

Welfare Reform – the impact on frontline staff

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About WWH



- Over arching principle: **To do the right thing to deliver what matters to customer**
- Rent and rent arrears or **I want to pay**
 - **People want to pay their rent, but want help**
 - **Start 'clean'**
 - **Provide that help quickly when someone gets into trouble**
 - **Agree a payment profile that is sustainable**
 - **Help people to stay out of debt – not just pay us**
 - **Measure who is paying instead of just the debt**

Impact of Welfare Reform



Social Size Criteria Changes (SSCC)/Bedroom Tax

- 830 households affected as of 01/04/13
- Total shortfall of £600k p.a.

Benefit Cap

- 11 families affected as of 30/03/14
- Total shortfall of £15k p.a.

Introduction of Personal Independence Payment (PIP)

- Latest resident survey suggests 54% of residents have some disability
- Loss of DLA will impact on residents ability to budget

Universal Credit (UC)

- Envisage over 60% of residents will claim some UC
- Failure to pass on housing costs could see arrears triple from current levels

Our response – Bedroom Tax and Benefit Cap



- Publicised changes in resident magazine and on website
- Trained housing and call centre staff
- Engaged with LA HB departments to identify residents affected
- Visited all residents affected and completed Personal Housing Plans
- Results of these plans led to recruitment of specialist staff
 - Money issues
 - Support needs

Progress so far



Bedroom Tax

- Steady decline in numbers under occupying
- Over 100 households have downsized
- 80% of residents are paying the shortfall
- No evictions to date

Benefit Cap

- All households affected are paying the shortfall

Progress so far



Gains made for residents:

- Increase in disposable income of £780 per year
- Over £150,000 of debt written off or renegotiated
- Improved levels of financial capability
- Greater understanding of issues residents face
- Provided information that can be used for future preparation
- High levels of satisfaction with service

Case study



Miss G - Denbighshire

The situation

- Under occupying due to bereavement
- £11.50/wk additional to pay – out of sync
- Lower rate of JSA, utility arrears and water arrears
- £26.50/wk available for food, travel and bills
- Paying a neighbour to cook as she has no cooker

Case study



The solution

- A successful Discretionary Housing Payment (DHP)
- British Gas arrears negotiated down to £2.50/wk
- Cooker obtained via a utilities assistance fund
- Welsh Water arrears partially written off
- A net weekly increase in income of £25
- Introduction made to 'Open Doors' job support in Rhyl
- Hugely appreciative of WWH's help

Future challenges



- Assisting residents with changes to Disability Living Allowance
 - Publicising the changes
 - Training front line staff
 - Offering full support to residents affected
- Preparing residents for Universal Credit
 - Increasing Digital Inclusion
 - Increasing the use of bank or credit union accounts
 - Improving financial capability
- Working with LAs to prepare residents for Council Tax shortfall
- Utilising customer facing staff

Conclusion



Key findings

- Face to face advice and support is what works
- Welfare Reform is not just a Housing department issue
- Investment in advice and support is necessary
- Welfare Reform is not going away

Workshop



- Are RSLs ready for UC?
- Are extra staff needed? Specialist or generic?
- Are arrears levels the only outcome that should be measured?
- What does an arrears/housing officer of the future look like?