

## Scotland's Housing Network (SHN): Welfare Reform Forum Report – February 2021

This report outlines the main points from the recent round of SHN welfare reform events held in February 2021. Around 90 people attended the three 'virtual' event. 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 – 16/02/21	Tony Donohoe – SHN	Welcome & Programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Pauline Torley – Scottish Government	Housing & Welfare Reform Updates	Y
West Forum – 18/02/21	Tony Donohoe – SHN	Welcome & Programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Pauline Torley – Scottish Government	Housing & Welfare Reform Updates	Y
North Forum – 25/02/21	Tony Donohoe – SHN	Welcome & programme	Y
	Cathy MacPhail - DWP	Universal Credit Updates	Y
	Pauline Torley – Scottish Government	Housing & 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	New Contact to Be Confirmed.	<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>
	Cathy MacPhail – Senior Customer Service Leader (lead housing contact in Scotland)	<a href="mailto:cathy.macphail@dwp.gsi.gov.uk">cathy.macphail@dwp.gsi.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>Poverty &amp; Income Inequality Statistics</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 Scotland Dashboard published by Scottish Government – Scottish Statistics on Universal Credit (DWP-based)</b>	<a href="https://www.gov.scot/Topics/Statistics/Browse/Social-Welfare/Universal-Credit-Scotland-Dashboard">Universal Credit Scotland dashboard 2021 - gov.scot (www.gov.scot)</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>
	Leigh Sneddon	<a href="mailto:Leigh.Sneddon@gov.scot">Leigh.Sneddon@gov.scot</a>

## Main Presentation Topics & Key Points Discussed

Topic	Presentation/Discussion Points
<b>Introduction &amp; SHN Updates</b>	<p>Tony updated on:</p> <ul style="list-style-type: none"> <li>• SHN have agreed to run the WR Forums for the next financial year 2021-22. The next round of forums in June 2021 will be on-line again through MS Teams but the hope is that at some point in the year we may get back to face to face forums.</li> <li>• Noted that SHN has changed postal address to 64a Cumberland Street, Edinburgh, EH3 6RE although all staff currently working from home.</li> <li>• The SHN Teams Channel on Welfare Reform will continue to be used to post up agendas, presentations and reports from the forums as well as any other relevant documentation. Members are encouraged to use this to access information in the first instance. For Example, the Annual Rent Change letter from the DWP has been posted up in the “Spring 2021” folder along with other documents from the latest round of forums.</li> <li>• Jeremy Hewer has retired from SFHA and as yet no information on SFHA input to the forums is available. Tony will check with SFHA on position and clarify input to future forums.</li> <li>• The SHN has ascertained feedback on the forums from attendees from a survey (summary of results below). Generally there is some support for a mix of on-line and face-to-face delivery of forums in the future but on balance people prefer the informal networking and practice sharing that is achieved through face-to-face networking.</li> <li>• Most recent statistics on UC for Scotland are summarised in a Scottish Government monthly publication:   <a href="https://www.gov.scot/publications/universal-credit-scotland-dashboards-2021/pages/1-introduction.aspx">Universal Credit Scotland dashboard 2021 - gov.scot (www.gov.scot)</a></li> </ul> <ul style="list-style-type: none"> <li>• In Scotland 475,000 people on Universal Credit (as at November 2020) – there has been a doubling of caseload since January 2020 mainly due to COVID but also ‘natural migration’ of those on legacy benefits.</li> </ul>
<b>SHN: Summary of Survey Results on Forums</b>	<p>SHN circulated a survey at the end of 2020 to obtain feedback from those attending our Welfare Reform Forums. The survey link (Survey Monkey) was sent out to all those on the SHN Welfare Reform mailing list and there were 30 valid responses representing about 33% of normal attendance levels at each round of the forums. Some of the main points from our analysis were:</p> <ul style="list-style-type: none"> <li>• Overall, 73% of people attending forum said it was easy to access them although this was higher (85%) for those that had attended two forums indicating that the transition on to online forums on Teams had initial teething issues for some people.</li> <li>• 90% of respondents still find the events useful and 80% find the MS Teams Welfare Reform Channel information useful as are the presentations from the DWP, SFHA and Scottish Government (broadly 90% positive responses on these)</li> </ul>

	<ul style="list-style-type: none"> <li>• 50% of respondents had no opinion on how useful communication within the Teams Channel is and 13% felt it wasn't useful perhaps reflecting the fact that people mainly engage with the Channel for attending the actual forums rather than to 'network' with colleagues outwith this.</li> <li>• In terms of the top priorities for landlords with regard to welfare reform 59% ranked "managing rental income" as their top priority with "providing support/advice to tenants" also popular (34% ranked it top).</li> <li>• Attendees also ranked keeping up to date with specific policy/practice developments such as the development of the Landlord Portal by the DWP or operation of Managed Payments to Landlords as important.</li> <li>• Mixed views are apparent on the use of online forums compared to our more traditional face to face forums. In summary on-line forums appear to open up access for some people with less time commitments, travel costs etc, however the loss of the more informal networking, practice sharing from face-to-face forums is an overriding issue for many people.</li> <li>• As part of attempting to remedy this in the short-term SHN will look at implementing smaller breakout sessions at the online-forums. Going forward it is likely that given the feedback we will be looking to return to face-to- face forums at some point within the next financial year (hopefully!) although future delivery of the forums may be complemented by some on-line sessions as well.</li> </ul>
<b>Universal Credit Updates (DWP) – Cathy McPhail</b>	<ul style="list-style-type: none"> <li>• The number of new UC claims has stabilised and while DWP using home-based working, job centres and service centres have remained open to support vulnerable customers.</li> <li>• DWP currently attempting to move back to more 'business as usual' operational working but in different form i.e.. Employer &amp; Partnership Managers back in their roles. There are also Senior Safeguarding Roles to assist in response for vulnerable customers.</li> <li>• Kickstart Youth Scheme – to help 18-24yr olds at risk of long-term employment with 25hrs of paid work for 6mths. So far response from employers, customers etc. has been positive.</li> <li>• Annual Rent Changes – DWP have issued letter to all landlords on process for 2021/22 Rent Change Notifications. Bulk upload still not fit for purpose so onus will remain on customer to inform DWP through their account. A "To Do" will be sent to customers to remind them to inform DWP of any changes but this will also include need for customer to confirm the rent even if no changes to report.</li> </ul> <p>There were several questions and points made by landlords with DWP summarised below (we have also 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> <ol style="list-style-type: none"> <li>a) Annual Rent Changes – Some landlords reporting that they will not be implementing a rent increase and asking how this is dealt with as tenants being asked to complete a 'to do' to inform DWP of this. Some concern also over the consequences of tenants not completing the 'to do'.</li> </ol>

	<p>b) Third Party Deductions (TPDs) – There are general continuing concerns over the operation of TPDs with landlords finding it difficult to stop TPDs, others finding that they are stopping without them knowing etc. One landlord suggested direct email to <a href="mailto:ucfull.service@dwp.gov.uk">ucfull.service@dwp.gov.uk</a> with request to stop MPTL or TPDs. Another landlord outlined detail of contacting UC Helpline to stop a TPD and being told it would be passed on to Case Manager to action but it doesn't and has to be resolved by landlord directly contacting their local Partnership Manager.</p> <p>c) Escalation Routes – Cathy McPhail (DWP) will notify when changes and circulate most up to date information on this which SHN will post on MS Teams Channel when received.</p> <p>d) Landlord Portal – generally landlords suggesting further development of this would be useful to allow actions such as stopping a TPD or informing about an end of tenancy to be done directly through this.</p> <p>e) Information from operational DWP staff – landlord comments around lack of knowledge/expertise of DWP staff when queries put to them, delays in obtaining responses, lack of case manager action etc. This appears to be in particular when UC Helpline is used as first point of contact.</p> <p>f) Benefit Cap – one RSL landlord asking about whether there is some mechanism through which they could be informed of when a tenant becomes subject to the Benefit Cap so they could pro-actively offer assistance. This doesn't happen at the moment and it is noted that Scottish households affected by the Benefit Cap has nearly doubled over the course of 2020.</p>
<p><b>Housing &amp; Welfare Reform in Scotland (Scottish Government) – Pauline Torley</b></p>	<ul style="list-style-type: none"> <li>• Pauline updated on continuing homelessness priorities within the joint national Action Plan. These include the introduction of the Tenant Hardship Loan Fund, new Pre-Action Protocols for private landlords and legislation to minimise risk of evictions leading to homelessness.</li> <li>• UK Govt LHA rates cash terms freeze from 2021/22 – SG has raised concerns about this and have written to Secretary of State for Work and Pensions.</li> <li>• Tenant Hardship Loan Fund – to date 516 applications received by Scottish Govt with 52 loan offers made. Scottish Govt looking to extend eligibility as significant numbers (approx. 130) been rejected due to “affordability” criteria and issues around when arrears commenced (i.e.. some prior to cut-off date of Jan 2020).</li> <li>• Universal Credit “Scottish Choices” – the Evaluation Report has not been published yet as extra fieldwork undertaken but due soon. SG reporting that take-up rates remain steady although there is a delay in publishing Management Information at present.</li> <li>• The position on Scottish Govt policy development of Split (or Separate) Payments remains unchanged. A query did arise whether these payments would be applicable to housing costs as well as the core UC award?</li> </ul> <p>The main points of discussion from landlords were:</p>

	<ul style="list-style-type: none"> <li>a) One landlord explained that a tenant had recently been rejected for a Tenant Hardship Loan Fund and was now appealing – queries arose over the extent of the affordability assessment as tenant appears to have been unsuccessful due to perceived ability to repay the loan.</li> <li>b) Tenant Hardship Loan Fund – statistics on applications and those successful broken down by other variables such as tenure and geography would be useful. Also queries on the processing time for the Hardship Loans and how the money is paid – whether direct to landlord or the tenant?</li> <li>c) Some RSLs in particular reporting that they are wary of promoting the scheme – general view seemed to be that the fact it was a loan and another debt for potential applicants already in financial strife was influencing this.</li> <li>d) Discretionary Housing Payments – while generally works well in Scottish context there still appears to be some issues for landlords around the ability to access these and the interaction between LA Housing Benefit and Universal Credit. Also, one LA landlord would like to see the breakdown of allocations and spend across Scotland for DHPs at next forum in June 2021.</li> </ul>
<b>SHN WR Forums (next dates)</b>	<p>East (Edinburgh) - Tuesday 8<sup>th</sup> June 2021; West (Glasgow) - Thursday 10<sup>th</sup> June 2021; North (Inverness) - Thursday 17<sup>th</sup> June 2021.</p> <p style="text-align: right;"><b>Tony Donohoe, March 2021</b></p>

## Annex 1

Questions/Comments Posted on Teams from Forum Participants – February 2021		
East Forum 16/02/21	West Forum 18/02/21	North Forum 25/02/21
<p>These comments refer to Scottish Govt Tenant Hardship Loan Fund:</p> <ul style="list-style-type: none"> <li>• Bit of a conflict for us in promoting this.</li> <li>• Yes another debt.</li> <li>• Think some RSLs are wary of promoting the scheme</li> </ul>	<p>We also have problems with getting TPD's to stop.</p>	<p>There are quite a few issues with TPD's at the moment</p>
<p>These comments all refer to Rent Arrears:</p> <ul style="list-style-type: none"> <li>• I have tenants explicitly saying they won't pay as they know there is nothing we can do right now.</li> <li>• Yes, we are starting to serve notices again at Port of Leith HA</li> <li>• We are at Waverely</li> <li>• Yes we are serving notices at Cairn</li> <li>• Edinburgh moving forward with service of notices and returning cases to court. These are triaged through our internal court team to ensure everything has been done to prevent the action.</li> </ul>	<p>If you need to end a Managed Payment To Landlord or a Third Party arrears deduction you can send an e-mail requesting this to: <a href="mailto:ucfull.service@dwp.gov.uk">ucfull.service@dwp.gov.uk</a>. You will need to provide the customer's name, postcode and UC reference number</p>	<p>We have found a lot have stopped due to earnings in household if they earn more than the in work allowance for more than 3 months TPD will end and you need to approach tenant direct for agreement - causing a lot of problems.</p>
	<p>Could I ask DWP a UC question , re third party deductions? When someone with arrears has an alternative payment arrangement and third party deductions in place, it seems the dwp system stops the arrears deductions if the persons income goes over the income threshold. This has caused problems for cases that we have been unable to get them to pay arrears, which is why we have requested third party deductions direct from DWP. Is there any way they can clarify why this happens and try and resolve the issue.</p>	<p>We have also had a number stopped for no apparent reason. no changes. (referring to TPDs)  It was a change that happened in August apparently</p>
	<p>Hi, as I understand it UC regulations state that a deduction will not be put in place if the earned income in relation to the previous one assessment period exceeds the work allowance however, if the deduction is already in place it will be stopped if the earnings have exceeded the work allowance for three months prior.</p>	<p>What is the processing time for these tenant hardship loans? Do tenants get the money direct or is this paid to landlord? thanks Is UC Housing Costs to be split, or just standard UC? (this is referring to Scottish Government policy proposal to split payment between household)</p>

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	If landlord receives the first post increase APA at old rate, we are supposed to be able to update at that point.	
	If you have someone who is vulnerable and they haven't updated their rent liaise with your partnership manager and they may be able to get the rent looked at under test and protect rule. Forgot to add that if UC have not been able to update rent under test and protect for any cases we have raised the case manager has taken steps to contact the customer and explain to them how to report the change.	
	Case managers for our tenants seem to just suspend the claim until the tenant responds to a to-do, not sure they've heard of trust & protect!	
	We also find that some of the Council's covering our area pay DHP to the tenant by default. If the tenant does not pay this to us it leads to rent arrears. When we notify the Council of the arrears, they will change payment direct to us but there is still an arrear from the period it was paid to the tenant.	