

**WELFARE REFORM ADVICE at LEICESTER**

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- Overview for the changes
- Which Services offer advice
- What are we doing to help
- Advice and communication
- Council tax support consultation

### Council Tax Support

- Replaces Council Tax Benefit
- Saving 10% off current spend - £3.1m
- Fixed budget for 2 years - £27m p.a.
- Further financial pressures of £2.2m
- Major scheme design
- Public consultation Aug - Oct
- Major publicity campaign
- Pensioners will be protected
- LCC to decide who is vulnerable and can we afford to protect them?
- Working age face to brunt of the savings

### Benefit Income Capping

- Working age claimants only
- Benefit income households only
- Income limited to £350pw single £500 pw family/one parent
- No tenure excluded: Private Rented Sector, Social Housing, hostels and Extra Care housing ( for under 62yrs).
- DWP say 560 H/H in Leicester will be capped
- Every quarter we receive a new scan from DWP
- Loss between £0.50p - £50 (53%)
- And £50 - £250 a week (47%) HB is reduced to 50p per week
- Highest £630pw
- What if they are not on HB? No loss in HB payments/no restriction in income.
- Protection (Pensioners, WTC, DLA, PIP, ESA (support element), Industrial Injuries Benefit, Attendance Allowance, Constant AA & War Widow/ers pension)

### Under occupation (bed room tax)

- Affects households where they live in homes bigger than they need.
- Working age only
- Similar bedroom allocation to Local Housing Allowance
- One room 14% reduction on benefit awarded
- More than one room 25% reduction
- In Council Housing the impact could affect over 4,500 homes
- Housing Associated - unknown impact
- Will impact on Extra Care for non pensioners
- Protection in place for foster carers & an extra room allocation for 24 hour overnight care

### Universal Credit

- From Oct 2013
- Working age only
- Pensioners from April 2015
- Replaces
  - Income Support
  - Job seekers Allowance
  - ESA
  - Housing Benefit
  - Tax Credits
- No front facing service
- On line claims
- Telephony based support
- Direct monthly payments

## Protection against impact? DLA moves to PIP

- Disabled Living Allowance moves to Personal Independence Payments
- Objective assessment
- Reduced qualifying criteria
- Not a means tested income.
- Review impacts on 16 -64 year olds (2013 -16)
- Target to save 20% from current budget expenditure
- Will be tougher 'fitness' test
- Aim to reduce numbers claiming DLA (low care)
- Not life long – there will be regular reviews
- Priority for Welfare Assistance funding.....

## OVERVIEW OF WELFARE CHANGES

- Working Tax credit
  - Child care reduced from 80% to 70% support April 11
  - Minimum works to work inc to 24 for a couple April 12
  - One partner working 16hrs and disabled/carer's allowance are excluded if they have children.
- Child Benefit
  - -income limited no longer universal Jan 13
  - Income above £50,000
- Lone parent ( child over 6 years old) claiming Income Support from May 12 will move to Job Seekers Allowance. ( child/ren over 5 from Aug 12)

## OVERVIEW OF WELFARE CHANGES

- Local Housing Allowance cap at 4 bed rate ( April 11)
- Local Housing Allowance rates frozen ( April 12)
- Local Housing Allowance increases annual at Consumer Price Index rate instead of market rents in each area ( April 13)

## Who will be affected the most?

- Pensioners are protected from most of the changes
- Working age face multiple impacts
- Families on benefits face the greatest impact
- Single homeless may face a housing crisis in Leicester
- Households will be worst off before Universal Credit comes in
- Main wards affected in Leicester are Spinney Hills, New Parks/Rowley fields and Braunstone.

## Welfare assistance funding

- New burden for LA's
- Matched funding from DWP
- Replaces crisis loans and community care grants
- £1.7m (est) for Leicester.
- New claim route to be developed
- New policy to be written

## What can we do to help?

Which services can help and  
How are we meeting this  
need?

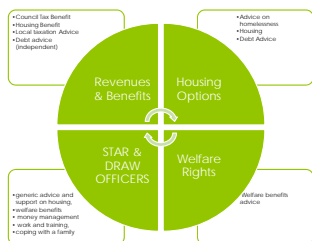
## Low level Advice



## Impact

- Inevitably the FIRST point of call for our customers
- Expectation we will see a significant increased number of callers both face to face and telephony
- Possible New Customer Service location by May 2013

## What specialist advice is available?



## Revenues & Benefits

- Face to face support for Housing Benefit, Local Tax – business hours
- Central location
- Independent Debt Advice surgeries at Wellington House
- Telephone helpline – business hours
- Welfare visits for the housebound
- Website page specially on Welfare changes

## Housing Options

### What we do:

Housing Options Service provides housing advice, assistance and information 'free of charge' to all citizens of Leicester.

### The range of housing solutions include:

- Prevention of homelessness and undertake the statutory homeless functions on behalf of the Council
- Help customers with access to the Councils Housing Register- Leicester HomeChoice (also known as the Council's waiting list) and also runs the one-stop property shop.
- Provide a reconciliation/mediation service for private tenants who are experiencing problems with their private landlords including those who are threatened with eviction and we help customers apply for Discretionary Hardship payments from HB Service
- Enable access to private sector tenancies via two schemes run by the service
  - Leicester!e! Finders Fees scheme – for families
  - Rent Deposit Guarantee Scheme- For singles/childless couples

## Welfare Rights

- Provides advice, some targetted form filling, specialist casework (have LSC Quality Mark) , talks, training and consultancy to both the public and Social Care in welfare benefits.
- Public adviceline (mon,tues,thurs pm) 2568211 takes on casework.
- Internal adviceline (5 half days) 2568210 and benefit help for Home Care users
- Email enquiries at [welfare-rights@leicester.gov.uk](mailto:welfare-rights@leicester.gov.uk)
- Weekly Outreach advice/form filling appointments at 13 venues across city (including New Parks, St Matthews, Highfields, Eyles Monsell, Beaumont Leys, Rowley Fields, Northfields, North Evington, Rowatts Hill)
- Guides to filling Disability Living Allowance and Attendance Allowance forms and self help guide to challenging Employment Support Allowance decisions on website



## STAR

- Supporting Tenants and Residents STAR
  - What we do**  
STAR is a citywide service providing practical housing related support to prevent homelessness.
  - What advice /support we offer**  
STAR provides generic advice and support on housing, welfare benefits, money management, work and training, coping with a family.
  - Where**  
Beaumont Leys, Humberstone, Braunstone, St Matthews, New Parks, Eves Mansell and Revolving Door in the city centre.
  - Who and How many**  
In 2011-12 STAR supported over 1200 people at risk of homelessness STAR supports 580 vulnerable people at any one time. This includes Gypsy and Travellers, substance use, older people, homeless singles and families.

## DRAW OFFICERS

- The team includes several Debt Reduction Advice Workers (DRAW) who provide detailed welfare benefits advice, liaising with external agencies, charitable bodies and other partners to maximise tenancy sustainment.
- In pursuing outstanding rent, the Income Management Team aims to do everything possible to prevent households being evicted. By helping people sustain their tenancies the team achieves:
- Reduced vacant property losses;
  - More stable communities;
  - Fewer former tenant debt 'write off's;
  - Lower impacts on health & well being of entire household;
  - Greater continuity in the education of affected children & lower 'churn' in schools;
  - Improved benefit uptake helps local macro-economy;
  - Less dependence on doorstep lenders & loan sharks, access to appropriate financial products, and good household budgeting skills all result in less child poverty;
  - Improved income for the Authority allows more investment in property stock & environmental improvements;
  - Improves L.C.C's reputation for good management.

## Social Welfare Advice Partnership

- Social welfare law advice is a cross cutting theme across the Council
- Number of divisions that provide or commission these services: Adults, Children's, Housing, Revenues and Benefits and Neighbourhood's
- Externally and not commissioned by the Council there is also a number of Voluntary and Community Sector (VCS) providers and private providers.
- The Council chairs a partnership forum across the sector to bring together all providers of free advice to work together.

## Services in the city

- Social welfare law advice most frequently given to the public in the city is on the following types or "categories" of social welfare law:
  - Welfare benefits
  - Debt
  - Housing
  - Employment
  - Community care\*
  - Family\*
  - Immigration\*
- \*Services not commissioned by the Council

## Key Challenges for the sector:

- Advice need in Leicester is significantly high due to the levels of deprivation in the city factors that impact on the need for advice includes: high rates of economic inactivity, high rates of unemployment and high rates of working age population on key benefits.
- Services cannot meet need, predicted need continue to increase during the next 3 to 5 years from the impact of: nationally imposed public sector spending cuts, welfare reform changes, legal aid changes, economic downturn and advice on how to access welfare benefits in relation to Department of Work and Pension (DWP) and the migration of certain benefits to the universal credit system
- Legal aid cuts are reducing money in city spent on advice by £700k from 2013

Advice &  
Communication

## Communicate what?



## Housing Options – Welfare reform pressures

### What are we doing

We are working closely with Housing services including HB section to develop an action plan to contact and offer help to those customers affected by the 'benefit cap' in April 2013.

We are reviewing our current private sector schemes to see how we can attract more private landlords to join the council's scheme.

We are proposing making changes to the current Housing Allocations Scheme ahead of the HB changes. This is subject to Cabinet approval and a public consultation exercise to take place.

## STAR

### **What we are doing**

- Each team is developing local Anti- poverty action plan
- training vulnerable people how to sustain a tenancy
- Mapping current provision of services to minimise destitution
- Contributing and developing FareShare food distribution throughout the city
- Working with Clockwise to support financial inclusion
- Bidding for funding opportunities to build capacity in communities to survive the increase in destitution

## Draw Officers can....

- Will send out letters to all affected by bed room tax
  - to all tenants affected offering one to one assistance
  - Help people find new homes
- Financial inclusion and debt management advice
- They expect an increase in court action. They will work with tenants prior to court attendance to minimize the possibly of eviction

## Welfare Rights

- Benefit Changes/Reviews increasing demand for advice and casework with more negative decisions and appeals
- SOLUTIONS – more use of self help guides/better partnership working with referral scheme for generalist providers/review & streamline casework procedures
- Increased referrals from Adult Social Care including Single Point of Contact (SPOC) and due to changes to Home Care charging policy changes
- SOLUTIONS - more use of generalist help providers where possible/ referral protocol/train Social Care & other staff on form filling

## Key priorities for SWAP:

### **Work in partnership on recommendations from a review of services on:**

- Action plan to improve customer information, access and referrals for social welfare law advice
- Identify and support development of other areas of support for clients in hardship such as free or low cost food and goods
- Jointly develop a social welfare advice strategy and action plan for the city
- Re commission a universal social welfare law advice service to replace the Community Legal Advice Centre which will close in April 2013

## One to one: communication

- DWP have sent each Benefit Cap household a letter advising them of the reduction in their income from April 13.
- R&B advise each h/h of the single room accommodation a month before the reduction is made.
- Housing will write to each H/H affected by the bedroom tax and offer support

## Leaflets and Web pages

- Big Benefit Changes Web page talks about the time line for Welfare Reform – What it is and where to get help.
- Welfare Law Advice leaflet July 12
- Shelter Leaflet explaining where to find 'free meals' across Leicester April '12
- DWP have developed advice leaflets to help households manage the reduction in benefit from bed room tax
- On line calculator for staff and claimants – link via LCC website

### In development

- 'Where's free food' in Leicester a comprehensive guide to meals and food boxes are available in Leicester
- Similar guide for white goods and services
- Guide to Welfare Reform -big changes to come
- Fact sheet for singles on how to move and where to find help

## What our partners need

- Fact sheet telling them what's changing and the strategy each department is employing to cope with the change.
- Current and regular updates when things change and how this impacts the customer and Council services
- Simple, straight forward guides for councillors on:
  - Housing issues
  - How to manage debt
  - Council tax benefit is changing

## Local Council Tax Support scheme

Communication Advice on public consultation

## Strategic objectives

- New scheme in place by 31<sup>st</sup> January 2013
- Everyone affected by the scheme is given a change shape its development
- To run a consultation exercise that is:
  - Easy to understand
  - Assistance is available to help fill the form in

## Target audiences

- Older households (65+)
- Working-age households
  - Single people and couples
  - Families with children, including lone parents
  - Carers
  - Full-time and part-time workers
  - People with a disability
- Audiences will need some **accessible** background information to enable them to make an intelligent response:
  - Wider context (welfare reform/child poverty reduction)
  - Possible changes and their likely effects (scenarios)
  - Draft scheme
  - Replies will form the consultation stage of the Equality Impact Assessment
  - Drop in 'what's it all about' session for councillors
- Easy Read versions should also be made available

## Methods and timescales

- We asked (Aug – Sep)
  - Online questionnaire (freepost reply option)
  - One off day events in Customer Services/libraries/Wellington House
  - Road shows at supermarkets – staffed by revs/bens
  - Outreach through voluntary, community and faith groups
- You said/We did (Nov/Dec)
  - Acknowledge contributions
  - Publish findings and final decisions
  - Provide appropriate levels of feedback on how engagement processes have contributed to the decision
  - Consider whether there are opportunities for further dialogue

## Publicity

- Press release – local and community level
- Link and face articles
- Twitter, web banner,
- Road shows and drop in events
- Use to be made of existing customer channels plus relevant voluntary, community and faith groups

## Any Questions?

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Webpage : <http://www.leicester.gov.uk/your-council-services/housing/housing-and-council-tax-benefits/big-benefit-changes/#housing-benefit-changes-from-2013>