

Scotland's Housing Network (SHN): Welfare Reform Forum Report – November 2018

This report outlines the main points from the recent round of SHN welfare reform events held in June. Over 100 people attended across the three events in November. The events are chaired and facilitated by Tony Donohoe, SHN Associate and can be contacted at <mailto:info@tonyconsulting.co.uk>. All available presentations from the forum can be found at: <http://www.scotlandshousingnetwork.org/welfare-reform/>.

| Event Dates | Speakers | Agenda Topic | Presentation Available |
|--|--|-----------------------------------|------------------------|
| East Forum (Edinburgh) – 30/10/18 | Tony Donohoe - SHN | Welcome & programme | Y |
| | Louise Cook – DWP | UC Implementation Update | Y |
| | Merlin Kemp & Laura Carmichael – Scottish Gov | Housing & Welfare Reform | Y |
| | Rachael McKechnie – Social Security Scotland | Social Security Agency | N |
| | Jeremy Hewer – SFHA | SFHA Welfare Reform Updates | Y |
| | Tony Donohoe - SHN | Welfare Reform Indicators Project | Y |
| West Forum (Glasgow) – 02/11/18 | Tony Donohoe - SHN | Welcome & programme | Y |
| | Bill Higgins – DWP | UC Implementation Update | Y |
| | Pauline Torley & Kyle Murray – Scottish Gov | Housing & Welfare Reform | Y |
| | Jacqueline Brown – Social Security Scotland | Social Security Agency | N |
| | Sharon McIntyre & Deborah Gibson – Wheatley Gp | MyMoney Service | Y |
| | Jeremy Hewer – SFHA | SFHA Welfare Reform Updates | Y |
| | Tony Donohoe - SHN | Welfare Reform Indicators Project | Y |
| North Forum (Inverness) – 08/11/18 | Tony Donohoe - SHN | Welcome & programme | Y |
| | Alan MacGillivray – DWP | UC Implementation Update | Y |
| | Merlin Kemp & Laura Carmichael – Scottish Gov | Housing & Welfare Reform | Y |
| | Allan Molloy – Social Security Scotland | Social Security Agency | N |
| | Tony Donohoe - SHN | Welfare Reform Indicators Project | Y |

| Resources | Contact | Further Information/Website Links/Email |
|---|---|--|
| Scotland's Housing Network | info@tonyconsulting.co.uk (Tony Donohoe) Fiona.Jackson@scotlandshousingnetwork.org (Fiona Jackson) | http://www.scotlandshousingnetwork.org/welfare-reform/ http://www.welfarereformscotland.co.uk/ |
| Scottish Federation of Housing Associations | jhewer@sfha.co.uk (Jeremy Hewer) | https://www.sfha.co.uk/sub-category/welfare-reform |
| Social Housing & Welfare (SHAW) Bulletin | Catherine.Louch@prospectch.org.uk (Catherine Louch) | Email Catherine Louch at Prospect Housing to be added to Bulletin circulation list. |
| Department of Work & Pensions | Universal Credit Landlord Guidance Page | https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2 |
| | Kirsty Jackson – External Relations UC Programme | KIRSTY.JACKSON@DWP.GSI.GOV.UK |
| | Louise Cook – Scotland Partnership Manager UC Operations | LOUISE.COOK1@DWP.GSI.GOV.UK |
| Scottish Government | Pauline Torley | Pauline.Torley@gov.scot |
| | Merlin Kemp | merlin.kemp@gov.scot |
| | Laura Carmichael | laura.carmichael@gov.scot |
| Social Security Scotland | Allan Molloy – Local Delivery Lead (based in Glasgow) | Alan.Molloy@gov.scot |
| | Catherine Graham – Local Delivery Lead (based in Inverness) | Catherine.Graham@gov.scot |

Key Presentation Topics & Points Discussed

| Topic | Presentation/Discussion Points |
|--|---|
| SHN Updates | <ul style="list-style-type: none"> • Tony noted that Universal Support Delivered Locally (USDL) changing with award of contract to Citizens Advice across the UK to provide Personal Budgeting & Digital Support through the UC service (from April 2019). • Tony also advised that he had contacted Scottish Government again re. a speaker on Pre-Action Requirements for Rent Recovery. SG advised that currently no intention to revise PAR guidance but will continue to monitor UC roll-out impact on this and respond accordingly. |
| Universal Credit Roll-Out (DWP) | <ul style="list-style-type: none"> • DWP figures show that as at September 2018 approximately 124,000 UC claimants in Scotland with 31% 'in work' • 97 landlords in Scotland are enrolled on the landlord portal • 'Managed migration' of existing legacy benefit recipients will commence in July 2019 on small-scale testing basis then roll-out more fully in 2020 and complete December 2023 • Integrated telephone system in place which allows UC claimant or landlord (with explicit consent) to contact their case manager directly. Requires claimant phone number, address and postcode and Date of Birth to route call appropriately. • DWP advised that had undertaken some initial limited work with one Housing Association in England on impact of UC on rent arrears. This has now been expanded with 7 additional landlords in England and Wales and collecting rent data for new UC claimants. This analysis will be supplemented with qualitative in-depth interviews with a sample of tenants (Ipsos-MORI). • November 2018 Budget changes – higher work allowance rates, maximum deductions allowed reduced from 40% to 30% (October 2019), self-employed 12-month exemption from minimum income floor (July 2020), entitlement to some legacy benefits will have two week run-on after UC claim made (July 2020) & transfer of Housing Benefit for pensioners from LAs to DWP will be delayed until UC roll-out complete in 2023! • Note that some landlords at forums still reporting difficulties with payment schedules in terms of the information provided as well as issues with overpayments issues and confusion over tenant/landlord recovery processes under UC. • Some queries raised at Edinburgh Forum for DWP to respond to – the response from DWP and current DWP District Partnership Manager List has been circulated to all attendees. |

| Topic | Presentation/Discussion Points |
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| Housing & Welfare Reform in Scotland (Scottish Government & Social Security Scotland) | <ul style="list-style-type: none"> • Scottish Government reporting that rent arrears increased by 3.8% this year with 96% of evictions (1,460 in 2017/18) in LA sector due to arrears • Welfare reform changes playing a part in this with income reductions for benefit recipients • Current evidence suggests that tenants in receipt of Universal Credit Housing Cost twice as likely to be in arrears with higher level of arrear as well • £125m of Scottish Government mitigation measures in 2018/19. • Scottish Government examining steps that could be taken in terms of welfare powers regarding LHA rate • Continue to gather evidence on rent arrears and impact of UC and other welfare reform measures (working with partners such as social landlords) • Universal Credit Scottish Choices – SG published initial management information report in October 2018: https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare/SocialSecurityforScotland/UCMIAug2018 • UC Scottish Choices available to UC claimants in 2nd assessment period on Full Service only (since January 2018 has been available to all existing and new claimants) • Scottish Government intend to publish further management information on the operation of UC choices (including LA breakdown) and conduct an independent evaluation of the policy • Scottish Government also currently investigating practical policy and implementation options for introducing split payments of UC for households – announcement in due course on how and when can be delivered with further consultation planned. • Note that some landlords reported continuing difficulties with Scottish Choices direct payment to landlord as can take up to 17 weeks for payment to arrive! Some social landlords reporting that they would currently advise tenants not to take up choice given delay in payments from DWP. • Social Security Scotland – agency currently being established with 200 employees but recruitment up to circa 1,900 employees required. Local Delivery Leads being appointed to work in partnership with local services/agencies. • Scottish Social Security Agency HQ in Dundee with other centre in Glasgow but also aiming to establish ‘local presence’ as new responsibilities increase (looking at co-location where appropriate) |

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| Housing & Welfare Reform in Scotland (Scottish Government & Social Security Scotland) | <ul style="list-style-type: none"> • Carers Allowance supplement 1st benefit to go live with two payments in June and December 2018. Best Start Grant, Funeral expenses and young carers grant to follow. • SSSA looking to have strong focus on income/benefit maximisation |
| MyMoney Service | <ul style="list-style-type: none"> • Service is operated by Wheatley Group funded for 3yrs to meet financial and social needs of lone parents, unemployed and those in poverty within the Glasgow area • Based on early intervention and prevention • Outcomes sought include improved money management skills and removal of debt barrier to social inclusion • Project has been operating since June 2017 with 9 money mentors based in 25 locations across Glasgow • Working in partnership with housing associations and other statutory and non-statutory partners • To date have supported 641 individuals across the city with 181 improving their money management skills and 69 tackling their debts • Helped also to tackle fuel poverty, promote digital skills and open bank accounts • Have worked with Jobcentre staff to assist those affected by UC changes • One participant in Glasgow queried whether the service focus strayed into work of other welfare rights services etc. – response was that this service is an additional resource available across Glasgow and is helping to meet significant demand for this type of assistance |
| SFHA Presentation | <ul style="list-style-type: none"> • SFHA noted ongoing concerns with UC roll-out primarily <ul style="list-style-type: none"> ➢ Payment system issues and incompatibility for landlords ➢ USDL and forthcoming changes (current limitations to support i.e. no debt advice) ➢ Digital support – significant level of assistance for 30% of clients, verification process difficult for some claimants ➢ Communication routes with DWP (consent issue) • Noted that UC roll-out to date has mainly been to more straightforward cases • Concern over support available for more vulnerable claimants on ongoing basis • SFHA requesting case studies from housing associations to support ongoing dialogue and feedback with DWP. More information here: https://www.sfha.co.uk/news/news-category/sfha-news/news-article/submit-your-universal-credit-case-studies |

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| Welfare Reform Indicators Review Project | <ul style="list-style-type: none"> • Tony advised that a new set of 17 indicators has been devised • These are currently being 'piloted' with 7 landlords (4 LAs & 3 RSLs) • Landlords are being asked to submit two data returns (in excel format) – one for the quarter ending Sept 2018 and one for the quarter ending Dec 2018 • SHN will assess the returns in terms of usefulness, ease of collection etc. and finalise indicators to be rolled out to all landlords for beginning of new financial year 2019/20 |
| Dates of next SHN Welfare Reform Forums | East (Edinburgh) Tuesday 19 th February 2019; West (Glasgow) Thursday 21 st February 2019; North (Inverness) Thursday 28 th February 2019. |

Tony Donohoe, November 2018