

## Chesterfield Borough Council – Full Service Universal Credit

### Summary of customer support preparation 01.11.17

<p>Maximising income -</p>	<p>Universal Credit is a less generous benefit meaning that many disabled claimants will have less income. Claimants that go through managed migration onto Universal Credit have their income prior to Universal Credit transitionally protected. A review of Housing Benefit and Council Tax Support claimants receiving Employment and Support Allowance Income Related identified over 200 claimants that were not receiving the right amount of Employment and Support Allowance. They were missing the severe disability premium.</p> <p>Our Benefit Take Up Officer is working with people to get the correct amount of ESA. This will increase income now and ensure a higher amount of UC. We are gathering results at the moment but the highest arrears payment so far is £7000.</p> <p>As at 10.11.17 we have identified 142 households that were not receiving enough ESA IR either because of the Severe Disability Premium or Carers Allowance. 42 claimants have returned their relevant paper work to us and documents have been forwarded to the DWP. The DWP have processed 10 cases so far and £36k of benefit arrears granted.</p>
<p>Discretionary Housing Payments –</p>	<p>As at 06.11.17 out of the 2017-18 DHP budget 15.96% of awards amounting to £28434 (16.53% of value of awards) is for Universal Credit recipients. This is 49 awards out of the 307 total DHP awards.</p> <p>This is a high percentage since the number of Universal Credit claimants is currently low under Live Service.</p> <p>We have 77k left of the 2017-18 budget left to spend/allocate</p>

Identification of incorrect UC payments -	Benefit assessors processing Council Tax Support claims for Universal Credit recipients currently contact the DWP where they identify errors in awards. For example missing support for housing costs.
Personal Budgeting Support-	Two benefit officers currently providing this service for Universal Credit recipients. Another officer from the rents service is currently being trained so we have three officers able to provide this service on the 29 <sup>th</sup> November and we aim to have a 4 <sup>th</sup> person trained by the end of December.
Website -	We already had information regarding Universal Credit on CBC website. We have done amendments this week including an alert on all key webpages regarding UC Full Service. This includes a post code checker
Claim form -	We have designed a shortened claim form for Council Tax Support only which will be available by the 29 <sup>th</sup> November. This will avoid unnecessary data capture and confusion. The existing form will continue to be used for pension aged claimants and those working aged claimants still required to claim Housing Benefit
UC start date -	It is important that anyone claiming HB that needs to claim Universal Credit is immediately identified. We are reviewing all our internal procedures including customer services and call centre. The DWP will not backdate Universal Credit even if the customer makes a mistake.
Staff Training -	Training started in earnest this week for front and back office staff. This also includes rents and housing staff. More training is being arranged to cover tenancy support officers and staff doing tenancy sign ups.
Assisted Digital claiming -	Chesterfield Borough Council is providing a service where people can access the internet and have help

	<p>setting up emails and assisted claiming. This service is a contract between CBC and the DWP for 2017-18 and CBC will be the first place the DWP refer customers to who require support.</p> <p>We are training both front and back office staff to provide this service. This will be publicised on our website once training is completed. A detailed list of all internet access points across the borough will be placed on our website once the list is fully completed. Work is ongoing.</p> <p>We will update the CBC website when we have all the places our residents can go for IT access.</p> <p>Please see the comment under 'engagement with housing' regarding tenancy support workers and digital access.</p> <p>UC training with Revenues, Benefit and Housing staff is taking place between w/c 31st October 2017 and 25<sup>th</sup> November 2017. It will be ongoing as we review and learn. Discussions are ongoing about the delivery of assisted digital support beyond the revenues and benefits staff. This is to ensure that we provide timely support at the point we have customer engagement. Data capture of support is also important to ensure we secure DWP funding.</p>
<p>Council Tax Support Take Up for Universal Credit claimants -</p>	<p>We already issue a take up letter where we know someone is in receipt of Universal Credit and has not claimed Council Tax Support. We have also done a detailed take up campaign reviewing cases that have not made a claim despite being invited to.</p> <p>We will carry out another take up exercise as soon as the Employment and Support Allowance take up</p>

	exercise detailed above has been completed.
Council Tax Collection	<p>We have started a study of council tax collection and Universal Credit recipients to inform our payment profiling and recovery activity</p> <p>We want to see if pre-profiling payments with a month free during the 6 week wait will help.</p> <p>UC training being scheduled for council tax recovery officers.</p>
Rent collection and recovery procedures –	Ongoing review of rent recovery action. Where we know a tenant is in receipt of UC we target via phone and letter to advise that they will be paid housing costs and need to pay rent etc....
Trusted Landlord Portal -	<p>Will be operational by 22<sup>nd</sup> November. Will</p> <ul style="list-style-type: none"> <li>- Enable DWP to request rent verification and should speed up the award of housing costs.</li> <li>- Another route for us the request managed payment (i.e. help for housing costs paid to us as the landlord direct)</li> </ul> <p>We haven't seen the portal in action yet but we expect that housing staff particularly those dealing with temporary accommodation will be given access to the landlord portal</p>
Engagement with housing -	<ul style="list-style-type: none"> <li>- Conversation has started with the role of tenancy support workers and lettings officers in signposting and assisted digital claiming</li> <li>- Ongoing conversation about the removal of housing costs being paid for overlapping tenancies</li> <li>- Current discussions over temporary accommodation</li> </ul> <p>We have started a conversation with housing to</p>

	<p>establish the number of council tenants allocated a tenancy support worker and how many of these tenants have their own digital access.</p> <p>Training being scheduled for tenancy support officers and lettings officers.</p>
Engagement with the DWP	<p>We are raising areas of areas of concern with the DWP. The main area at the moment is that changes to housing costs are taken back to the beginning of the assessment. We do have the situation where someone with housing costs ending day 28 of an assessment period will have no support for housing costs for the whole of the period. DWP confirm this is under review</p>

### **Rent arrears**

Because Universal Credit is not administered by CBC we do not know the details of every tenant in receipt of Universal Credit. What we do know is which of our Council Tax Support claimants are in receipt of Universal Credit. We are able to extract this information from the benefits system and data match it via property reference to the Housing Northgate System.

Currently we have 135 council tenants claiming Council Tax Support with Universal Credit as their income. We know that:

- 107 have rent arrears amounting to total arrears of £64,558, therefore the average rent arrears figure (for those in arrears) is £603. This is compared to an average figure of £649 arrears on the 01.09.17. Of the 107 cases, 52 are more than 1 month in arrears so these are not timing issue the remainder of the cases are 1 month or less and so could be timing in payments from UC.
- We have a total of 51 cases on managed payments which is 38% of those tenants we know are in receipt of Universal Credit. We have a further 5 cases where we have applied for a managed payment but not yet confirmed. Out of the 51 cases on managed payments, 8 cases are in

credit but will be in arrears by a small amount when payment is received, 28 cases are in arrears but not by a month so in total 36 cases are timing issues due to payments from DWP. The other 15 cases have over 1 months of arrears so are not timing issues but genuine arrears cases.

Arrears may exist with managed payment cases as firstly, rent is charged in advance and managed payments are received in arrears, secondly, cases may already have been in arrears before managed payments have been applied

- 11 tenants are paying their rent via direct debit with a total sum owed of £999 – an average of £90.80

We can expect an increase in arrears as the gateway to Universal credit includes those residents with limited capability to work.

We are currently attempting to analyse the rent arrears. From past experience the reason for the arrears are pretty mixed as a number of factors need to be taken into account

- Whether there were arrears at the point UC is claimed
- The date they went onto UC
- Whether they are receiving maximum UC or have other income such as earnings
- Whether there are additions to the personal allowance for example limited capability of work
- Whether we are receiving managed payments
- Whether a Discretionary Housing Payment has been made
- Whether rent arrears are being deducted from UC
- Whether the claimant was in work prior to claiming UC
- Whether they have received their first payment yet

We also need to note that there will be tenants that we don't know are in receipt of UC because Council Tax Support is not claimed. We expect their arrears will be higher.

We have asked for a 100% review of the current cases we know about but it is a lengthy exercise so the figures are not currently readily available. This is an enormous topic because our role is changing and the work to ensure that CBC is a top performing LA regards support to UC claiming and rent collection work is in progress. We would like to carry out some detailed case studies because we want to measure our effectiveness, what has worked and what hasn't.

The rent balance for those tenants we know are receiving UC is:-

- In Credit 18
- Zero balance 10
- Arrears < £100 10
- Arrears £100 to £250 30
- Arrears £250 to £500 18
- Arrears £500 to £999 31
- Arrears £1000 to £1999 15
- Arrears £2000+ 3

### **Council Tax arrears**

We know that sanctions are having an impact on the ability to pay council tax since the maximum Council Tax award is 91.5%. Many claimants on the old style legacy benefits have council tax arrears. We have started a study of council tax arrears payment history of a sample of Universal Credit recipients.

We know that Council Tax Support is not always being claimed for Universal Credit recipients. Please see summary of support.