

## Welfare Reform Service

### Forum Summary Report – June 2022

#### Introduction

This report outlines the main points from the recent round of SHN welfare reform events held in June 2022. Approximately 75 people attended the three 'virtual' events. The events are facilitated by Ross Morris, SHN Service Improvement Manager ([ross.morris@scotlandshousingnetwork.org](mailto:ross.morris@scotlandshousingnetwork.org))

The forum outputs *including presentations* can be found at:

<http://www.scotlandshousingnetwork.org/welfare-reform/> and are now also available on the SHN Teams Welfare Reform channel.

#### Get help applying for Universal Credit

**Help to Claim** is a dedicated service from Citizens Advice.

It's free, independent and confidential.

Call us for free: **0800 023 2581** (Scotland)  
8am-6pm, Monday to Friday.

Chat to an adviser online at [cas.org.uk/helpclaim](https://cas.org.uk/helpclaim)  
(available 8am-6pm, Monday to Friday)



#### Help to Claim Overview

**Anna Lisowska, Network Engagement Officer**

[helptoclaim@cas.org.uk](mailto:helptoclaim@cas.org.uk)

**Citizens Advice Scotland – [www.cas.org.uk](https://www.cas.org.uk)**

- Anna provided an overview of the Help to Claim service. This is now Year 4 of the project, funded by the DWP.
- Now being delivered via a Freephone and Webchat service by 25 Bureaux, supporting clients in the initial stages of the Universal Credit (UC) claim. Most issues occur during the first five weeks of claim.
- Clients can self-refer or be signposted to the service, or can be supported to access the service depending on capacity.
- Individual needs assessments carried out – holistic issue diagnosis, identifying any other issues and supporting people to address these.
- Some will only need light touch support, but large proportion of Help to Claim clients are very vulnerable – including the elderly and people also dealing with migration-related issues
- Offer benefit check to ensure receiving anything they're entitled to.
- As UC is by default online, if have capacity will guide them through setting up an email account, bank account.

- Depending on level of need will support person to:
  - Verify identity – CAS can't do this but can support client in this process – i.e. Government Gateway.
  - Advise on any additional evidence the client might provide
  - Understand monthly payments etc (i.e. Scottish Choices – twice monthly payments, direct payments to landlords)
  - Accessing adaptations and easements
  - Applying for additional financial support
- Accessing longer-term/additional support – Signposting/referring on to other agencies including other CABs, other support agencies, job centre or LA
- Working with partners including LAs/RSLs, DWP, other support agencies etc. critical to ensuring a smooth client journey.
- **Signpost** – Make a client aware of Help to Claim freephone number – **0800 023 2581** or webchat service – 8am to 6pm Mon-Fri and provide them with tools to access support themselves
- **Referral** – Your client needs additional support with making appointments and with their consent you contact the Help to Claim helpline with their information and ask us to contact your client

### Questions/Comments

- **How does this work in practice when supporting client with phone calls?** Conference call – would be asked for the client's consent to stay on the call and provide support.

## Housing and Welfare Update

**Nicole Pettigrew, Housing Affordability Policy Officer** (unable to attend due to ill-health) **and Helen Robertson, Social Security Futures team** [helen.robertson2@gov.scot](mailto:helen.robertson2@gov.scot)  
**Scottish Government**

### Bedroom Tax

- The Scottish Government remains committed to abolishing the bedroom tax at source as soon as possible using Universal Credit flexibility powers. This has not changed.
- Last Ministerial Working Group (16<sup>th</sup> May 2022) Ms Robison, Cabinet Secretary for Social Justice, Housing and Local Government, again pushed for an update on bedroom tax mitigation at source. The DWP responded that they are still unable to commit to a timescale for reviewing this. We will continue to push the UK Government to reopen discussions in this area as soon as possible.

### Guidance work

- Recent work on developing the Scottish DHP Scheme which includes creating the Scottish DHP guidance as well as revoking the UK acts and replacing with Scottish acts that are already written into legislation but are yet to be commenced.
- Progressing with caution to ensure what we put in the guidance makes the work of local authorities easier. We will be aiming to complete an internal and external consultation on the new guidance over the coming months, we recognise that local authority input is vital in making this work. We understand the guidance is eagerly anticipated amongst local authorities and are still aiming to have this published this year.

## **Benefit cap**

- SG and Greens [Shared Policy Programme](#) there was a commitment “to explore, with a view to implementing, ways to improve the support given to people impacted by the UK Government’s benefit cap, within the scope of devolved powers, and as part of our new deal for tenants.”
- Policy officials worked on finding ways to better support those affected by Benefit Cap and in the new tackling child poverty plan ‘Best start – Bright Futures’, published on 24 March 2022, a commitment was made to mitigate the benefit cap as much as we can within the scope of devolved powers. We will do this using DHPs.
- In Scotland 97% of all households hit by the benefit cap are families, and 68% are lone parent families. Mitigating the benefit cap will help up to 4,000 families, with around 13,100 children, meet their housing costs. On average, the benefit cap takes away almost £2,500 per household per year and this is why we are going to invest the funds necessary to mitigate the benefit cap as fully as we can within our powers every year.
- We have been working at speed with this policy and are progressing with this quicker than initially anticipated. We have been engaging with both Local Authorities and COSLA to ensure anything we put in place will be workable. The next step for us is to have a methodology which we will be proposing agreed which we are aiming do at the next Settlement Distribution Group in August. We are still aiming to have this policy in place this year. We still plan to hold practitioner group forums which will allow us to continue discussions on this policy both before and after it is in place.

## **DHP Practitioner Groups**

- Work for the DHP practitioner groups has been underway for a few months now. The intention of the group is for it to be a place to share best practise and raise any concerns around DHPs. We sent out a questionnaire to all LAs to help us shape our first meeting which will be around the benefit cap mitigation. We plan to go over the benefit cap mitigation methodology with LAs and get their thoughts on any issues they see arising. We are also going to arrange for some speakers from LAs who are successful at spending their benefit cap budget so they can share best practise.
- We don’t know how regularly the meetings will be yet but think they will possibly be quarterly. We will let them be guided by the LAs as they are for their benefit.

## **Housing Affordability**

- Andrew Weild is leading work on housing affordability. He put together a working group made up of stakeholders and experts from across Scotland’s housing sector. The membership of the group is wide-ranging and is chaired by Professor Ken Gibb who is a Professor in Housing Economics at the University of Glasgow. The group includes tenant representatives, Landlords, Local Government, Housing Associations, Shelter, Crisis, Citizens Advice Scotland, the Housing Regulator, the Chartered Institute of Housing, and specialists and academics with knowledge of rurality, gender, and economics.
- The group is focussed on the shared understanding of housing affordability. They are not looking “fix” housing affordability issues. However, they will be taking into account housing costs other than rent and the cost of living. The shared understanding may help us assess and develop policy more effectively.
- It is anticipated the group will meet 5 times over the next 12 months and will commission focus groups with the aim of getting a significant number of the public to steer them on what affordability means to them.

## Tenant Grant Fund

- The £10 million tenant grant fund was launched in Sept 2021 with the intention to support tenants in the private and social rented sector who incurred rent arrears as a direct result of the Covid-19 pandemic, enabling local authorities to prevent homelessness and sustain tenancies by directly reducing, alleviating or paying off rent arrears altogether
- The period the grant covers is between 23 March 2020 and 9 August 2021. Any arrears accrued before 23 March 2020, and after 9 August 2021, cannot be covered by this grant.
- We are aware that landlords needed time to set up systems to administer the funds, and that these are now in place. We will shortly publish a progress report of how the fund has operated up to 31 December 2021.

### **More info on Tenant Grant Fund**

<https://www.gov.scot/publications/coronavirus-covid-19-tenant-grant-fund-guidance-for-local-authorities/>

Queries: [tenantgrantfund@gov.scot](mailto:tenantgrantfund@gov.scot)

Contact [Denise.Buchanan@gov.scot](mailto:Denise.Buchanan@gov.scot)

## Universal Credit

- Since October 2017, we have offered payment of housing costs directly to landlords; and vice monthly payments. The aim of these policies is to provide more choice for people to manage their finances, protect tenancies and reduce build up of rent arrears.
- Due to the pandemic, much of our work around the choices has been paused however it has restarted recently. SG has had ongoing engagement with DWP regarding the evaluation; and
- Working alongside analysts we have proposed a new management information data sharing and invoicing process which will hopefully be implemented very soon. This should improve the accuracy of the MI we receive from DWP and allow us to better evaluate take up of the choices.
- Key areas we are still looking at, based on the last evaluation are:
  - Awareness of the choices,
  - Payment Schedule,
  - When they are offered, and;
  - Making more frequent payments *fortnightly* rather than twice monthly

## UC Split payments

- SG believe that the UK Government's policy of making a single payment of Universal Credit to a household can facilitate domestic abuse or financial coercion, which previously could have taken months or years to effect.
- The Scottish Government is considering introducing split payments of Universal Credit in Scotland to give everyone access to an independent income and to promote equality in the welfare system.
- Work paused for 12 months due to COVID-19 but since March 2021 we have picked up pace and have been able to make some good progress.
- SG and DWP have had regular workshops and will continue to meet regularly throughout the development of the policy. Good progress is being made in finalising some of the policy issues.
- Engaging with Scottish Government social and user researchers to gain insight into how those with lived experience of Universal Credit feel about Split Payments and to help inform policy decisions.
- This valuable and in-depth research has recently concluded and we are currently reviewing the findings with the aim of sharing it with stakeholders this summer.
- The Scottish Government will begin work on our proposal for policy implementation which will be sent to DWP to action. Mr Macpherson will continue to communicate with key stakeholders.

## Questions/Comments

- **Tenant Grant Fund quite a bureaucratic process.** Has taken time for LA's to get funds set up, still funds available.
- **Question: How long will Tenant Grant Fund continue running for?**  
The Tenant Grant Fund ran until 31 March 2022. However, as it was provided to local authorities as General Revenue Grant, if LAs were unable to spend their revenue funding in the last financial year, they are able to continue to use their allocation in 2022-23 until fully spent. This means some LAs will have spent their full allocation and closed the fund, whereas others may still be processing applications.
- **Comment: In an operational sense, DHP benefits caps are not auto-renewing each year. This would be very helpful operationally and save a lot of time.**  
We have noted this and will look out for this issue being raised at upcoming DHP Practitioner Groups. As Local Authorities are responsible for DHPs and how they are paid, Scottish Government have no control over any systems that are used to make DHP payments. We are also aware that not all LAs use the same systems so if there are any issues with DHP payments not automatically renewing then this will need to be addressed with the system-provider.
- **Where a person has selected twice monthly payments, this can have an impact on the household budget as well as alternative payment arrangements (APAs). Nearly all who take twice monthly end up cancelling once they know the implications on APAs (taken out of first payment only). Would be useful for a notification to be sent to the landlord if the twice monthly option is selected so they can have an informed conversation with the tenant about implications.**  
We have noted this suggestion which is similar to the feedback we have received in the Scottish choices evaluation which was carried out. As you will be aware the choices are delivered by the DWP on behalf of the Scottish Government and changes such as the one highlighted would fall under the control of the DWP. We are currently in discussions with the DWP about how we can better the delivery of the choices based on the evaluation and feedback such as this and will continue to discuss DWP to determine what is feasible within the system constraints.
- SG: Move to management information systems to better understand client needs, realising that communication is key.

## Department for Work and Pensions (DWP) Update

**Lynn McAteer, Scotland Customer Experience Manager and Andrew Weir, Advanced Customer Support Senior Leader**  
**Department for Work and Pensions**

### Report Tenant Housing Costs

- Following the Annual Rent Changes, the 'Report Tenants Housing Costs' to-do will be reintroduced at the end of June (beginning of July at the latest). This was removed during the Annual Rent Change to avoid duplication of notification and this was communicated in the Annual Rent Change notification to landlords and on Understanding Universal Credit on Gov.uk - [Understand-UC-content-ARC-2022v.8-002.pdf \(understandinguniversalcredit.gov.uk\)](#)

### **Absent joint tenants**

- Work is still underway on the Absent Joint Tenants process following the changes made during the annual rent increase to enable verification via portal for absent joint tenants– more information to follow. [Changes-to-AJT-March-2022-v.2.pdf \(understandinguniversalcredit.gov.uk\)](#)

### **Help to Claim**

- As highlighted by CAS, Help to Claim will be delivered via a digital and telephony service this year. Face to face support can be provided in our Jobcentres.
- We are currently looking at the service for 2023–24.
- A Market Engagement event was held in May to test the market for the service after March 2023. We will factor in an increased number of claims as a result of Move to UC. As with any change, we consider the operational impact of that change and that work is ongoing, as we develop the service during ‘move to UC discovery’ work.

### **Advanced Customer Support Senior Leader update**

- When all business as usual escalations have failed to resolve the issue AND the customer is in crisis or at risk of harm or abuse, there is now one single gateway to request ACSSL help in Scotland - [acssl.escalationscotland@dpw.gov.uk](mailto:acssl.escalationscotland@dpw.gov.uk)
- If the ACSSL for your area is not available, another ACSSL will take ownership for providing support.
- In addition to providing the customer details, your referral should include:
  - What the problem/issue is
  - What steps have already been taken to resolve the problem
  - How the customer is at risk of harm
  - What steps you have taken to manage the risk
  - Consent forms if you have already completed these with the person
- Where there is a concern for a customer’s welfare, DWP may contact landlords to find out if they have had any contact

### **J9 Training for Job Centre Staff**

- J9 scheme designates job centres as a ‘safe space’ where advisers will be able to provide support and understand the trauma and potential vulnerabilities experienced by domestic abuse victims. Members of staff trained in each job centre then info cascaded throughout centre
- This is a scheme any organisation/building can be a part of  
Signposting to support
- In addition awareness of human trafficking issues, very relevant in context of Ukraine crisis

### **Move to UC**

- ‘Discovery’ work has restarted to design and deliver a service for people to move to Universal Credit, taking a controlled approach to this to iterate our learning as we go. We will build the service that both meets user needs and is sustainable in the longer term. We have written to 500 people (250 in each area) in Bolton and Medway local authority areas.
- We will take a multi-location approach across the country and will control the numbers of people that are asked to move to Universal Credit in selected areas, starting with small numbers.
- We may then ask more people to move in selected areas, to iterate and refine what we have learnt, or we may take these lessons and ask people to move in another area of the UK.

Any further questions you may have regarding Move to UC should be sent to: -

[universalcredit.engagementteam@dpw.gov.uk](mailto:universalcredit.engagementteam@dpw.gov.uk)

## Cost of living payment

### [Over-eight-million-households-to-get-new-cost-of-living-payment-from-14-july](#)

This is part of the government package to help families with cost of living pressures.

- Millions will receive the first of two cost of living instalments, totalling £650 from 14 July 2022, part of the £1,200 support package this year
- Initial automatic instalment will be £326, with the rest to follow in a second instalment in the autumn.
- The first instalment for qualifying low income households in will land in bank accounts from 14 July 2022, continuing to the end of the month.
- [Guidance can be found here](#)

## Crisis in Ukraine – Expiry of temporary visas

- From 6 June 2022, the Home Office has been sending e-mails to those who were given 6 months Leave Outside the Rules (LOTR) telling them what they need to do, to get their leave extended this letter includes the link they should access to do this.

## Universal Credit Roll-out by constituency

- Information on Universal Credit rollout constituency data can be found on the House of Common Library pages.
- This dashboard has statistics on Universal Credit by constituency in Great Britain, including the Library's estimate of how far caseload rollout has progressed. Please note that the dashboard is updated monthly and that the latest estimates of legacy benefit caseloads are subject to future revision, as and when new caseload statistics are published

<https://commonslibrary.parliament.uk/constituency-data-universal-credit-roll-out/>

## Questions/Comments

**What resources are available to help landlords to discuss UC with their clients?** A statement has been produced following the last SRS engagement event, providing a link to an independent Benefits Calculator. Presented at Appendix 1 below.

**Support with energy bills – what happens if person with a disability is not the named person on the energy bill?** The only information I could find in relation to the question is here - **Error! Hyperlink reference not valid..** Also there is information on Priority Services Register via OFGEM, this may be helpful.

**Some customers may in theory be better off on UC, but would be worse off due to DWP debt or deductions – is there any information as to whether deductions would be higher under UC?**

Lynn to look into this and any mitigations

**Do ACSSL's deal with Universal Credit issues only, or across the board?** ACSSL role covers all DWP benefits including state pension and pension credit.

**Are there any materials available on the J9 project?** Link provided here - <https://www.saferplaces.co.uk/j9-initiative>

**Rent increase – still a high proportion of our tenants where the ‘to do’ in relation to the annual rent increase hasn’t come through the portal. Guidance advises that if the tenant didn’t do this in the first month it would be passed to the landlord for them to carry out the ‘to do’ to update through the portal. Landlords reported not receiving this.**

Automated process removed to avoid duplication. Lynn McAteer will ask for some examples and will check with UC Programme and provide a response.

**If DWP have information about % not done – i.e. approx. 90% nationally have completed– could this information be provided to landlords?** Unfortunately, not at individual site level, this information was provided by UC Programme at the last Strategic Landlord Forum and was national figures.

We are in regular communication with our service centres and they are working through their case load to ensure arrears payments are paid. As long as customer has done change and you have verified this will be paid. **Landlords noted this relates to ones where the tenant hasn’t done this or hasn’t received the To-Do, and where landlords haven’t received the automatic ‘to do’ at their end. Range 10% to 25% quoted.**

**Will these outstanding cases be paid back to April?** If customer completed the to-do within the assessment period in which the increase took place, the new housing costs would be paid regardless if the landlord took longer to verify the housing costs. If customers did not respond to the to-do, when the increase is notified this will be paid from the notification. If backdating is required we will need to refer to Decision Maker to consider good cause for the delay.

**Landlords highlighted changed relationship with Dundas Service Centre.** Lynn will feed this back.

**Referral Route is difficult to navigate – hard to get small problems resolved.** Lynn will update on this once she feeds back to the respective area.

**Partnership Manager has moved on, new staff at contact centres - need to identify new person.**

Partnership Manager should be next point of call when Business as Usual arrangements have not resolved issue. Lynn will find out details of new partnership managers and provide Housing Escalation email.

**SERCO staff not dealing with some requests – seeking client’s security details.** Call routing service removed during COVID due to the sheer volume of claims we had to process. Lynn will ask UC Programme if this will be reinstated in the future.

## Appendix 1

*Dear Colleagues*

*As we have been discussing with you at recent meetings, the Government is committed to raising the awareness of Universal Credit and we want to encourage people who could be better off financially to consider moving to UC. We estimate **55%** of those on legacy benefits, would be better off on UC*

*As discussed at our recent SRS Landlord Forum, we would be very grateful if you could consider putting the following narrative onto your existing communication channels such as your website, social media platforms, newsletters etc. This has been worked up in consultation with a number of SRS Landlords and has been approved by the UC Programme.*

- Housing Benefit (for those under pension age), Employment and Support Allowance (Income Related), Income Support, Jobseekers Allowance (Income Based), Working Tax Credit and Child Tax Credit are ending, and the Department for Work and Pensions will be moving people across to Universal Credit by 2024.
- Many people who switch to Universal Credit could be financially better off. You could take advantage of this by choosing to move to Universal Credit earlier if you think it's right for you.
- If you choose to apply sooner, it's important to get independent advice before you do as you won't be able to go back to your current benefit. You can use an independent benefits calculator ([Benefits calculators - GOV.UK](#)) to see if you could be better off on Universal Credit.

*The link to the Department's Move to UC publication which sets out our strategy to move claimants through our three-track approach can be found here: [Completing the move to Universal Credit - GOV.UK \(www.gov.uk\)](#)*