

**CUSTOMER EXPERIENCE OF CLAIMING COUNCIL ADMINISTERED
BENEFITS AND FINANCIAL SUPPORT WORKING GROUP**

**MEETING HELD AT THE ASSEMBLY HALL, BOOTLE TOWN HALL
ON TUESDAY 22ND MARCH, 2016**

PRESENT: Councillor Robinson (in the Chair)
Councillors Dawson and Owens

ALSO PRESENT: Angela Ellis, Christine Finnigan, Paul Fraser and
Neil Kenwright

21. APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillors Cluskey and
McGuire.

22. MINUTES

RESOLVED:

That the Minutes of the meetings held on 17 December 2015 and 29
February and 1 March 2016 be approved as a correct record.

23. WITNESS INTERVIEW - ONE VISION HOUSING

The Lead Member (Councillor Robinson) welcomed Neil Kenwright,
Income Manager, One Vision Housing (OVH) to the meeting and thanked
him for his co-operation in helping the Working Group to obtain evidence
to meet its terms of reference and objectives. OVH had 13,000 homes,
11,000 of which were in Sefton. 69% of their tenants claimed Housing
Benefit

Members asked the following questions:-

Q. What issues were tenants being faced with when their benefit was
stopped?

A. NK indicated that it was important to differentiate between Sefton MBC
and DWP regarding the help provided to OVH when benefits were
stopped, as Sefton provided much more help and information than DWP.
Sefton staff were based at OVH three days per week and once per month
a housing benefit payment was made to OVH by Sefton. There was a data
sharing agreement and service level agreement in place between Sefton
MBC and OVH. The same IT system was shared between Sefton and
OVH and OVH liaised with Sefton when a tenant's benefit was stopped.
397 tenants received Universal Credit (UC); when sanctions were imposed
it was rarely the housing element affected but usually the standard
allowance; that sanctions were imposed for numerous reasons, lengths of
time and severity; and that when a sanction was imposed tenants did not
tend to spend their reduced benefit on housing costs. The average rent
arrears for a tenant on UC was £800. OVH had developed a hardship fund

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for its tenants and discretionary housing payments were available from Sefton MBC although this fund was exhaustible. OVH helped tenants to try and obtain such payments. The DWP did make hardship payments but they sought to recoup the payments quickly from the claimants' benefit which then compounded the problem for the claimant.

Sefton was very good in making payments for new claims to OVH within 24 days whereas the DWP had much longer response times.

A comment was made about new regulations that would come into force on 1 April 2016 that would lead to a reduction in benefits for approximately 400 Sefton residents from December 2016.

NK indicated that the biggest problem to affect Sefton residents would be the implementation of the Local Housing Allowance (LHA). LHA did not relate to a specific rent but was calculated based on the number of bedrooms a tenant's household needed. Housing benefit would continue to be paid in the normal way until April 2018 when LHA would start and tenants would be required to fund an anticipated shortfall of £16 per week. The shared accommodation rate for single people under 35 was referred to; and that joint tenancies for friends were advertised to alleviate under occupancy problems. However, 2000 people were contacted about the scheme with no response received. NK concluded that tenants were resourceful and looked for ways round benefit caps.

NK also referred to an increase in the eviction debt from £250 to £325. This debt was passed on to the tenant following their eviction compounding their financial problems.

Q. The net effect of the proposed changes appears to create instability for OVH. Was there anything that you were able to do but now no longer could?

A. NK indicated that due to financial constraints some OVH staff would have to be made redundant and that this would have an adverse impact on the service provision to customers.

A Member commented that feedback from his constituents was that their experiences of dealing with OVH were positive; and that his constituents appeared keen to engage with OVH.

Q. Why couldn't tenants change their repayment amounts?

A. NK detailed the repayment arrangements stipulated by the Courts of the rent plus an additional payment. This was legally binding and caused problems to OVH if changes were made.

Q. How long did OVH let tenant's arrears accumulate before they sought an intervention; and what was the protocol when taking a tenant to court for rent arrears?

A. NK stated that a letter was sent to the tenant when arrears reached £200 and thereafter a letter was sent every week. OVH used the Northgate IT system and letters were generated automatically. OVH engagement with tenants was good in this respect and phone calls were also made to tenants seeking repayment arrangements. OVH also had 18

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vulnerability categories to look out for and these were used to catch debt problems early. Ultimately it was the responsibility of the tenant to pay their rent and in the majority of cases their rent was paid directly to OVH from the Council. NK stressed that it was in everybody's interest to keep the tenant in their property. NK agreed to provide the Council with a copy of the OVH protocol.

Action

Neil Kenwright to provide the Council with the OVH protocol for dealing with rent arrears.

Q. Vulnerability issues could cause tenants problems and lead to non-payment of rent. How did OVH deal with this?

A. NK stated that the tenant would be contacted the day after their direct debit was not received. 52% of OVH tenants on Universal Credit were on alternative payment arrangements. A pilot study in Oxford found that collection rates for UC claimants was 40%. There was a low uptake of direct debit as a payment method. 69% of OVH tenants preferred to pay rent direct to OVH, with payment cards being preferred method of payment. It was suggested that the most efficient way of dealing with such matters was for the tenants' rent to be paid directly to the landlord by Sefton Council

Q. What interventions were in place for vulnerable tenants – did they have flags on the system to highlight such vulnerabilities?

A. NK stated that a red flag on their system highlighted a vulnerability issue whilst a blue flag identified a customer profile who showed a history of violence. The flag system was adopted at the start of a tenancy to enable appropriate signposting to be put in place. OVH find out if tenants had a support worker, and there were 2 neighbourhood officers and 1 income officer per patch. About 60% of OVH customers were over 65. 60% of tenants had a known disability and these were identified via the housing welfare system or Property Pool Plus. OVH worked hard to find out whether a customer had a support worker. 19% of tenancies failed within the first year and this had a high financial cost to OVH (on average it cost OVH £2000 to turnaround a property and commence a new tenancy). The remaining 40% (of tenancies) were transient and had an approximate turnover rate of 12% per year. This was the reason why OVH worked hard to keep tenants in their properties to keep the costs down. However, 6,000 of OVH customers never moved.

Q. What did the OVH Welfare Rights team do?

A. NK indicated that OVH's Financial Inclusion Team comprising of 6 officers, would contact customers at the start of their tenancies to undertake affordable warmth surveys with a view to getting a better deal from suppliers. Last year, the Team secured £2.5 million for customers in additional benefits or in defending appeals; and that this year the anticipated figure was 1.5 million. On occasion we secure additional money for customers but they did not use such funding to pay off their

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arrears. OVH provided pre-tenancy training; signposting to Helping Hands organisation; assisted with Emergency Limited Assistance Scheme (ELAS) applications and made every attempt to engage with vulnerable customers where possible.

Q. in an ideal world would you have more staff employed in your Financial Inclusion Team?

A. Yes, but factors such as that detailed above, whereby OVH secure additional benefits for customers who did not then use such funds to pay off arrears would have to be given consideration.

Q. Do you work with the Sefton Welfare Rights Team?

A. No but can and do signpost customers to the Team. Sefton offered a wider service than OVH in this respect but we do work with the Sefton Benefits service.

Q. How long did it take before an OVH customer could see a Financial Inclusion Team member?

A. Contact would be made via telephone within 24 hours and then within 10 days for a formal meeting.

Q. was OVH utilising the Council's benefits service and who did OVH report issues back to?

A. Benefits service representatives are located in OVH; and regular meetings were held with Sefton Council's Benefits Service Managers, Diane Turner and Jason Duffy . This helped to resolve any issues/problems quickly.

Q. Was there anything that we as a Council could do to help improve the service?

A. Not really, we already have a good working relationship. Improvements in the service to customers often could be achieved if customers provided us with all necessary information in the first place.

However, if we had a nominated representative from DWP to liaise with this would improve the service. The DWP did not provide clarity and often conflicting information/advice was received.

Q. How do you help customers with digital inclusion?

A. OVH had an office in Bootle Town Centre (behind the library on Stanley Road) and 4 P.C.s were provided for customer use but these were really underused; whereas at the library, there were frequent long queues to use its P.C.s. OVH had installed computes in some of its sheltered housing schemes through lottery funding grants

Action

Regarding digital inclusion:-

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CF - Arrangements be put in place to signpost, at Bootle Library, OVH tenants to the ICT facilities at the OVH Customer Access office, Coral Drive, Bootle Village

CF - Charlotte Bailey, who is undertaking work on digital inclusion, be requested to work with OVH sheltered housing schemes that had P.C.s to support tenants to improve their ICT skills

NK - OVH be requested to consider the introduction of free wi-fi in their high rise and sheltered accommodation to remove the cost of such services from tenant's budgets and in so doing improve their digital inclusion prospects.

24. FOLLOW-UP ACTIONS

It was agreed that further information/updates be provided on the following actions approved at previous meetings of the Working Group;-

1. Easy Read

Diane Turner to make enquiries with the Revenues and Benefits Service software company to ascertain whether they can produce, with associated costings, an Easy Read covering letter for customers;

2, One Stop Shop Customer Satisfaction Survey

Mark Quillan to produce a report for submission to the next meeting of the Public Engagement and Consultation Panel, to be held on 27 May 2016, on the potential for the arvato One Stop Shop Customer Satisfaction Survey to include customer feedback on all contact streams, for example, telephone, email, contact forms; and

3. Case Study – DWP

Paul Fraser to obtain the case study referred to by the Lead Member, Councillor Robinson, to the DWP for escalation and action