



Scottish Housing Best Value Network: Welfare Reform Forums Aug/Sept 2014

West Forum Glasgow – Wednesday 27th August 2014 (Trades Hall)

East Forum Edinburgh – Thursday 28th August 2014 (CIH Office)

North Forum Inverness – Thursday 4th September 2014 (The Spectrum Centre)

Summary Report of Events

Introduction:-

The second round of welfare reform events for the year 2014-15 took place in late August and early September. The first event took place in Glasgow on 28th August with the second a day later in Edinburgh on 29th August. A week later on 4th September the Inverness event was held.

Once again the three events attracted around 80 participants with Glasgow being the busiest and Edinburgh also having a relatively high attendance. The Inverness event attendance was slightly lower this time around. As usual there were 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.

The programme reflected a range of current welfare reform issues. Across the forums there was a specific focus on the local arrangements for the administration of Discretionary Housing Payments (DHPs) with speakers representing 4 LA areas. In addition we focused on digitalisation, social housing mobility schemes, Housing Benefit changes affecting temporary/supported accommodation and how social landlords measure the impact of welfare reform.

The programme at all three locations was identical apart from one slot where the topic varied. In summary there was:

- A presentation on the operation of DHP schemes at each event. in Glasgow presentations from Glasgow City Council (Angela Carlyle) and North Lanarkshire Council (Jean Loudon); in Edinburgh from City of Edinburgh Council (Moira Coupar); Inverness presentation was by The Highland Council (Gavin Munro);
- A presentation by Shirley Cairns from Looking Local on housing services and digitalisation with a particular focus on welfare reform such as Universal Credit;
- A representative (John Shepherd in Glasgow & Patrick Odling-Smee) from Homefinder UK on their national social housing mobility scheme;
- At the Glasgow event an update from Jeremy Hewer from the SFHA on a range of welfare reform issues affecting landlords and tenants;
- In Edinburgh Tim Pogson presented on SHBVN work underway with regard to guidance for landlords on the exemption categories for supported/temporary accommodation under the new Universal Credit rules;
- Tony Donohoe presented on another SHBVN project that is examining potential indicators for landlords to measure the impact of welfare reform. This included a short group breakout session for discussions by those attending.

In Detail (Presentations and Q&As)

The Forum presentations are available at: <http://www.welfarereformscotland.co.uk>. As usual the opportunity for questions from the audience followed each presentation.

Tony Donohoe started each forum with a general update on recent issues and reports that had been released including the Oakley Report (July 2014) on an independent review of JSA sanctions, a Citizens Advice (July 2014) report on sanctions, a National Housing Federation report (August 2014) on Universal Credit and experiences of Housing Associations and finally the Scottish Government commissioned report (Ken Gibb et al.) examining the evidence of UK welfare reform impacts affecting housing in Scotland. Tony also highlighted the recent DWP announcement of 'robust trialling sites' for Universal Credit with Argyll & Bute and Dundee City councils being selected in Scotland to test more aspects of UC.

At all three forums the subject of **Discretionary Housing Payments and how they operate** was presented on and discussed. In total 4 LAs provided presentations on their schemes and this was followed by questions and discussion. It is important to

note that the very nature of DHPs means that there may be variations in terms of practice and responses from LAs and this was reflected to some extent in the discussions at the forums. Some of the main points included:

- A common theme for LAs is that there had been a huge change in the operation of schemes since welfare reforms have been introduced (most noticeably the 'bedroom tax'). This is also due to the increased resources made available by the DWP for DHPs and also the Scottish Government contribution to mitigate the 'bedroom tax' i.e. a total of circa £50m across Scotland for this. For example Highland Council's DHP budget had increased from £0.072m in 2011/12 to £2.5m in 2013/14;
- Workloads and staff resources have increased to cope with the demand (for example City of Edinburgh Council DHP team increased from 4 to 12 staff);
- Policies, procedures and practice have changed at local level in order to keep pace with the changes. Streamlining of these was apparent for the 4 LAs who presented on this.
- Eligibility criteria (e.g. lowering scoring thresholds) and application processes have been simplified considerably to ensure that those affected by the 'bedroom tax' can access the funding;
- Tendency for LAs do have specific DHP teams and due to welfare reform they are working more closely with housing colleagues. Glasgow City Council (GCC) have co-located their DHP team with their Scottish Welfare Fund team;
- Still issues to some extent for all in ensuring that some tenants are engaging with the process to access help if they want it;
- City of Edinburgh Council (CeC) cited shared systems between their Welfare Reform Team and Benefits/Revenues as improving administration of DHPs;
- CeC also reported an increase in 'Benefit Cap' applications for DHPs;
- In Highland the point was made about the overall picture of costs associated with welfare reform (not just DHPs) but funding increases for other projects and services such as CAB;
- Generally though feedback from the forums tended to indicate that there are no issues in terms of the ability of social landlords to use DHPs to offer assistance to their tenants where appropriate. LAs in some instances (CeC) are sharing information with RSLs including DHP reports and 'non-contact' cases.
- For the future some of the issues raised included the future of mitigation funding for 2015/16, concerns over the culture created among tenants, funding for administration (staff etc.) and the 'one size fits all' DHP policy!

Across the three forums a number of questions were raised and points made including:

- Can you backdate a DHP application? – yes but not as matter of course and under certain 'extreme' circumstances (GCC). CeC did accept applications for backdating to 2013/14 but this depended on funding availability and Highland Council confirmed they also accept applications for backdating and can make awards for this.
- Why can there be a lot of refusals of DHPs? - in Glasgow due to large numbers of people affected having 'excess income' or a small number who refuse DHPs on point of principle in terms of opposition to the 'bedroom tax' (GCC). Refusal rates low for many LAs – CeC quoted only 5.3% of applications.
- At last one council representative at the Glasgow forum cited that their LA was accepting applications in 2014/15 made by RSLs on behalf of tenants. At Inverness Highland Council cited that existing awards were being extended for RSL tenants where the RSL had provided written confirmation of no change of circumstances for tenant since initial DHP award;
- There was some discussion over the length of DHP awards now with regard to the 'bedroom tax'. Consensus appeared to be that awards were being made for the full year 2014/15 where appropriate with the qualification that change of circumstances would have to be reported etc. However shorter-term DHP awards are still the norm for other welfare reform associated issues (i.e. Benefit Cap, non-dependent deductions);
- In Inverness some of the questions focused on whether there are projected under-spends for 2014/15 in Highland Council's DHP budget (no was the answer) and are the Council still taking non-bedroom tax applications (yes was the answer). 90% of applications in Highland are welfare reform related.

At all three events Shirley Cairns from **Looking Local** presented on **digitalisation and welfare reform** and the services that Looking Local can offer to landlords and tenants. Shirley gave an overview of the work of Looking Local:

- It is a UK wide not-for-profit company providing a wide range of digital services to the public and not-for-profit sectors;
- They provide digital services that can be accessed through the internet, mobile phones, TVs and more recently the Nintendo Wii!
- Universal Credit information is on all their platforms to help claimants and provide signposting to other services;
- The Money Advice Service is also available across all their channels;
- They have also started to provide services to Credit Unions integrating their software to allow customers to use Looking Local channels to access services such as viewing their account;
- They also provide a national 'My Council' application that is free to download and provides information on local services as well as Universal Credit etc.

There were a few questions over the course of the events with regard to Looking Local:

- Can it be used with abritas software? – yes and has been used for CBL systems to allow bids to be registered etc.;
- Can they use skybox? – yes the system is 'red button interactive (Sky & Virgin media) but can't be used through freeview;
- What is the cost of the service? – ranges from £9,000 to around £25,000 per annum depending on size of organisation (i.e. for housing organisations depends on the number of homes);
- Can customers make a UC application through these channels and get set up for job-match alerts? - yes for mobile phones/internet based apps – but not through the TV.

The last topic under discussion at the morning session of the forums was

Homefinder UK and mobility among social housing tenants. In Glasgow John Shepherd attended on behalf of Homefinder and in Edinburgh and Inverness it was Patrick Odling-Smee. The main points in the presentation included:

- It is national mobility scheme across the UK organised on an not-for-profit basis and funded by landlords;
- Aim is to match people to available (empty) properties in areas where they want to move to;
- The scheme has a list of applicants who have been 'verified' by their current landlord and the receiving landlord prioritises applicants in line with their own policies/procedures;
- The service includes active 'case management' with applicants to guide and support those looking to move;
- Examples of case studies cited of people moving from London to Ayrshire, Edinburgh to Barnsley etc.;
- Annual membership of the scheme for landlords costs £5-10k (no cost to applicants).

The presentation on Homefinder UK prompted a small number of questions and points for discussion:

- Is there statistics on where people want to move? – yes this information is collated but not surprisingly the majority of peoples' aspirations to move are over smaller regional geographies rather than national;
- How are successful moves promoted? – through the active case management approach adopted by Homefinder UK.

- There was some discussion over use of social media and other internet forums for tenants looking to move through mutual exchanges etc.
- Applicants to the scheme have various housing need reasons for moving such as under-occupation, over-crowding and domestic violence.

At the Glasgow event Jeremy Hewer from the SFHA gave a presentation updating the audience on various **recent developments in the world of welfare reform**. The round up included recent research reports, parliamentary and DWP reports.

Continuing this theme in Inverness Tony Donohoe initiated a discussion on general updates on Universal Credit. Some of the participants there highlighted that the DWP communication flow between national and local level was still difficult. Interestingly there was some discussion around one LA in the area that accepts applications for DHP in advance to cover the gap between date of tenancy and actual HB payments.

In Edinburgh Tim Pogson (SHBVN) gave the audience a resume of work in progress focussing on **defining specified accommodation for Housing Benefit purposes**. This work follows on from the ALACHO report (presented at previous forums) which highlighted a national shortfall of around £25m in income through HB for temporary and supported accommodation. The output of this SHBVN project will be guidance for landlords on what constitutes specified accommodation that can be exempted from HB changes for temporary and supported accommodation that are being instigated under the UC regime. Tim summarised what the definitions are and current implications for the following accommodation categories:

- Supported Exempt Accommodation
- Managed Properties
- Refuges
- Hostels

Tim also explained that other changes will include the move towards a 'localised funding pot' which the DWP is proposing for each LA area. This will basically become the resource available to fund this type of accommodation and work will be required to ensure that LAs have a register of specified accommodation. It is anticipated that the guidance will be available by the end of October 2014 (all going to plan!).

The final item on the programme at all three events was another SHBVN project examining the potential for social landlords across Scotland to **measure the impacts of welfare reform** through the collection and collation of a 'basket of indicators'.

Tony Donohoe outlined the main aims of the project and then provided some points for discussion. The project is looking to assess and identify a range of existing data

sources/indicators for social landlords to measure the impacts of welfare reform. This includes considering the availability and frequency of datasets to publish quarterly as well as any gaps that might currently exist. Participants at the forums were asked to break into small groups and consider a small number of questions such as what data they currently collect, examples of this, gaps and what impacts of welfare reform might be useful to measure for landlords. In terms of feedback from the group discussions at all the forums the following points were made:

- Difficulties in creating measurable indicators and reporting on them given the differing IT and management systems and lack of reporting mechanisms to perhaps isolate WR impacts;
- Some of the impacts are becoming more difficult to measure – for example rent arrears among in-work low-income households that may be affected by other welfare reforms;
- May be useful to measure indicators such as on-referrals from housing services to specific WR services (i.e. advice);
- Collecting and collating meaningful data and its reliability in the dynamic environment is challenging;
- Where landlords had done customer or tenant profiling at the outset of WR this quite often has not been kept up to date (although participants felt this type of approach useful);
- Some LA landlords have monthly reporting mechanisms for numbers affected by the 'bedroom tax' etc.;
- Landlords in some cases reported difficulties in even reporting exact arrears figures (isolating WR impacts again difficult for this);
- Some discussion over whether measuring tenant satisfaction at a general level would give some indication of impacts;
- Mutual exchanges/transfers may be good to measure;
- One larger national landlord (Home group) already has changed IT systems to record and report if tenant/applicant is in receipt of UC;
- Suggested that measure around tenant customer satisfaction on whether rents provide value for money may be useful;
- Evictions can give some indication of change and also perhaps Former Tenants arrears.

Conclusions

Once again the forums were well attended and helped to provide a useful policy and practice exchange for housing organisations across the welfare reform spectrum. The topics covered for this round appeared to be appreciated by the audiences particularly those on DHPs and digitalisation. 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.

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 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 5224.



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