



Scotland's Housing Network (SHN): Welfare Reform Forums November 2016

East Forum Edinburgh – Wednesday 2nd November 2016 (NASUWT Conference Hall)

West Forum Glasgow – Thursday 3rd November 2016 (The Academy, Wheatley Group)

North Forum Inverness – Thursday 10th November 2016 (The Spectrum Centre)

Summary Report of Events

Introduction

At the beginning of November 2016, the third round of SHN welfare reform events for 2015/16 were held in Edinburgh (2nd November), Glasgow (3rd November) and Inverness (10th November). Attendance at the forums reached a new peak with around 115 people in total at the forums across Scotland. Notably there was a considerably higher number in Inverness in comparison to recent forums, with 24 attending. The numbers are reflecting the continued interest in the roll-out of Universal Credit (live and full service) and other welfare reform issues affecting landlords.

Not surprisingly Universal Credit (UC) was one of the main topics and DWP representatives gave brief updates on specific areas of interest for landlords. Broader updates for landlords on welfare reform were provided by both the SFHA and SHN. In Inverness Highland Council gave an update on the roll-out of 'full service' and issues for landlords. In the afternoon sessions' there was a focus on 'digital' with presentations from both the Scottish Council for Voluntary Organisations (SCVO) and River Clyde Homes (with their 'Future Skills' project). Finally, the SHN provided a brief overview of their project to examine the impact of Universal Credit on rental income management for landlords.

At all three events the programme was similar with Inverness being slightly different:

- Tony Donohoe from the SHN with brief updates on UC numbers in Scotland and SHN work as well as information on the SHN project looking at rental income;
- An update from the DWP at all three events on the UC implementation programme - Edinburgh (Fiona Boubert & Tony McGoldrick), Glasgow (Pat Friel) and Inverness (Jim Brown);
- In Edinburgh & Glasgow Jeremy Hewer from the SFHA gave a wider update on current welfare reform issues for social landlords;

- The SCVO presented on the Digital Participation Charter at all 3 events with Jenny Bann (Edinburgh & Glasgow) and Beth Murphy (Inverness);
- In Edinburgh & Glasgow River Clyde Homes (Heather McLaughlin & Colette Sinclair) presented on specific projects they have undertaken promoting digital inclusion;
- In Inverness, the Highland Council (Gail Ward) took us through their current experiences of UC and the 'full service' roll-out.

In Detail (Presentations and Q&As)

The Forum presentations are available at the welfare reform library (there is also a host of guidance, policy and research documents on welfare reform at this website):

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

You can also sign-up for the SHAW (Social Housing and Welfare Reform) bulletin available to social landlords across Scotland to receive regular weekly practice updates by emailing Catherine Louch at Prospect Community Housing –

<mailto:Catherine.Louch@prospectch.org.uk>

Brief **updates from Scotland's Housing Network perspective** were provided by Tony at each forum. This included:

- Highlighting DWP statistics on Universal Credit with 37,689 UC recipients in Scotland as at 08/09/16 and the DWP Interactive Map that can be accessed for this;
- Noted that the Benefit Cap reduction takes effect on 07/11/16;
- Details on the welfare reform & rent income project that SHN is undertaking and hoping to recruit up to 10 landlords to participate in this.

The welfare reform & rent income project aims to examine the current impact of Universal Credit (Housing Costs) on rental income and management, gather information on how landlords are responding to this and identify areas of common or best practice. It will be undertaken in 2 stages over the next 4-5 months.

DWP updates on Universal Credit focused on:

- Clarification of the new rent verification process for 'Live Service' and the new form (UC182) to be issued to landlords where the tenant has not provided the required verification;
- For 'Full Service' additional section in housing verification form for Use of Alternative Payment Arrangements (APAs) at outset of process for social landlords;
- Providing some information on the DWP process being used in England for rent changes taking effect in October 2016;
- Sharing of information with RSLs and private landlords.

DWP also informed that they were talking the email backlog issue for service centres that was impacting on social landlords. There were some questions and discussions at all the forums in relation to the current experience of Universal Credit for social landlords. In summary, the main points were:

- Difficulties in getting to grips with differences between ‘full’ and ‘live’ service and what this means for social landlords in the transitional roll-out stage;
- Continuing issues around ‘consent’ process for individual claims and communication with DWP over this with landlords’ reporting variations on what would be discussed with them depending on individual DWP staff – this was causing difficulties for welfare rights and advice staff in housing organisations;
- Queries over overpayment of APAs and DWP requesting repayment from landlords’ through inappropriate routes (i.e. credit card) that appeared to be set up for customer repayments;
- Queries over the digital account of UC and journal entries and how long these would remain on the ‘account’;
- The inability of LA housing staff to be admitted to the APOLLO list that allows communication with DWP;
- Recognition that UC still new for many DWP staff and training and consistency issues still being ironed out;
- Social landlords generally still ‘remain in the dark’ over the planning of roll-out of UC and this means responses are reactionary and day-to-day in operational sense;
- Continued inefficiencies in the system with social landlords being asked for the same information and forms multiple times;
- While the dedicated email system with landlords supplying email addresses is welcome it does require more intensive resource and management of system for landlords to disperse DWP email communications across their offices and staff;
- Discussion and suggestion that DWP/Jobcentre looks again at explaining ‘housing cost’ terminology to claimants to make clear that it relates to rent or mortgage etc.

There was some discussion (mainly in Edinburgh) over the East Lothian ‘full service’ roll-out. Points made were that the Jobcentre has introduced an ‘outreach’ service into libraries to assist with UC claim process and the Council has recruited a temporary post of Welfare Development Officer. East Lothian Council representatives also cited cases of their tenants not receiving their money on the payment date and this was taking up landlord resources to resolve. Other continuing issues included making digital applications or accessing account when claimant was in hospital or prison.

The Highland Council presentation on ‘Full Service’ roll-out gave some further detail on experiences of UC. Key points included:

- At a recent stakeholder event, it was clear that there remained a lack of knowledge and confusion over UC and what it means for landlords and other agencies (even 3 years after the original implementation date);
- Rent arrears a significant issue with 82% of ‘live service’ tenants in arrears and 96% of ‘full service’ tenants in arrears!
- Emphasising the differences between ‘live’ and ‘full’ service for landlords including the removal of ‘gateway’ criteria under ‘full service’, different rent verification process, removal of ‘implicit consent’ and claims being closed under ‘full service’ where earnings limit exceeded;

- Continuing challenges for social landlords communicating with DWP and tenants, supporting customers, rent verification and arrears, monitoring claims and resource implications;
- Partnership working continues to be key to coping with changes and joint working between housing, DWP and LA Finance;

It was also noted that the Highland Council has agreed to mitigate the impact of the Benefit Cap for those affected.

The SFHA presentation in Edinburgh and Glasgow focused on:

- The benefit cap and roll-out of full-service which is still up to 2022 with full migration of existing claimants;
- Highlighting the issue where APAs or Managed Payment to Landlord (MTPL) will have to be removed from Benefit Cap recipients in order to allow them to apply for DHP to mitigate the impact of the Cap;
- Issue of landlords being asked several times for rent verifications for tenants;
- Emphasising the ‘live’ and ‘full’ service differences in approach that landlords should be aware of as roll-out continues (see slide below and similar to those outlined above by Highland Council);
- Forthcoming consultations as well as making people aware of the new SFHA website including new social security pages with a summary of links to DWP guidance.



Full Service v. Live Service

Live Service	Full Service
Gateway criteria: handling the more straightforward cases	No gateway criteria: expected to handle claims from what would have been the six legacy benefits
Use implicit consent	No implicit consent – claimant has to be present with adviser
Service Centres have housing teams	Service centres do not have housing teams: all case managers to manage all UC claims, with a specialist within the team
‘Live’ Service centres have escalation route where threat of eviction: email, phone, Partnership Manager	No established escalation route, expectation that claimants online account will self-serve.
‘Live’ service UC claims can be kept open up to six months after a claimant has found work and moved out of UC	UC claim closed as soon as claimant earning in excess of UC, though work may be zero hours or seasonal.

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Digital participation was the focus of the afternoon sessions with the **SCVO providing an overview of their work on the Digital Participation Charter** and supporting organisations to promote digital inclusion. Key points included:

- Basic digital skills are defined into 5 categories – managing information, communicating, transacting, problem solving and creating and SCVO polling of organisations estimates that 2/3rds of people in Scotland have these skills;
- Overall though estimated that 19% of people in Scotland don't have basic digital skills equivalent to 850,000 adults and these people tend to be at risk of other forms of exclusion;
- Those without basic digital skills are older, poorer and more isolated than those that do and are also unable to take advantage of online services resulting in a potential 'poverty premium';
- CAB survey back in 2013 found that only 28% of their clients could apply for a job online on their own and only 24% felt confident about applying for a welfare benefit online;
- The Digital Participation Charter reflects the fact that people are more likely to engage if they are learning from people they know such as friends, family or existing relationships with service providers;
- The Charter is asking organisations to make 5 commitments to building digital skills with both staff and customers;

The 5 commitments of the
Digital Participation Charter

- ✓ **Invest** in staff and volunteers
- ✓ **Encourage** staff and volunteers to help others
- ✓ **Contribute** practical support for projects
- ✓ **Collaborate** and coordinate our efforts
- ✓ **Adopt** common language



Complementing the SCVO presentation **River Clyde Homes (RCH) and its 'Future Skills project provided an interesting project-specific focus to digital inclusion** and participation covering both access to digital and support in using it. Access to community wi-fi, digital and personal budgeting skills are all part of their overall strategy. The first part of the presentation looked at a specific regeneration initiative which included installing community wi-fi as part of the property modernisation:

- John Street project where area was classified as 'major intervention area' with high proportion of void properties;
- Investment and improvement programme included installing community wi-fi in a joint approach with 'Future Skills' and Community UK;
- RCH installed free unmetered internet access for residents as part of the improvement programme – this service is free of charge with the opportunity for customers to upgrade to a higher bandwidth for a small extra charge;

- ‘Safe and Secure’ surfing environment promoted to block illegal content and restrict advertising;
- Overall positive feedback from customers with 93% satisfied and evidence of wider digital inclusion benefits;
- Part of the offer of the community wi-fi included opportunity for residents to access training on digital skills to facilitate use of the internet etc. and ‘Future Skills’ is the route for delivering this.

The ‘Future Skills’ project is funded through Big Lottery and Connect and is delivered in a partnership framework with Council, housing associations and other local agencies. The basic focus of the service is to provide both digital and personal budgeting support and its original focus was directly linked to the introduction of Universal Credit. Services include basic computer skills training and budgeting advice as well help to use tablet/smart phone and opening bank account. Specific interventions range from helping with email, attaching and saving documents to using skype, facetime, social media and texting. While implementing the project, various issues were identified including isolation, loneliness and lack of uptake for budgeting classes. Various solutions have been put in place to help combat this including ‘Tech-i Tea’ parties and incorporating budgeting skills in other formats. Other service improvements including the extension of the wi-fi service are now being considered particularly in the context of UC ‘Full Service’ which is due to go live in November 2016.

One of the queries on the RCH project was whether there is a charge for the service to tenants – the answer being that there is no charge for the service except where the tenant wants to upgrade the bandwidth. What other issues arose as part of the digital support for people was also asked – disabilities and visual impairment mentioned. Noted that the ‘Future Skills’ project has no conditionality and is open to all including private rented tenants and home owners. The project had also assisted in helping applicants in new CHR process which is IT based with on-line applications and email needed.

Conclusions

Thanks to all those that attended and participated in this round of the forums. Ideas for future agenda items and speakers who can share their experience of welfare reform would be appreciated by the SHN. Please email [Moira Fraser](mailto:Moira.Fraser@shn.org.uk) at the SHN if you have any suggestions for the agenda or would like to speak at one of our forums.

These forums are delivered by the SHN to support landlords with assistance from other national housing organisations such as the SFHA. Part funded by the Scottish Government the SHN forums have three established regional networks in north, east and west Scotland.

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

The events are chaired and facilitated by Tony Donohoe, SHN Associate. Tony can be contacted at <mailto:info@tonyconsulting.co.uk>.



Presentations

For more detail on the discussion please see the presentations posted on the SHN website at:- <http://www.scotlandshousingnetwork.org/welfare-reform/>

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](mailto:Moira.Fraser@scotlandshousingnetwork.org) Tel: 0131 466 3710



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