

## Scotland's Housing Network (SHN): Welfare Reform Forum Report – June 2020

This report outlines the main points from the recent round of SHN welfare reform events held in June 2020. Around 60 people attended the three 'virtual' events. 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/> and are now also available on the Welfare Reform Network hosted by the SHN through Microsoft Teams.

Event Dates	Speakers	Agenda Topic	Presentation Available
West Forum – 01/06/20	Tony Donohoe – SHN	Welcome & Programme	Y
	Diane Lambie – Scottish Government	Housing & Welfare Reform Updates	Y
	Jeremy Hewer – SFHA	SFHA Welfare Reform updates	Y
East Forum – 02/06/20	Tony Donohoe – SHN	Welcome & Programme	Y
	Diane Lambie – Scottish Government	Housing & Welfare Reform Updates	Y
	Jeremy Hewer – SFHA	SFHA Welfare Reform updates	Y
North Forum – 11/06/20	Tony Donohoe – SHN	Welcome & programme	Y
	Diane Lambie – Scottish Government	Housing & Welfare Reform Updates	Y
	Jeremy Hewer – SFHA	SFHA Welfare Reform updates	Y

Resource	Contact/Resource Material	Further Information/Website Links/Email
Scotland's Housing Network	<a href="mailto:info@tonyconsulting.co.uk">info@tonyconsulting.co.uk</a> (Tony Donohoe) <a href="mailto:Fiona.Jackson@scotlandshousingnetwork.org">Fiona.Jackson@scotlandshousingnetwork.org</a> (Fiona Jackson)	<a href="http://www.scotlandshousingnetwork.org/welfare-reform/">http://www.scotlandshousingnetwork.org/welfare-reform/</a> <a href="http://www.welfarereformscotland.co.uk/">http://www.welfarereformscotland.co.uk/</a>
Scottish Federation of Housing Associations	<a href="mailto:jhewer@sfha.co.uk">jhewer@sfha.co.uk</a> (Jeremy Hewer)	<a href="https://www.sfha.co.uk/sub-category/welfare-reform">https://www.sfha.co.uk/sub-category/welfare-reform</a>  <a href="https://www.sfha.co.uk/mediaLibrary/other/english/63049.pdf?utm_source=SFHA+Master+List&amp;utm_campaign=72afccae2c-EMAIL_CAMPAIGN_2020_06_10_01_01&amp;utm_medium=email&amp;utm_term=0_44c46ded14-72afccae2c-401812107">https://www.sfha.co.uk/mediaLibrary/other/english/63049.pdf?utm_source=SFHA+Master+List&amp;utm_campaign=72afccae2c-EMAIL_CAMPAIGN_2020_06_10_01_01&amp;utm_medium=email&amp;utm_term=0_44c46ded14-72afccae2c-401812107</a> (link to Social Housing Resilience Group "Guide to Restarting Services", June 2020 for services paused during COVID-19)
Social Housing & Welfare (SHAW) Bulletin	<a href="mailto:Catherine.Louch@prospectch.org.uk">Catherine.Louch@prospectch.org.uk</a> (Catherine Louch)	Email Catherine Louch at Prospect Housing to be added to Bulletin circulation list.
Department of Work & Pensions	<b>Universal Credit Landlord Guidance Page</b>	<a href="https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2">https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2</a>
	<b>DWP 'Universal Credit Landlord Engagement Newsletter'</b>	<a href="https://www.gov.uk/government/publications/universal-credit-landlord-engagement-newsletters">https://www.gov.uk/government/publications/universal-credit-landlord-engagement-newsletters</a>
	<b>'Mixed Age Couples' Guidance</b>	<a href="https://www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2019/a92019-mixed-age-couples-further-guidance">https://www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2019/a92019-mixed-age-couples-further-guidance</a>
	<b>DWP Universal Credit Official Statistics (UC numbers by geography, jobcentre etc)</b>	<a href="http://dwp-stats.maps.arcgis.com/apps/MapSeries/index.html?appid=f90fb305d8da4eb3970812b3199cf489">http://dwp-stats.maps.arcgis.com/apps/MapSeries/index.html?appid=f90fb305d8da4eb3970812b3199cf489</a>
	Louise Cook – Scotland Partnership Manager UC Operations	<a href="mailto:LOUISE.COOK1@dwp.gov.uk">LOUISE.COOK1@dwp.gov.uk</a>
Miranda Murray - District Business Manager/External Engagement Lead (Northern Scotland – Inverness based)	<a href="mailto:MIRANDA.MURRAY@dwp.gov.uk">MIRANDA.MURRAY@dwp.gov.uk</a>	

Resource	Contact/Resource Material	Further Information/Website Links/Email
Scottish Government	<b>Scottish Government Social Welfare – links through to information on DHPs, social security &amp; Scottish Welfare Fund</b>	<a href="https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare">https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare</a>
	<b>Universal Credit Scottish Choices – Management Information</b>	<a href="https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare/SocialSecurityforScotland/UCMIAug2019">https://www2.gov.scot/Topics/Statistics/Browse/Social-Welfare/SocialSecurityforScotland/UCMIAug2019</a>
	<b>Scottish Government Coronavirus COVID-19 Guidance - Housing</b>	<a href="https://www.gov.scot/collections/coronavirus-covid-19-guidance/#housing">https://www.gov.scot/collections/coronavirus-covid-19-guidance/#housing</a>
	Pauline Torley	<a href="mailto:Pauline.Torley@gov.scot">Pauline.Torley@gov.scot</a>
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	Andrew McNamee	<a href="mailto:Andrew.mcnamee@gov.scot">Andrew.mcnamee@gov.scot</a>

## Main Presentation Topics & Key Points Discussed

Topic	Presentation/Discussion Points
<b>Introduction</b>	<p>Given the current Coronavirus situation all three forums were held on-line using Microsoft Teams. Invites were sent to all previous forum attendees based on their usual pattern of attendance at the Edinburgh, Glasgow or Inverness venues. Attendance at the forums was reduced by circa 50% which is probably a reflection of various issues linked to individual working circumstances (IT access, caring responsibilities, work priorities etc.) with most people appearing to be working from home. While the SHN is hoping to return to the usual format of forums at this stage this seems unlikely in the 2020 calendar year, so the October/November forums are likely to be online as well using Microsoft Teams. For those that did attend the forums apart from a few teething problems! (mainly at the 'Glasgow' forum) these seemed to work as well as could be. Most people are still getting used to Microsoft Teams including myself!</p> <p>The SHN has now set up a virtual welfare reform network through Microsoft Teams that all forum attendees will be invited to join. As well as using this to host the virtual forums the network allows members to access documents (forum presentations, reports etc) and network at an individual level with colleagues. The 'chat' facility is available to post queries, questions etc on specific welfare reform issues as well as share experiences and practice.</p>
<b>SHN Updates</b>	<ul style="list-style-type: none"> <li>• Tony informed that SHN had contacted our usual DWP representatives regarding attendance at the June forums. Unfortunately given the recent unprecedented surge in UC claims and pressure on the system no DWP reps could attend as officials had been redeployed temporarily on front-line duties to deal with this. We are hopeful that DWP will be able to attend the next round of forums in Autumn 2020.</li> <li>• Tony highlighted the Scottish Government Guidance on CVD-19 and Housing (see link above) and particularly the 'moratorium' on evictions for 6 months across the social and private rented sectors.</li> <li>• Latest official statistics for April 2020 show that 4.2m people were claiming Universal Credit representing 2.6m households with a significant surge in claims due to the CVD-19 crisis. In Scotland approximately 230,000 households were claiming UC in February 2020 with the vast majority of these being single adult households with or without children.</li> <li>• The UK Government has introduced some changes to UC in response to current situation including raising the standard allowance by £20 per week.</li> </ul>

Topic	Presentation/Discussion Points
<b>Housing &amp; Welfare Reform in Scotland (Scottish Government)</b>	<ul style="list-style-type: none"> <li>• Scottish Government highlighted CVD-19 response with £350m support package to assist vulnerable communities.</li> <li>• £5m additional has been allocated for Discretionary Housing Payments (DHPs). SG keen to promote DHPs (i.e. social media) particularly among new groups of people affected by economic downturn that may be unfamiliar with benefits system.</li> <li>• LAs reporting increased demand on various welfare support systems including DHPs, Scottish Welfare Fund and Council Tax Reduction scheme. £50m Hardship Fund has been put in place for LAs to support vulnerable groups.</li> <li>• Bedroom Tax mitigation continues through DHP system and likely to continue until abolition mechanism implemented (still on schedule for September 2024 given UC roll-out timetable!).</li> <li>• UK Government has ended LHA rate freeze from April 2020 (CPI increase now applies) and also announced return to 30<sup>th</sup> percentile calculation across the UK in response to CVD-19 impacts.</li> <li>• UC Scottish Choices (direct payment of housing costs to landlords and more frequent payments) – SG reporting that take-up rates ‘steady’. Also, Ipsos MoRI commissioned to undertake evaluation of Scottish Choices on behalf of Scottish Government – current timetable suggests final report due circa Autumn 2020 and social landlords will be consulted as part of research<sup>1</sup>.</li> <li>• UC split payments – policy objective of Scottish Government but no major update since last forum as complexities of implementation still being considered in context of wider DWP UC programme. Intended policy announcement for summer 2020 has now been delayed.</li> <li>• Diane invited any housing organisations with specific queries to contact her direct and will provide any updates and responses to queries for SHN to circulate to forum attendees.</li> </ul>

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<sup>1</sup> Note additional information provided by SHN as part of initial liaison with Ipsos Mori. Both SFHA and SHN taking part in initial consultation programme for the research.

Topic	Presentation/Discussion Points
<b>SFHA Updates</b>	<ul style="list-style-type: none"> <li>• SFHA has produced a series of COVID-19 related briefing notes for housing providers covering a range of topics from finance to care and support (also see link above on pp2 to Social Housing Resilience Group Guide).</li> <li>• SFHA cited recent Resolution Foundation Report into COVID-19 impact on UC which claims that system has coped relatively well with initial surge in UC claims demand although longer term demand impacts may test system further (i.e. when Government-backed job retention and support schemes withdrawn).</li> <li>• Estimated that circa 113,000 social rented households across Scotland in receipt of UC as at Feb 2020 with 38% on Managed Payment to Landlord arrangement and 23% on Scottish Choices direct housing cost payment to landlord. Compares to 164,000 SRS households under 65yrs in receipt of Housing Benefit.</li> <li>• Ongoing SFHA survey of housing associations still reporting higher incidence and level of arrears among tenants in receipt of UC housing costs when compared to other tenants.</li> <li>• SFHA still concerns over various aspects of UC including implicit consent, pausing of rollout of aligned payment system and implementation of suspension of Third-Party Deductions (TPDs).</li> <li>• SFHA also noted concern over Scottish Government request to UK Government to extend suspension of TPDs – continued risk to landlords’ rental income and also view that arrangements currently in place for these are generally not related to COVID-19 situation.</li> <li>• Note that SFHA has also established a social security network for members on Microsoft Teams.</li> </ul>
Topic	Presentation/Discussion Points
<b>Landlord Discussion Points</b>	<ul style="list-style-type: none"> <li>• Note that most landlords attending the forums are reporting an increase in UC claims among tenants in line with national trends. For example, one housing association reported 85 new claims for the month of April compared to a previous monthly average of 15. Another reported a 30% increase while a LA landlord reported a 94% increase. However, some landlords took view that there had been an initial spike that had tapered off to some extent.</li> <li>• One landlord cited an issue around inability to deal with arrears case through court under current situation and tenant awareness of this affecting ability to take action – any practice to be shared on how to address this? This did also appear to be an issue for other landlords.</li> <li>• Link to Highland Council leaflet on claiming UC for 1<sup>st</sup> time <a href="https://www.highland.gov.uk/coronavirus/universalcredit">https://www.highland.gov.uk/coronavirus/universalcredit</a></li> <li>• At the North forum some discussion on over case where tenant who is subject to Benefit Cap and had moved from Housing Benefit to Universal Credit had been significantly disadvantaged financially and how this could be addressed.</li> <li>• Also, at North Forum discussion over current procedure and practice regarding recovery of arrears and use of courts. While some changes to way of working (for example use of home visits) some landlords reporting business as usual</li> </ul>

	from their perspective in terms of action leading to recovery of arrears (while at same time adhering to new govt. measures in response to COVID-19).
<b>SHN WR Forums (next dates)</b>	East (Edinburgh) Tuesday 27 <sup>th</sup> October 2020; West (Glasgow) Thursday 29 <sup>th</sup> October 2020; North (Inverness) Thursday 5 <sup>th</sup> November 2020.  <b>Tony Donohoe, June 2020</b>