

# Welfare Reform Forum

A cluster of several grey gears of various sizes and designs, arranged in a roughly circular pattern on the right side of the slide. The gears are semi-transparent and overlap each other.

**Tony Donohoe**  
**SHN**

**May & June 2016**

# Topics for Today

- SHN Updates (SHN)
- Universal Credit Implementation (DWP)
- East Lothian Council Feedback & WR Indicators (SHN)
- SFHA Updates on Welfare Reform (SFHA)
- Practice Exchange
  - Alternative Payment Arrangements, Discretionary Housing Payments, Personal Budgeting Support & Other Issues

# SHN Updates

- UK Secretary of State for Work & Pensions (Stephen Crabb)
- Universal Credit now 'live' in all UK jobcentres (for singles)
- Future forums & programme
- East Lothian 'Full Service' Roll-Out
- Housing Benefit Stakeholder Advisory Group (April 2016 meeting)

# Housing Benefit Stakeholder Advisory Group

- SHN feedback on:
  - UC roll-out
  - rent collection
  - housing support & supported accommodation
  - engagement/communication with tenants
- Draft Regulations on New UC Powers imminent
- Existing APA can be given 24 month extension until new powers?

# Housing Benefit Stakeholder Advisory Group

- Bedroom Tax abolished by applying 0% reduction
- SG will take 'control' of DHP from 2017/18

# Housing Benefit & Under 25s: DWP Statistics

**Table 9a: Housing Benefit claimants by Age Group and Family Type: February 2016  
(all UK)**

Age Group	Total	Family Type							
		Single, no child dependant			Single with child dependant(s)			Couple, no child dependant	Couple with child dependant(s)
		Total	Male	Female	Total	Male	Female		
<b>All ages</b>	<b>4,731,241</b>	<b>2,559,269</b>	<b>1,205,537</b>	<b>1,339,153</b>	<b>1,153,103</b>	<b>57,821</b>	<b>1,084,562</b>	<b>448,431</b>	<b>570,437</b>
<b>Under 25</b>	<b>252,172</b>	<b>98,963</b>	<b>53,567</b>	<b>44,773</b>	<b>127,175</b>	<b>1,133</b>	<b>124,993</b>	<b>6,956</b>	<b>19,083</b>
25 - 34	816,019	201,352	131,859	68,130	440,148	9,755	426,313	17,642	156,880
35 - 44	884,542	277,914	180,837	95,253	369,241	20,395	345,199	18,546	218,839
45 - 49	449,912	224,689	124,826	98,360	123,761	11,137	111,459	19,263	82,193
50 - 54	409,469	263,888	133,850	128,310	60,903	7,786	52,577	33,978	50,697
55 - 59	338,297	248,041	119,686	126,809	20,822	4,027	16,615	45,294	24,137
60 - 64	312,948	240,439	113,320	125,660	6,197	1,868	4,291	56,298	10,014
65 +	1,267,809	1,003,929	347,566	651,834	4,843	1,723	3,095	250,442	8,598

Proportion of Current Claimants (Feb 2016):

Under 25yrs = 5.27%

Under 25yrs single/couples no child = 2%

# East Lothian Council Housing Service Feedback

- General customer confusion, lack of information about Universal Credit and uncertainty about what benefit they should be applying for and entitlement;
- High number of customers who don't have use of PC, tablet or smart phone & customers needing assistance with UC application with no IT knowledge;
- Length of time to complete online application ranges - from 45 minutes to 1 hour 45 minutes, more often nearer 1 hour 25 minutes;
- Online application form – can't save & retrieve so if the customer does not have all the information or anything goes wrong with PC - start again;
- Lack of support from DWP for customers who are unable to complete information online;

# East Lothian Council Housing Service Feedback

- Stable wifi access is essential & need to ensure availability of a Universal Credit checklist detailing all the information a claimant requires before providing online assistance to a customer;
- There is no online training material/video on gov.uk to assist applicants through the online process?
- Waiting time for Universal Credit Helpline is approximately 20 minutes causing considerable frustration for customers;
- At times incorrect or conflicting information coming from the UC Helpline;
- Claimants need to go into their journal every 5 days or face a sanction and also expected to check their e-mails daily;



# East Lothian Council Housing Service Feedback

- Post Office accounts are still acceptable including Post Office Card Accounts (POCAs) - however, if a claimant has a POCA, DWP will work with the customer via Personal Budgeting Support to try and encourage them to budget and open a basic bank account that direct debits can be paid from;
- In many towns and villages there are no banks. Useful to provide staff with a list of banks and their locations to assist customers;
- Issues with having a lack of private space in some libraries to help customers;
- Disproportionate amount of staff time spent on assisting/supporting UC claimants – concerns over impact on staffing resources and risks to other areas of service provision;

# East Lothian Council Housing Service Feedback

- Demand for Scottish Welfare Fund payments has escalated;
- Since roll out of Full Service on 23<sup>rd</sup> March, the number of Universal Credit cases has gradually increased and the rent arrears associated with these cases has also increased.

# Welfare Reform Indicators – Data Review

- End of Year (4<sup>th</sup> Quarter) 2015/16
- 24 completed returns (mainly HAs)
- Tenants in receipt of DHPs = 6,713
- DHPs incomplete returns for 7 landlords
- 9,210 tenants affected by ‘Bedroom Tax’
- ‘Bedroom Tax’ incomplete returns for 4 landlords

# Welfare Reform Indicators – Data Review

- 949 tenants in receipt of Universal Credit (19 landlord returns)
- 939 tenants in receipt of housing cost element of UC
- 397 tenants with Alternative Payment Arrangements
- 42% of tenants with housing costs have APA!

# Welfare Reform Indicators – Data Review

- 67 ‘Vulnerable’ tenants under DWP definition
- 148 tenants (16% of all) referred for money advice/debt

# Practice Exchange Topics

- Alternative Payment Arrangements
- Discretionary Housing Payments
- Personal Budgeting Support
- Other mitigation measures that SG should be considering?
- Universal Credit notifications
- Other Issues?

# Practice Exchange Topics

- APAs
  - Views on how working?
  - Use of these (all UC housing cost claims or just some)?
  - What are specific issues in terms of landlord resources in applying for APA, managing process and communicating with DWP?
  - What about review process for APAs?
  - Any views on future of APAs in new powers context?

# Practice Exchange Topics

- DHPs
  - Views on how working?
  - What should role of Scottish Government, Local Government & housing providers be in future system?
  - Who should administer?
  - What should future priorities be for DHPs (i.e. benefit cap, LHA rates, homeless, 18-21yr olds)?
  - What would be your 1 major change to how DHPs operate?



# Practice Exchange Topics

- Personal Budgeting Support
  - Views on how working?
  - Role of housing and third sector?
  - How many of your tenants receiving PBS through formal DWP process?
  - What type of support being offered and by whom?