



Scottish Housing Best Value Network: Welfare Reform Forums January 2015

East Forum Edinburgh – Wednesday 21st January 2015 (CIH Office)

West Forum Glasgow – Thursday 22nd January 2015 (Trades Hall)

North Forum Inverness – Thursday 29th January 2015 (The Spectrum Centre)

Summary Report of Events

Introduction

At the start of 2015 the latest round of SHBVN welfare reforms were held across Scotland. The first event took place in Edinburgh on 21st January with the second a day later in Glasgow on 22nd January. The Inverness event was held on the Thursday 29th January.

At this round of events there was a noticeable slight increase in numbers with nearly 100 participants coming together to hear about and discuss the latest policy developments and their impact on housing. Again the Glasgow event was the busiest yet (with over 40 attending) and the event in Edinburgh was also well attended. The Inverness event attendance was around 15. As usual there was a range of local authorities and housing associations represented with staff involved in a plethora of roles from housing management to tenant participation to finance and housing benefit.

Added impetus to the forums had been given by the recent announcements by the DWP of the further roll-out of Universal Credit (UC) across the UK as well as the Smith Commission Report with the eagerly anticipated new devolved powers on welfare (among others) . In Scotland this means that a further 8 Local Authority areas (up until now the lone star was Highland!) will be implementing UC within the next month or two. Our programme reflected this - covering Universal Credit (UC), the trialling of Universal Services Delivered Locally, the Smith Commission Report, the Scottish Welfare Fund as well as the subject of Foodbanks and the growth of food poverty.

Speakers included Dundee City Council, Argyll & Bute Council, the DWP, SFHA, Cosla and the Trussel Trust. The programme at all three locations was identical apart from one slot where the topic varied:

- An overview of the Smith Commission Report from Tony Donohoe;
- At all three events Jeremy Hewer from the SFHA updated on the programme and implications of the roll-out of Universal Credit;
- In Edinburgh (Gregory Colgan from Dundee City Council & Darren Kelly from DWP) and Glasgow (Jane McEwan from Dundee City Council and Susan Johnston from DWP) there was a presentation on the joint trialling project of support services;
- In Inverness Douglas Whyte (Argyll & Bute Council) and Susan Johnston (DWP) presented on the joint trialling of support services in Argyll & Bute;
- At all three events Nicola Dickie from Cosla gave an update on national developments with the Scottish Welfare Fund;
- The Trussel Trust presented on foodbanks and welfare reform at all three events as well (represented by Ewan Gurr in Edinburgh, Lyndsay Cochrane in Glasgow and Laura Ferguson in Inverness).

In Detail (Presentations and Q&As)

As usual the opportunity for questions from the audience followed each presentation and there was an excellent response from the audience in terms of questions and associated discussion.

Each forum started with some updates from Tony, first of all simply raising awareness of the DWP's Universal Credit & Rented Housing Guidance on their website:

<https://www.gov.uk/government/publications/universal-credit-and-rented-housing>

The page has various documents that are useful for social landlords in understanding Universal Credit and emerging policy and practice including a "Social Landlord Support Pack". Tony also advised that the SHBVN had recently published guidance (available on SHBVN website) for landlords and housing benefit teams on "Defining Specified Accommodation for Housing Benefit Purposes". Finally a brief update was given on ongoing work (by Tony on behalf of the SHBVN) to develop indicators for social landlords to measure the impact of welfare reform. Six social landlords (3 LA & 3 RSL) had been asked to provide detailed comments and views on 17 potential indicators. Tony had recently received the last of these returns and would now review these and be producing a short report with recommended final indicators.

This was followed by a presentation from Tony on the **Smith Commission Report** which was published on 27/11/14. The main points from the presentation were:

- Universal Credit (UC) remains a reserved matter administered and delivered by the DWP (as does all aspects of the state pension);
- There are however new powers for the Scottish Parliament with regard to some aspects of welfare;
- New powers on UC include ability to change frequency of payments, pay landlords direct for housing costs, vary the housing cost element etc.
- Discretionary Housing Payments and Work Programme also devolved;
- Powers to create new benefits and determine structure and value of these;
- Administration and programme costs associated with devolved powers to be met by Scottish Government.

In terms of the implementation timetable this is still a little unclear given the potential legislative changes and associated policy formulation and budgeting processes. Discussions at the forums led to the view that could be 2-3 years.

Jeremy followed this at all 3 forums with an overview of **developments with Universal Credit** across Scotland including:

- Across the UK just under 27,000 UC claims (up to December 2014);
- Accelerated roll-out now for 8 new LAs in Scotland (City of Edinburgh, Dumfries & Galloway, East Lothian, Midlothian, North Ayrshire, North Lanarkshire, Scottish Borders and West Dunbartonshire) and extension to rest of Highland area (and extended to families in Highland on 26/01/15);
- A 2nd tranche was also recently announced including 9 other LA areas in Scotland (including Glasgow and all the Island LA areas);
- Jeremy highlighted the issues over IT and information sharing within UC (consultation on information sharing responded to by SFHA and Statutory Instrument anticipated in February 2015);
- DWP have set up a dedicated team (including phone-line and email address) to deal with housing costs and Alternative Payment Arrangements (APAs);
- Universal Services Delivered Locally – 11 test & trial sites in UK including Argyll & Bute and Dundee City in Scotland. Need to see how 'trusted partner' status develops as part of this;
- Landlords need to identify single claimants, establish systems to track assessment period anniversaries for tenants and maximise methods for tenants to pay rent.

In terms of questions and discussions on Universal Credit these included when the overall roll-out would be complete for single claimants – confirmed that this was

over the year 2015/16. There was discussion and agreement that there needs to be an operational forum/s (either national or regional in Scotland) for DWP, LAs and other social landlords to come together to discuss and ensure smooth roll-out. There was also a question over whether APAs are currently manual or electronic in terms of administration – confirmed that manual in terms of input and cross-checking with rent accounts. However some landlords took the view that the majority of tenant would prefer direct payment of housing costs to landlord and this should be considered in terms of new Scottish powers. Concerns were raised over the internal standards for DWP such as when processing an APA – it is 5 working days. At the Glasgow forum points were raised with regard to a concern that tenants' perception is that the 'bedroom tax' has been abolished (due to mitigation funding) and also for some landlords there are still issues of low demand associated for larger properties due to effects of 'bedroom tax'. In terms of information sharing at the Inverness event Susan Johnstone from the DWP confirmed that they would shortly be able to tell a landlord when a tenant was in receipt of UC. A representative from Aberdeenshire also pointed out the roll-out of UC is not to the whole area at this stage (3 areas only).

The next item on the programme was the **testing and trialling of USDL**. Dundee City Council and Argyll & Bute Council (note that both these areas are not due to roll-out UC until nearer the end of 2015) along with the DWP presented on their projects. The main points were:

- 11 formal trials across the UK went live on 1st September 2014 (after Expressions of Interest submitted and assessed);
- All the trials are due to finish in September 2015 and are being formally evaluated by DWP;
- In Dundee the trial is focused on triage, partnership working and IT/digital skills of customers;
- In Argyll & Bute the trial is focused on improving literacy, IT and budgeting skills;
- For both trials participation by the customer is voluntary;
- Features of the Dundee trial include a client centred assessment, appropriate referral, co-location of services and data sharing;
- Argyll & Bute features include identifying demand for support, gaps in provision of services and a specific housing support worker to undertake detailed triage and co-ordinate referrals to services for customers;
- Argyll & Bute RSLs can refer directly to the housing support worker and existing framework of services (3 providers currently) are used to provide

support (to date 84 households have been referred for support such as budgeting, IT or adult literacy);

- In Dundee a case management approach has been taken focusing on smoother referral processes and feedback protocols being established (696 claimants referred to date including services such as adult guidance, money advice and Skills Development Scotland);
- Both projects included joint recruitment by LA/DWP of project staff and had significant hurdles to overcome in a short time such as IT access, information sharing protocols, agreement on supervision arrangements etc.

Questions and discussion flowed after these presentations. In Edinburgh and Glasgow these were focused on the Dundee trial and in Inverness the Argyll & Bute trial. For Dundee there were some queries over the scope of the trial in terms of customer base and it was confirmed that it is for new claims only. In addition language barriers in terms of claimants was raised as an issue – for Dundee confirmed that existing services in place for this in terms of referrals rather than any new specific provision. Rural areas were also mentioned in the context of differences in service provision and delivery – however highlighted that in Scotland the Argyll & Bute trial has more of a focus on this. Question also asked about how data sharing arrangements were put in place – acknowledged that this was challenging in lead up to the project but had been overcome and learning will feed into future DWP policy on this. It was acknowledged that the trialling mirrors the new legislation (SI by end February 2015) that is being introduced. A member of audience also asked about the volunteer element (those assisting claimants with digital skills) – this is done through existing city council library service who recruit volunteers (with appropriate disclosure etc.). There were also some queries raised around the training of staff in the projects in relation to accreditation of advice standards.

Some questions over the Argyll & Bute trial included whether there is a 'cap' on the numbers that can be referred through the project (the answer was no) and the increased costs of setting up the project. Council has some funding through Scottish Government mitigation stream and DWP has funded 2 posts directly. The housing support services are existing contracts with some element of DWP funding for trial. In answer to other queries Douglas confirmed that drop-in centres are used to make contact with customers, the referral system is existing (bought-in) and IT based and both literacy and numeracy are being covered by the project (although it is too early to measure the success of this aspect).

For both Dundee and Argyll & Bute there were questions over how the projects were funded. In terms of the direct trial DWP was funding but focus is also to use existing resources through services already available.

An update on the national development of the **Scottish Welfare Fund (SWF)** was provided by Nicola Dickie from Cosla. The following points of note were in the presentation:

- Local Authorities administer the fund (replaced the former community care grant and crisis grants) totalling around £33m (£24m from DWP and £9m from Scottish Government) this financial year;
- Guidance on the administration of the fund has been issued jointly by the Scottish Government & Cosla;
- Awards made to customers are grants with no requirement to repay;
- Applications can generally be made to LAs by phone, internet-based or paper form with limited use of face-to-face method (although most common method is phone);
- 28 out of 32 LAs provide goods (i.e. washing machines) through SWF on a supply, deliver & install basis (view is that this provides better value for money because of procurement methods – up to 20% more);
- Crisis grants are usually fulfilled through cash but in some cases food vouchers;
- The review process is currently an internal review by LAs (1st and 2nd tier stages) but will change with the forthcoming implementation of the Welfare Funds (Scotland) Bill with the Scottish Public Services Ombudsman (SPSO) taking on the role of the 2nd stage review;
- The legislation will also place a statutory duty on LAs to provide assistance through the SWF. New guidance is also being prepared for LAs.
- Nicola was keen to highlight the need for housing providers to where appropriate make more referrals and raise awareness of the SWF. This had been raised by the Scottish Parliament as an issue during evidence gathering for the Bill.

Some of the questions asked at the forums included whether there had been any examination of refusal rates for the SWF – yes but this had only recently started and is in the January 2015 report. Would be useful to compare these and also was a view in the audience that there are not a lot of referrals from housing staff. Also issue raised over whether may work on measuring when applications were not being taken i.e. telling people not to apply – yes and is discussed at twice monthly meeting with SWF managers. Another question related to whether any work is looking at reviewing the form – yes and consultation on this will follow. Nicola also advised that SWF

leaflets are available from LAs and the Scottish Government and she recommended that social landlords should include them in Tenant Information Packs.

Applying for the SWF before a tenancy is signed was also raised – Nicola said the ‘in principle’ awards can be made. There was also some discussion over the use of food vouchers as opposed to cash and there is a potential pilot project in Moray Council areas involving Asda. In Glasgow there was a query over whether the legislation will introduce a level of consistency in provision leading to a question over whether carpets are allowed – Nicola advised that there is no standard list and local discretion is allowed to some extent. Finally in relation to repeat claims it was confirmed that in any 12 months up to 3 claims can be made by an individual but 6 claims are allowed for couples.

The Trussel Trust took centre stage for the final presentations of the day at all 3 forums on **foodbanks and food poverty**. The main points were:

- Trussel Trust operates 428 UK foodbanks with 48 currently in Scotland (in 27 out of the 32 LA areas in Scotland);
- Emphasising that food poverty can affect anyone with some examples of people who had approached the Trussel Trust for help;
- Providing a definition of food poverty;
- The foodbanks provide a minimum of 3 days emergency food relief to individuals or families;
- People are referred by variety of statutory and non-statutory services for various reasons such as benefit delays and changes, low income and debt issues etc.;
- The number of in-work applicants is increasing;
- Over 900,000 people assisted across the UK in 2013/14 (over 71,000 in Scotland) compared to around 61,000 in 2010/11 (just over 4,000 in Scotland);

There was some discussion at the forums over the interaction with other agencies and referrals and how to improve these. For example ensuring that people who approach the Trussel Trust are aware of other services and can be referred on to these (e.g. the SWF). There was a view that this should be improved. There was also a question over why debt is recorded as a low reason for people using a foodbank – likely because system only picks up the main reason so debt may be secondary or people less likely to offer this as the reason. There was also a query over the amount of times that a person can apply for help – generally 3 but no cut-off and Trussel expectation is that the referring agency should be putting measure in place to avoid multiple referrals by tackling underlying issues.

Conclusions

This round of the forums had one of the highest total attendances yet with interest perhaps rising due to the roll-out of Universal Credit. All the presentations were received well and a lot of questions and discussions were generated. As always further suggestions from participants are welcome for future agenda items. Please email [Moira Fraser](mailto:Moira.Fraser@shbvn.org) at the SHBVN if you have any suggestions.

These forums are part of a range of projects being delivered by CIH, SFHA and SHBVN to support landlords. Part funded by the Scottish Government the SHBVN forums have allowed three regional bases in north, east and west Scotland to be established.

The forums are free to all social landlords across Scotland – both SHBVN members and non-members. The sessions are intended to allow landlords an opportunity to share practice and support one another's intervention strategies.

Once again, the event was chaired and facilitated by Tony Donohoe, SHBVN Associate.



Presentations

For more detail on the discussion please see the presentations posted on the SHBVN website. Each of the presentations can be viewed or downloaded on SHBVN's website at:

<http://www.shbvn.org.uk/welfare-reform/east-forum/>

they can also be accessed at the Housing & Welfare Reform Library by following the link:-

<http://www.welfarereformscotland.co.uk>



Mailing List

To ensure that you receive all information on forum events and outputs make sure you are on our mailing list by contacting Moira Fraser at:- moira.fraser@shbvn.org or telephone 0131 240 5228.



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