those who need it, the platform also offers qualified online therapy via video, audio or instant messaging. To give a customer access to the platform, Orbit simply allocates a customer a license, which it purchases from Big White Wall. For those with higher needs, Breathing Space provides more intensive mental health support. In its areas of biggest stock concentration Orbit contracts Mind to provide more traditional mental health services such as therapy, counselling and workshops.

This model has the advantage of not requiring extensive internal mental health expertise to deliver, which directly delivering a service would. HACT undertook an evaluation of Breathing Space prior to Covid-19, and is working with Orbit to assess the viability of other housing associations rolling out this model. If A2Dominion would like more information on Breathing Space HACT is happy to discuss this.

It is also important to remember that this period has been tough for staff. Whilst frontline staff have found the experience

rewarding, they did also note that it has been challenging. Spending the day having conversations with customers who are experiencing difficult situations can negatively impact staff mental well-being. A2Dominion needs to remain conscious of staff mental health, especially if more frontline contact becomes a regular part of staff roles. HACT has recently heard an example of a housing association expanding its employee welfare phonenumber to customers, which is a good example of how support for staff and customers do not have to necessarily be separate offers.

Putting training into practice

- **Staff have a range of training that should help them respond well to the challenges of the coming months. It is important to make sure that staff understand how to put the training they have into practice.**

Staff noted that they do feel like A2Dominion supports them with development and training. Staff have been provided with training to help them cope with the new routine of remote working and working from home. Before this period, staff had also been given training in a number of other areas, such as mental health first aid and Making Every Contact Count. However, one manager noted that perhaps staff do not always connect how training can be used in their day-to-day actions.

If staff do already have a range of training, the task A2Dominion needs to take forward is supporting them to put this into practice. This means ensuring that training is up-to-date and advising staff on how this training can and should inform their interactions with customers.

There may also be further training that could benefit staff. During interviews staff identified training around counselling, safeguarding and so on, particularly in the context of having more difficult conversations during this period. Whilst staff do feel supported, they did note that perhaps there is a question around whether all frontline staff are trained to handle the most complicated customers, especially around mental health.

Intensive youth offer

- **Young people will be particularly impacted by Covid-19. A2Dominion will need an intensive offer to support its younger customers with a range of issues.**

As outlined in the challenges, HACT has heard repeatedly from those within and outside the sector that all the challenges of Covid-19 and lockdown are going to intersect specifically severely for young people. This is something A2Dominion staff have identified from welfare calls to under 30s. A2Dominion has a youth offer, but this may need to become more intensive, at least in the short-to-medium term.

“Staff don’t always realise why they’ve been given this training. Maybe this is an opportunity to make them see why all this stuff is relevant”

Manager in community investment

It will become very important to have extensive youth outreach programmes and that these programmes effectively signpost young people into other support offers. In particular, young people will need employment support tied to their specific needs and the difficulties of the current situation. For example, many industries that traditionally offer immediate employment prospects for young people, such as hospitality, are the ones most impacted. This is a challenge, but also an opportunity for the sector to be more innovative. For example, the tech sector or the green economy offer long-term, sustainable career prospects. Skilling young people for these sectors could be hugely beneficial to them.

Another sector that offers immediate and long-term employment prospects is health and social care and associated roles. This has already been evident, with healthcare roles making up a large proportion of job

advertises in recent months.²³ In the short and medium term these sectors will be taking on more people in a whole range of roles as a response to the impact of Covid-19. Longer term, demographic ageing means that there will be permanently higher demand for roles in these sectors.

Extended and adapted employment offer

- **As government support comes to an end employment is likely to greatly increase. A2Dominion's existing employment support will need to cope with greater numbers and a different demographic than usual.**

As discussed, whilst unemployment has been an issue during lockdown, the furlough scheme and other government support has somewhat prevented unemployment rising as high as some early predications. However, as staff noted, there is still a strong likelihood that unemployment will rise hugely as government support is curtailed in the coming months.

A2Dominion already has a strong employment support offer to customers. However, it seems reasonable to assume that this will need to be extended to cater for the number of customers who may lose their jobs. The offer will also need to be adapted.

²³ <https://www.ft.com/content/5483d718-8edf-4a25-94d5-4379c822c704>

The new customers requiring support will be different from the typical employment support customer. There will be people who have never been unemployed and have significant experience, and the support offered will need to reflect this. Some people may just need support finding a new job. Others may need intensive support with reskilling in order to change industries.

As with young people, skilling customers for roles in tech, the green economy, health and social care offers great potential for secure and sustainable employment. A2Dominion could look to the Great Jobs Agenda²⁴ when thinking about careers to support customers into through training and brokerage.

Close working with external partners

- **Partnerships with other organisations have been developed or strengthened by this period. It is important to build on this, and to looking to cooperate with more partners, including other housing associations.**

This crisis has highlighted the value of local partnership working. Across the country, HACT has seen that housing associations who had good working relationships with local authorities, statutory services and the local VCS sector were able to mobilise more quickly, avoid duplication and set up slicker

²⁴ <https://www.tuc.org.uk/sites/default/files/great-jobs-agenda.pdf>

referral routes for food, medicine and so on. A2Dominion has done this well, and those interviewed at local authority hubs said that they found A2Dominion proactive and easy to work with.

However, there is certainly scope for even closer working with local authorities. Staff interviewed at local authority hubs noted they hoped coordinating support through the hubs would lead to closer working relationships in future.

Working more closely with other housing associations in areas of shared stock would also be beneficial. This can help to avoid duplication of services, save money and simplify support networks for residents.

In the medium term, where support is going to need to be more extensive and intensive, any efficiencies of scale will be welcome.

The Centre for Excellence in Community Investment has developed networks throughout the country during the lockdown period and could support A2Dominion with brokering these relationships.

A plan for further waves and other future challenges

- **There may be further waves of the virus and it is vital to be prepared. This is also a good time to think about preparedness for other issues such as the impacts of climate change or increased social unrest.**

A2Dominion has responded impressively, efficiently and effectively to Covid-19 and lockdown. However, like all housing associations, it has been by necessity been responding reactively. With the possibility that there may be further waves of the virus, it is important to formalise the response. This will allow A2Dominion to respond should further localised or national lockdowns be imposed in future.

There are also some experts who suggest that global epidemics are going to become more common in future decades, due to a more interconnected world.²⁵ This possibility makes it important to have specific and well developed viral epidemic crisis plans in place.

Drawing up these plans may also be a good time to further develop existing plans for issues that may become more prevalent in the coming years. For example, the impacts of climate change or increased social unrest.

²⁵ <https://www.weforum.org/agenda/2020/03/coronavirus-global-epidemics-health-pandemic-covid-19/>

5. The value of community investment

If there is one thing this period has demonstrated, it is the value of being more than a landlord. Across the UK, housing associations have been vital, on the frontline of keeping their communities safe and secure.

Within the sector there is sometimes a tendency to not consider community investment as core work. Covid-19 has demonstrated that this is false; community investment is central to why housing associations exist.

“It’s has been recognised across the organisation how investing in our communities has such an enormous positive impact on our residents’ lives.

It proves that this investment is the right and best thing to do.”

Director

The success of A2Dominion’s response to this crisis has been down to its commitment to community investment and is a clear reminder of the need to continue and extend that commitment.



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