

Scotland's Housing Network (SHN): Welfare Reform Forum Report – October/November 2020

This report outlines the main points from the recent round of SHN welfare reform events held in Autumn 2020. Around 75-80 people attended the three 'virtual' events which is an increase on the 1st virtual forums held in June 2020. 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 Channel hosted by the SHN through Microsoft Teams.

Event Dates	Speakers	Agenda Topic	Presentation Available
East Forum – 27/10/20	Tony Donohoe – SHN	Welcome & Programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Diane Lambie – Scottish Government	Housing & Welfare Reform Updates	Y
	Jeremy Hewer – SFHA	SFHA Welfare Reform updates	Y
West Forum – 29/10/20	Tony Donohoe – SHN	Welcome & Programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Diane Lambie – Scottish Government	Housing & Welfare Reform Updates	Y
	Jeremy Hewer – SFHA	SFHA Welfare Reform updates	Y
North Forum – 05/11/20	Tony Donohoe – SHN	Welcome & programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Merlin Kemp – 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	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 https://www.sfha.co.uk/mediaLibrary/other/english/63049.pdf?utm_source=SFHA+Master+List&utm_campaign=72afccae2c-EMAIL_CAMPAIGN_2020_06_10_01_01&utm_medium=email&utm_term=0_44c46ded14-72afccae2c-401812107 (link to Social Housing Resilience Group "Guide to Restarting Services", June 2020 for services paused during COVID-19)
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
	DWP 'Universal Credit Landlord Engagement Newsletter'	https://www.gov.uk/government/publications/universal-credit-landlord-engagement-newsletters
	'Mixed Age Couples' Guidance	https://www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2019/a92019-mixed-age-couples-further-guidance
	DWP Universal Credit Official Statistics (UC numbers by geography, jobcentre etc)	http://dwp-stats.maps.arcgis.com/apps/MapSeries/index.html?appid=f90fb305d8da4eb3970812b3199cf489
	Cathy MacPhail – Senior Customer Service Leader (lead housing contact in Scotland)	cathy.macphail@dwp.gsi.gov.uk
	Miranda Murray - District Business Manager/External Engagement Lead (Northern Scotland – Inverness based)	MIRANDA.MURRAY@dwp.gov.uk

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

Main Presentation Topics & Key Points Discussed

Topic	Presentation/Discussion Points
Introduction	<p>Given the current Coronavirus situation all three forums were held on-line again using Microsoft Teams and this is likely to be the same for the next round of forums in February 2021. The virtual welfare reform network or channel through Microsoft Teams is available to all SHN members and currently has over 200 people signed up to it. 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> <p>All the presentations, agenda, and other related documents from this round of forums are in the "Forums" folder on MS Teams "Autumn 2020" sub-folder.</p>
SHN Updates	<ul style="list-style-type: none"> • Tony informed that Cathy MacPhail has now joined the network as the main DWP contact for the forums taking over from Louise Cook. • SHN intend to use a short survey to obtain feedback from members and forum participants on current experiences of the forums and topics to be taken forward. SHN likely to issue this before Christmas. • As at Sept 2020 DWP statistics reporting that circa 5.688m people claiming Universal Credit across the UK with around 477,000 in Scotland – significant increase in UC numbers due to current economic situation associated with CV-19. As at May 2020 around 364,000 or 15% of all households in Scotland claiming UC. • The Scottish Government research into Scottish Choices – Tony had communication from researchers informing that draft report is with Scottish Government and publication likely in the next few weeks or so. • Tony highlighted recent political/policy debates around UC including <ul style="list-style-type: none"> ➢ The focus on pressure on UK Govt to extend the UC allowance uplift of £20 per week beyond March 2021 and make it permanent; ➢ Publication of UK Parliamentary Inquiry Report into the 5-week waiting period at start of UC for claimants highlighting increased risk of rent arrears, food bank use and 'psychological distress'; ➢ Some recommendations from report included offering new claimants a starter payment, making the UC allowance increase permanent, renaming UC advances "new claim loans", investing in 'Help to Claim' support for claimants and improving the Alternative Payment Arrangement (APA) process. <p>Link to Parliamentary Inquiry Report (5-week wait) here: https://publications.parliament.uk/pa/cm5801/cmselect/cmworpen/204/20402.htm</p>

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Universal Credit Updates (DWP)	<ul style="list-style-type: none"> • Cathy (McPhail) is the new housing lead in Scotland and for contact with SHN forums and DWP has established a refreshed national housing group and Scotland Housing Group with currently Wheatley Group as a member of this but DWP may extend out. • DWP keen to improve methods for communicating more effectively with landlords and other stakeholders and have introduced Senior Safeguarding roles and have adapted working practices in current CV-19 situation to ensure contact with more vulnerable claimants (i.e. check- in calls). • Not surprisingly DWP was initially dealing with an ‘avalanche’ of new UC and other benefit claims when CV-19 impacted in Spring/Summer 2020 but now returning to more ‘business as usual’ – significant increase in digital and telephony contact with customers in last few months. • Also working with other stakeholders in Scotland (i.e. SFHA, Cosla, Scottish Government) to tackle issues around support for homeless people during the crisis. • Recent process/system improvements include to the verification process and match rate on the landlord portal has improved, feature to allow change of tenancy reference number and the new aligned payments system. • While the test and learn approach to annual rent uploads has continued there are still issues to be resolved and at the moment it looks unlikely that this will be available for landlords for 2021/22 – other options being looked at. <p>There were a few questions and points made by landlords with DWP summarised below (we have now included some of the main specific points/questions in Annex 1 of this report extracted from the on-line discussion at each forum):</p> <ul style="list-style-type: none"> • Generally, feedback from landlords (most in early stages of roll-out) operating the new aligned payments system was very positive at the forums with only some notes of caution on ensuring it operates effectively in the long-term. • Queries over the current escalation process and Cathy provided most up to date version and this is now available on the SHN Welfare Reform Teams Channel. It provides details of jobcentre and partnership manager contacts in each of the 6 DWP areas in Scotland. Cathy stressed that it is her intention to review this on a regular basis to ensure it is working effectively for landlords. • Question over how DWP was engaging with LA homeless teams regarding homeless households – Cathy explained meeting with Cosla and other stakeholders shortly to discuss aspects of wider approach to this. • Some queries from landlords over keeping track of Third-Party Deductions (TPDs), the stopping or amendment of these and how changes are communicated by DWP. • “Untidy tenancies” (resolving joint tenancy benefit issues) reported by some landlords as still taking long-time to resolve for tenants with DWP. • Landlords reporting increase numbers of tenants on UC and associated arrears issues for this cohort of tenants.

Topic	Presentation/Discussion Points
Housing & Welfare Reform in Scotland (Scottish Government)	<ul style="list-style-type: none"> • Discretionary Housing Payments (DHPs) – Scottish Govt announced an additional £3m of funding (Sept 2020) but detail of distribution and allocation still being discussed with Cosla. Continued work with Cosla to try and streamline processes and continuing feedback from landlords over issues with DHPs for some tenants on Universal Credit. Also, may be increasing demand for DHPs given the current trajectory in terms of both UC and other benefit claimant numbers. Noted there has been an increase in the DHP expenditure for the ‘Bedroom Tax’ element. • Homelessness and Rough Sleeping Action Group (HARSAG) – reconvened in June 2020 and various Government measures supporting objectives of preventing homelessness including new pre-action protocols for private landlords and a £10m Tenant Hardship Loan Fund. • Tenant Hardship Loan Fund scheme detail still to be developed but likely to be available for housing costs and generally where tenant cannot access other financial support i.e. DHPs. Intention is that this would be a repayable loan for tenants’ housing costs and Scottish Government is working with an existing loan administration partner to deliver the scheme. General view from landlords at forums was that they would need to see how the detail of the scheme would work before assessing potential effectiveness and issue over how appealing a loan would be for some tenants (although it appears it may be aimed more at private renters?) Also question over how this would be distributed across Scotland? • Main social security developments in Scotland are the upcoming launch of the Scottish Child Payment (applications from early November 2020 with 1st payments estimated to be end February 2021) and Child Winter Heating Allowance (linked to higher care rate component of Disability Living Allowance). It is a £200 annual payment to help families of disabled children and young people to heat their home. • Scottish Government reporting that take-up rates for Scottish choices are steady (circa 46% for those offered a Scottish choice) and the research/evaluation by Ipsos Mori should be published in next few weeks (before end of 2020).
SFHA Updates	<ul style="list-style-type: none"> • Jeremy emphasised live UC policy issues – the call to make UC £20/week allowance uplift permanent, scrapping the 5-week wait for UC which SFHA supports or implementing faster initial payment, improving the assessment process. • Current SFHA ‘asks’ of DWP in terms of improving process – introducing bulk rent increase upload (quoted example of Northern Ireland Housing Executive), implementing changes to all elimination of ‘Bedroom Tax’ at source in Scotland, better alignment of Scottish Choices with payment system. • Increasing number of social housing tenants on UC in Scotland – although tentative signs of rent arrears impact reduction with SFHA survey data showing increase of tenants on UC with clear rent accounts from 39% (May 2019) to 46% (May 2020).

Topic	Presentation/Discussion Points
Other Landlord Discussion Points	<ul style="list-style-type: none"> • DHPs – complications for some tenants in unable to access due to interaction with UC and communication with DWP. • Continuing issues around landlord portal not reflecting full numbers of tenants receiving UC housing costs for some landlords and this could hinder payment alignment system – perhaps need to understand more on why this is and what DWP process if for managing flow in and out of landlord portal?
SHN WR Forums (next dates)	<p>East (Edinburgh) Tuesday 16th February 2021; West (Glasgow) Thursday 18th February 2021; North (Inverness) Thursday 25th February 2021.</p> <p style="text-align: right;">Tony Donohoe, November 2020</p>

Annex 1

Questions/Comments Posted on Teams from Forum Participants – Oct/Nov 2020		
East Forum 27/10/20	West Forum 29/10/20	North Forum 05/11/20
Where can we find details of the new escalation routes?	We are having issues with "untidy tenancies" and having tenants only receiving half the rent as there is another joint tenant. I know there were measures in place to improve this process but it's still taking a long time to sort out these cases and causing a lot of distress for tenants	Issues regarding the data share between UC and LA's for DHP's is a problem.
We have just been notified that we are moving over onto the new payment system this week, however, this is only for tenants on the portal. Not all of our tenants are on the portal some rent verifications still come through the email SRS system. How do we transfer all tenants onto the portal so that we can benefit fully from this new payment system?	I had a similar case with a Joint Tenancy between an elderly lady & her grand-daughter. The lady had HB for her share & her grand-daughter was claiming UC. We eventually managed to get it resolved but only after several attempts to verify the rent via the portal & several e-mails between myself, our WBA & DWP.	Any chance of legacy benefits having an uplift i.e.: JSA/IS/ESA?
What is the best way to get Managed Payments that are not for us stopped?	We notice the UC staff seem to get moved around a lot, we deal with Dundas and the entire East Ayrshire team has been moved on, we lose all the expertise and experience that has been built up - very frustrating for all involved.	Payment alignment helps with rent balances.
Can I ask what the criteria is for child winter heating assistance, thank you?	Our Third party schedule did not match the payment through the bank this month. I have raised a query using the template but have had no reply after 12 working days. Can I escalate this in anyway?	Payment alignment has also been seamless and is proving to be very helpful.
UC numbers at 30% of tenants which is up. Half of these tenants are in arrears, owing more than half of all arrears. We have been doing some doorstep visits to try and contact tenants who are difficult to engage with but most of contact is done remotely.	Virtually no help for in-work poverty.	Daily payments are working well, unfortunately any benefits are being knocked out by the increase in cases.
We were moved onto new payment system around 2 weeks ago and received our normal 4 weekly schedule first and are now getting payments daily. Seems to be going well so far.	How would a tenant reduce their TPD?	Payment alignment is working for us.

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We've seen a lot of TPDs drop off	I'm struggling with one tenant- single claimant under 25 who is having £80.54 deducted but UC have refused to reduce this. He requested via his journal.	Council tenants on UC have increased by 31% since the start of lockdown. Rent arrears have increased by 26% for the same period.
Been on the daily payment system for one week, appears to be going well. Received an additional bulk payment schedule last month, we thought this may be to try and align payments before moving to the daily payment system but we got no explanation of why the extra schedule payment	If you are happy to have it reduced you can also contact them but this is where we are having problems being sent from pillar to post! (note this is referring to TPDs)	