

You are requested to attend a meeting of the Tenant Services Management Board to be held in The John Meikle Room, The Deane House, Belvedere Road, Taunton on 16 June 2014 at 18:00.

Agenda

- 1 Apologies.
- 2 Minutes of the meeting of the Tenant Services Management Board held on 20 May 2014 (attached).
- 3 Public Question Time.
- 4 Declaration of Interests
To receive declarations of personal or prejudicial interests, in accordance with the Code of Conduct.
- 5 Halcon One Team Update. Report of the Housing Services Lead and Sergeant Murphy (verbal).
Reporting Officer: Stephen Boland
- 6 Welfare Reform 2013-14 End of Year Report. Report of the Housing Manager - Lettings (attached).
Reporting Officer: Paul Hadley
- 7 Taunton Deane Borough Council's Council Tax Support Scheme Proposals for 2015/16. Report of the Principal Benefits Officer (verbal).
Reporting Officer: Mark Antonelli
- 8 Request Information Report - Rent Arrears by Area. Report of the Housing Services Lead (attached).
Reporting Officer: Stephen Boland
- 9 Taunton Deane Borough Council Accommodation Project. Report of the Director of Housing and Communities (verbal).
Reporting Officer: James Barra

The following items are likely to be considered after the exclusion of the press and public because of the likelihood that exempt information would otherwise be

disclosed relating to the Clause set out below of Schedule 12A of the Local Government Act 1972.

- 10 Confidential Report - Shared Services Structure for Housing and Community Development - HRA Redunancy Costs. Report of the Director of Housing and Communities (verbal).

Reporting Officer: James Barrah

Bruce Lang
Assistant Chief Executive

22 August 2014

Members of the public are welcome to attend the meeting and listen to the discussions.

There is time set aside at the beginning of most meetings to allow the public to ask questions.

Speaking under "Public Question Time" is limited to 4 minutes per person in an overall period of 15 minutes. The Committee Administrator will keep a close watch on the time and the Chairman will be responsible for ensuring the time permitted does not overrun. The speaker will be allowed to address the Committee once only and will not be allowed to participate further in any debate.

Except at meetings of Full Council, where public participation will be restricted to Public Question Time only, if a member of the public wishes to address the Committee on any matter appearing on the agenda, the Chairman will normally permit this to occur when that item is reached and before the Councillors or Tenant Services Management Board Members begin to debate the item.

This is more usual at meetings of the Council's Planning Committee and details of the "rules" which apply at these meetings can be found in the leaflet "Having Your Say on Planning Applications". A copy can be obtained free of charge from the Planning Reception Desk at The Deane House or by contacting the telephone number or e-mail address below.

If an item on the agenda is contentious, with a large number of people attending the meeting, a representative should be nominated to present the views of a group.

These arrangements do not apply to exempt (confidential) items on the agenda where any members of the press or public present will be asked to leave the Committee Room.

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Lift access to the John Meikle Room and the other Committee Rooms on the first floor of The Deane House, is available from the main ground floor entrance. Toilet facilities, with wheelchair access, are also available off the landing directly outside the Committee Rooms.



An induction loop operates to enhance sound for anyone wearing a hearing aid or using a transmitter.

For further information about the meeting, please contact the Corporate Support Unit on 01823 356414 or email r.bryant@tauntondeane.gov.uk

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Tenant Services Management Board Members:-

Mr D Etherington	(Chairman)
Mrs J Hegarty	(Vice-Chairman)
Councillor R Bowrah, BEM	
Mrs J Bunn	
Mr M Edwards	
Mr D Galpin	
Mr I Gould	
Mr K Hellier	
Mr R Middleton	
Councillor Miss F Smith	

Minutes of the meeting of the Tenant Services Management Board held on Tuesday 20 May 2014 at 6pm in John Meikle Room, Taunton.

Present: Mr Dustyn Etherington (Chairman),
Mrs J Bunn, Mr M Edwards, Mr D Galpin, Mrs J Hegarty, Mr K Hellier,
Councillor Bowrah, Councillor Miss F Smith

Officers: James Barrah (Director of Housing and Communities), Kene Ibezi (Assistant Director Property and Development), Simon Lewis (Assistant Director Housing and Community Development), Martin Price (Tenant Empowerment Manager) Phil Webb (Housing Manager Property Services), and Tracey Meadows (Corporate Support Officer).

Others: Councillors Jean Adkins and Councillor Fran Smith

(The meeting commenced at 6.00pm)

1. Apologies

Mr I Gould and Mr R Middleton

2. Minutes

The minutes of the meetings of the Tenant Services Management Board that were held on 17 March and 28 April 2014 were read and agreed by the members of the board.

3. Declarations of Interests

Councillor Bowrah and Councillor Miss Smith declared personal interests as several members of their families were Taunton Deane Borough Council Housing Tenants. Mr Etherington, Mrs Hegarty, Mrs Bunn, Mr Edwards, Mr Galpin, Mr Hellier declared personal interests as Taunton Deane Borough Council Housing Tenants.

4. Taunton Deane Borough Council Accommodation Project

The Director of Housing and Communities gave a verbal update on the accommodation project.

Below was a summary of the report:

- The Director of Housing and Communities had now taken ownership of this with a view to smarter working. There will be a Member briefing session on the 17 June to discuss.
- There has not been any level of interest in the building due to it not being up to modern standards.
- The options for this project are;
 1. New build scheme at Fire Pool;
 2. Somerset County Council, C Block;

- The West Somerset offices were now in the mix due to the building being much newer. Mendip District Council had just entered into a new pioneering partnership for redesigning service delivery. There is a new share services hub for partners, public, private and voluntary organisations. The first phase is now open and include a larger Welcome point with access to more services.

During the discussion of this item, board members made the following comments and asked questions. Responses shown in italics:

- Would tenants have to travel to West Somerset for meetings?
This is for staff working only, we are not considering it for tenants/meetings
- Was the new design hub for Mendip discussed for the Deane House?
We have looked at this previously joining with the police, this did not stack up. There is no accommodation in SCC that was adequate for this kind of project.
- Does the figures stack up for a new build at Fire Pool?
We are looking at a long lease arrangement for this if it is on our own or a 15 year lease if we were a tenant.
- The building needs to be central for tenants to access
Fire Pool and SCC are fairly central for residents to access
- How and when will you decide which is the best project?
We have a working group of Members working on this at present

Resolved that the Board noted the Officer's report.

5. Deane Housing Development Update

The Assistant Director of Property and Development gave a verbal update on the new logo for Deane Housing Development, it was stated that this was now the new Trade Mark, it will take a few months to finalise the brand in full, it was also emphasised that this was not a new company, just a Trade Mark.

Resolved that the board noted the Officer's report.

6. Health and Housing Services Quarter Four 2013/14 Outturn Performance

Considering the Performance Scorecard tables previously circulated, concerning the Health and Housing Quarter four performance Scorecard. The tables detailed the breakdown of overall performance for Quarter Four 2013/14.

Looking at each section of the performance scorecard for Quarter four, the figures and percentages as follows:

- Managing Finances (housing) - There were 9 measures of which 67% Green, 22% Amber, 0% Red and 11% were N/A.
- Service Delivery (Service Delivery (Satisfaction) – There were 11 measures of which 55% Green, 45% Amber.
- Service Delivery (Decent Homes) – There were measures of 2 which 50% Green, 50% Red.

- Service Delivery (Manage Housing Stock) – There were measures of 18 which 44% Green. 39% Red and 17& N/A.

Below is a summary of the planned actions that were off course:

- Measures for Decent Homes are off course. Average SAP (energy efficiency) rating is below target. Eco funding bid for external wall insulation to around 400 homes being considered along with pilot scheme for 40 Cornish Properties.
- Lettings Measures. 0.9% of dwellings were vacant but unavailable to let, the target is 0.5% 13 of the 99 properties were void over Christmas and 11 of the 13 took around 28 days to complete due to Christmas close down. Re-let times have increased to 27.18 days due to work not being able to be completed to 11 properties over Christmas.
- Housing Services Diversity Information. We hold 58% of diversity information this is an increase of 1% since last quarter.
- Repairs and Maintenance measures 94% of Emergency repairs were completed on time against a target of 98% also 87% of urgent repairs were completed on time against a target of 94%. We also will meet with contractors to ascertain why performance is not making improvement. Changes to IT systems next year will assist us in identifying reductions in performance earlier.
- Local Authority Major Aids and Adaptions, number of applications. 59 applications were completed against a target of 84 but applications have been referred to the Minor Works budget.
- Local Authority Major Aids and Adaptions, end to end completion time. The 34 week end to end completion figure is not on target (22 weeks). Removing exceptions the figure would have been 27 weeks.

Below is a summary of the planned actions that had uncertainty in meeting them:

- Local Authority Major Aids and Adaptions, spend against budget. £282,092 committed spend at end of Q4 against a £339,100 budget, underspend predicted.
- Local Authority Minor Aids and Adaptions, spend against budget. £103,256 spend at end of Q4 against a £135,000 budget underspend predicted.
- Housing Services – 4 Satisfaction measures. The 2013 Star survey (conducted every two years) reported satisfaction figures for general needs tenants and sheltered housing tenants which were below target. Council national rankings show that we are in quartile 2 of housing measures and lower quartiles for supported housing. These measures will not change until 2015 when the Star Survey is conducted again.
- Repair and Maintenance. 97% of tenants are satisfied with the repairs and maintenance service, our target is 98%.

Below is a summary of the planned actions that were on course:

- Housing Services- Estate Management. Our arrears figures are below our target of (£360,000) actual at year end £351,209.80.
- Housing Managing Finances – 5 measures are better than target.
- Decent Homes Gas Servicing. 100% of dwellings have a valid gas safety certificate against 100% target.
- Lettings Team Measures – 5 measures are better than target.

- Gas servicing satisfaction measure of 99% is better than target (90%).
- Supported Housing Satisfaction Measure – is better than (100% versus an 86% target).
- Local Authority Major Aids and Adaptions – 100% satisfaction.
- Three Community Development measures are on track.
- Repairs and maintenance – 90% of non-urgent repairs are complete within priority time of 28 days. Target is 85%.
- Local Authority Minor Aids and Adaptions – 347 applications completed at the end of Q4, against a target of 350.

Below are measures under development, not reported or without alerts.

- Housing Services, expenditure against budget. This information is not available until accounts have been closed. Our finance team are currently busy closing our accounts. It is anticipated that the final figures will be reported to the TSMB in July 2014.
- Three Repairs and Maintenance Measures are under development.

During the discussion of this item, board members and the public made the following comments and asked questions: - (*Responses shown in italics*)

- The rent arrears for Q4 are below target, how did you reach this target guide? *You take the actual figure from the previous year this will give you the target guide. It should be mentioned that the Welfare changes that take place next year will have a huge impact on rent targets.*
- Lettings Team targets, it is good news that tenants are keen to report anti-social behaviour.
- Diversity information, what questions are you asking on the questionnaires, what is relevant, how much is government legislation, how much is TD, do you need questions regarding sexuality and ethnicity? *This is required by the European Parliament. We need to get this data to provide a tailored service for our tenants. The questions need to be relevant, household composition to cover health needs, benefit and welfare advice, disabilities, Jobs. We need to know that we are providing the right service to our tenants.*
- Targets for repairs are not good enough, 85% the target if you have to wait for 28 days something is going wrong. We need to keep on top of this.

Resolved that the Board noted the Officer's report.

7. Tenant Services Management Board Election 2014

The Tenant Empowerment Manager gave a verbal update on the forward plan up to the election of the new board in August 2014.

June – Tenancy Policy (types of property afforded to tenants) – Cyndy Simpson
Welfare reform, Andy Murphy will be doing a briefing
Accommodation Project

July – Grass cutting,
End of year Property Services reports
HRA Business Plan (vision of new structure)

ALHCO Performance
Tenants' and Leaseholders' Open day feedback
Taunton Deane/West Somerset joint management

August – Housing Options, Q1 performance indicators, Tenant profile questionnaire and other topics.

During the discussion of this item, board members made the following comments and asked questions. Responses shown in italics:

- Could the issues of the Tenancy Policy be held as a special meeting or slotted into the next two meetings?
A full debate is needed on this item as there are a lot of issues, we need to arrange a special meeting for this single item.

Resolved that the Board noted the Officer's report.

8. TPAS Annual Conference 2014

The Tenant Empowerment Manager updated the board on the TPAS conference on the 9/10 July in Warwickshire. It was stated that accommodation was not provided for this conference. Three places had already been booked any other member of the board that was interested in attending this conference should contact the Tenant Empowerment Manager.

9. Shared Services Structure for Property and Development – update on Proposals and next steps

The Director of Housing and Communities summarised the key points from the consultation on the proposals for the Property and Development Tier 4/5 structures and outlined some changes to the final proposals as detailed in the report.

Resolved that the board noted the Officer's report.

10. Shared Services Structure for Housing and Communities Development – Update on proposals and next steps.

The Assistant Director for Housing and Community Development summarised the key points from the consultation on the proposals for Housing and Community Development as detailed in the report.

Resolved that the board noted the Officer's report.

(The meeting ended at 7.20pm)

Declaration of Interests

Tenant Services Management Board

- Taunton Deane Borough Council Housing Tenants;
 - Mrs J Bunn
 - Mr M Edwards
 - Mr D Etherington
 - Mr D Galpin
 - Mr I Gould
 - Mrs J Hegarty
 - Mr K Hellier
 - Mr R Middleton

- Family Member(s) are Taunton Deane Borough Council Housing Tenant;
 - Councillor Bowrah
 - Councillor Miss Smith

Taunton Deane Borough Council

Tenant Services Management Board 16th June 2014

Information Report – Welfare Reform 2013-14 end of year report

Report of the Housing Manager Lettings – Paul Hadley,
Welfare Reform Project Officer Michaela Mullen and
Tenant Services Development Officer Steven Clarke

(This matter is the responsibility of Executive Councillor Jean Adkins)

1.0 Executive Summary

This report provides members of the Tenants Services Management Board (TSMB) with details of work undertaken by the Welfare Reform Project Officer (WRPO) during 2013-14.

The report will outline the progress housing services has made in helping tenants to mitigate the impact of the welfare reform benefit changes. It also compares Housing Services actions and responses with other housing providers nationally. The report makes the following recommendations for the future activity:

The main points of the report are as follows:

- Proactive support for tenants who have financial difficulties
- Working with partner agencies to support tenants
- Discretionary Housing Payments (DHP's) are only a short term solution for tenants affected by the welfare reform changes. The application process is intensive and time consuming for staff.
- Highlights the lack of one bedroom accommodation in our and other local housing providers stock.

The report also asks questions in relation to our potential responses to the

2.0 Background

On the 1st April 2013 the Welfare Reform Act 2012 became law, welfare reforms have reduced the level of benefit that applicants can get if they have a spare bedroom in their council home. The changes only apply to housing benefit claimants of working age, and are referred to as the 'Under Occupancy Penalty' or more commonly the 'Bedroom Tax'.

The reduction is a fixed percentage of the eligible rent. The reduction is 14% for one spare bedroom and 25% for two or more spare bedrooms.

Another element of the Welfare Reform Legislation was the introduction of the Benefit cap which limited the amount of benefits that people could claim:

- Single people £350 a week
- Couples or lone parents £500 a week

The criteria for non dependant deductions have also been adjusted for social housing tenants to bring this in line with the private rented sector. Disability Living Allowance has been replaced by the Personal Independence Payment which uses more robust medical assessment criteria. In an attempt to get more people into work.

Council Tax Benefit is now called Council Tax Support and all working age residents now have to contribute to their council tax payments. This is a direct result of the government localising council tax schemes.

Universal Credit the new single monthly payment for people who are looking for work or on a low income and will replace:

- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Income Support.
- Child Tax Credits.
- Working Tax Credits.
- Housing Benefit.

Universal Credit should not be seen as a re-working of the current welfare system, it is an entirely new benefit:

- Most people will apply online and manage their claim through an online account.
- Universal Credit will be responsive – as people on low incomes move in and out of work, they'll get ongoing support, giving people more incentive to work for any period of time that is available.
- Most claimants on low incomes will still be paid Universal Credit when they first start a new job or increase their part-time hours.
- Claimants will receive just 1 monthly payment, paid into a bank account in the same way as a monthly salary.
- Support with housing costs will go direct to the claimant as part of their monthly payment.

The latest information available from central government is that universal credit will be rolled out in Taunton Deane in January 2015. The nearest universal credit project currently running is in Bath and North East Somerset, which began in February 2014.

More than half of our tenants are currently claiming benefit in one form or another. Universal credit will only affect working age tenants; they will be paid in a monthly payment direct into a bank account this amount will include their housing costs. People over working age will receive pension credit and their housing benefit will still be paid directly to the council. This will continue until 2020 when housing credit is expected to be introduced to replace housing benefit, this will then also be paid direct to the applicant.

3.0 Identification of need for Welfare Reform Project Officer (WRPO)

In December 2012 housing services identified the need for a specific project post to mitigate the impact and offer support to tenants affected by the forthcoming welfare reform legislation changes. The Welfare Reform Project Officer (WRPO) was tasked with the following objectives:

- Improve the information that we hold about our tenants to enable us to provide them with appropriate advice and support.
- Ensure tenants are claiming all benefits they are entitled to.
- Improve money management skills.
- Help tenants resolve any debt problems they may have.
- Enhance tenant access to bank accounts which allow payment of bills by direct debit.
- Help improve tenant access to low cost credit and opportunities for saving.
- Enhance tenant access to the internet.
- Assist tenants in moving to more affordable accommodation which better meets their household needs.
- Help in achieving affordable warmth for tenants.
- Invest in community development to improve opportunities for employment and skills for tenants.

3.0 Method

Since the WRPO took post over eighteen months ago she has identified the tenants affected by the under occupancy penalty and subsequently the tenants affected by the Benefit Cap.

3.1 Affected Tenants

On the 1st April 2013 there were 477 tenants affected by the under occupancy penalty, this has reduced over the year for more detailed information, see Chart 1 Appendix A.

Following the introduction of the Benefit Cap in July 2013 she identified that there were 15 affected tenants living in TDBC housing stock.

3.2 Early Intervention

The WRPO has written to all affected tenants and followed this up with personal visits. The visits which on average took up to one hour allowed an opportunity for the officer to:

- Explain about the changes and how they affect the individual household.
- Complete financial statements to support applications for DHP's.
- Sign post tenants to support agencies in relation to any debt issues.
- Explain how the Transfer Removal Grant scheme works to assist those households wishing to downsize to accommodation more suitable for their housing needs.
- Explain about the Mutual Exchange process.
- Offer help and support to tenants.

3.3 Downsizing and Transfer Removal Grant

As a result of this targeted early intervention since December 2012, housing services have identified 102 affected households that want to downsize. The WRPO has assisted 57 tenants to down size and supported the majority of them through the Transfer Removal Grant procedure and the moving process.

The Transfer Removal Grant is a single payment to tenants up to the maximum £2000. This is payable once the tenant has moved and all housing related debt has been deducted from the grant.

3.4 Housing Stock Availability

One of the issues highlighted during the early intervention has been the lack of one bedroom accommodation within Taunton Deane Borough Council (TDBC) housing stock to meet the increased demand as a result of the welfare changes. This means that 45 households who wish to downsize have not been able to do so from the initial 102. Despite the fact that most TDBC one bedroom vacancies are advertised giving priority to Under Occupancy Penalty affected households that wish to downsize.

3.5 Discretionary Housing Payments

Affected households have been encouraged or supported in applying for a DHP to help mitigate the negative financial impact that being unable to move may have. Without the level of DHP available or the positive intervention of the WRPO and other officers more TDBC households would be suffering financial difficulty.

122 TDBC tenants were successfully awarded DHP's this amounts to approximately 40% of the total DHP fund granted to the council by central government. The majority of successful applications were completed by or with the assistance of the WRPO.

3.6 Rent Arrears

On the 1st April 2013 at the introduction of the under occupancy charge there were 477 TDBC tenants who were affected. In May 2013 288 of these households were in rent arrears amounting to a total of £41,680.08. Under Occupancy Penalty related rent arrears peaked in July 2013 at a total of £51,881.25.

As a result of the hard work completed by staff and the continuing availability of Discretionary Housing Payments rent arrears have reduced from the July peak to £37,370.07 in March 2014. See Chart 2 in Appendix A.

Overall figures for the year show that despite the introduction of the Welfare Reform Legislation rent arrears are lower than the preceding twelve months. There have been a number of peaks and troughs that follow a similar pattern to the previous twelve months and suggest a pattern of non-payment that coincides with the summer holidays, school breaks and the Christmas period. See Chart 3 Appendix A.

3.7 Impact of DHP on arrears recovery performance

The positive impact that the £52,896.52 of DHP awarded to TDBC tenants should not be underestimated. Many more households would have had rent arrears had the DHP not been available this could have resulted in a greater number of households having their tenancy at risk than was the case. Additionally arrears recovery performance would have been negatively affected with the possible result that year end recovery targets may not have been achieved with the resulting negative impact on the HRA business plan.

TDBC overall rent arrears figures in March 2014 were £346,196.10 compared to £394,153.38 in March 2013. But when account is taken of the £52,896.98 received in Discretionary Housing Payments, the rent arrears would have been £399,093.08 an increase in arrears of £4939.70.

3.8 Eviction

As a result of the Under Occupancy Penalty a number of tenants have been subject to court action, of these one household has been evicted. It has been established that two tenants who have had court action taken against them were subject to the exemption criteria published in January 2014.

3.9 Impact of Legal Challenges and Legislation Amendments

In January 2014 it was identified that tenants who had been resident in the same property and in continuous receipt of housing benefit since before 1st January 1996 should not have been subject to the under occupancy penalty. To identify the exempt tenants the WRPO conducted a physical check the records of all the affected tenants since the introduction of the welfare reform act. She identified that 28 tenants were exempt, this information was given to the benefits team to reimburse the Under Occupancy Penalty. In March 2014 this exemption ceased following a further legislative change.

3.10 Mutual Exchange & Welfare Reform Support Package

A number of mutual exchange events were held across the Borough for tenants to exchange their details enabling them another opportunity to move to more suitable accommodation. A mutual exchange support package was introduced that can be offered to welfare reform affected tenants to assist them in moving it consists of support and a services package. The scheme does not allow any direct payments to the tenant, but could include paying for any housing related debt which would otherwise prevent the tenant from downsizing, hopefully enabling them to help sustain a more manageable long term financial future.

3.11 Tenants' Forum Welfare Reform Event

Working with the Tenants' Forum a welfare reform event was held at the Somerset County Cricket Ground and all affected tenants were invited as well as a number of internal and external support agencies.

3.12 Welfare Reform & Benefits Meetings

Working together with other housing officers and the benefit team a meeting programme has been instigated to provide better data flow and to identify vulnerable tenants. The group has now expanded to include Job Centre Plus, DWP, and CAB in preparation for the introduction of Universal Credit in January 2015. The group has started working on processes and procedures on data and information exchanges to provide a better and a more seamless process for tenants.

3.13 Somerset Savings and Loan

The WRPO is working closely with Somerset Savings and Loan a Credit Union. Credit unions offer many of the same financial services as banks. This is to ensure that our tenants are not financially excluded now and in the future when Universal Credit is introduced.

3.14 Digital Inclusion

The Star Survey carried out by Feedback Services in February 2013 showed that 51% of our tenants did not have access to the internet. This has been supported by a recent internal IT survey of our tenants. The internal survey showed that 37% of the respondents who live in general needs accommodation do not have access to the internet. This increases to 57% for supported housing tenants. Appendix B shows the results of the internal survey.

With the introduction of Universal Credit in January 2015 it will be vital to our business plan to maintain a high level of income and keep rent arrears to a minimum. It is also becoming more important that our tenants have access to IT because of the shift to digital by default for the majority of public and private sector services. The government have stated that 60 % of Universal Credit claims will need to be completed and updated on line.

A number of locations across the Borough have been identified for the installation of computer equipment to enable tenants to get online access. The initial phase will see 5 kiosks placed in the following locations:

- Deane House x 2
- Wellington Community Office
- Priorswood Resource Centre
- Milverton Community Hall

Each kiosk will enable tenants to access the following Websites:

- TDBC
- SCC
- DWP
- NHS Direct
- Somerset Savings and Loan
- Somerset Advice Network
- CAB
- Job Centre Plus
- Universal Jobsearch
- My worksearch
- Home finder
- Home Swapper
- The Money Advice Service

- uSwitch

Also a number of shopping sites are being trialed as part of the installation.

These first 5 kiosks should be seen as the first phase of a broader borough wide installation. This burden should not be borne by the HRA alone and other areas of the council should now build on this first stage of work by the housing services and commit resources and funds to provide greater access across the Deane for our communities.

3.15 Other housing providers

There have been a number of national reports in relation to Welfare Reform one year on that have been published recently. The extracts below have been included to provide additional relevant information.

3.16 Comparisons with other providers (Inside Housing 17th April 2014)

An article in inside housing gave information from ten social landlords across the country who were set up to track in detail how the government's welfare reforms were really affecting them and their tenants, looked at the following points:

- Would rent arrears soar?
- Would tenants be left in destitution?
- Would landlords struggling financially?

One year into welfare reform, the number of tenants deemed to be under-occupying their homes - and therefore affected by the bedroom tax - has started to drop. With fewer tenants affected, this is helping to minimise the impact of the policy on the balance sheets of the 10 landlords.

Some landlords have also worked hard to move tenants into smaller homes, so they are no longer deemed to have 'spare' bedrooms. Leeds City Council (60,000 stock) reports the most tenants to have downsized so far - 213 via choice-based lettings and 208 via mutual exchange or transfer.

TDBC (6,000 stock) have moved 57 tenants to more suitable accommodation.

3.17 Rising arrears

The focus group reports that an increasing proportion of tenants who are affected by the bedroom tax are in rent arrears.

United Welsh reported that this time last year, 35.8% of its 726 tenants affected by the bedroom tax were in arrears. Now, just 383 of its tenants are affected by the bedroom tax but 70.5% of these tenants are now in debt to their landlord.

In comparison TDBC initially had 7.9% of our 477 tenants in rent arrears and in March 2014 it stood at 3%.

Salix Homes experienced a similar rise - from 44% in arrears when it started to a peak of 73% last November now moving down to 64%. The landlord has also managed to lower its total arrears in the last year from £1.7 million to £1.5 million. The head of customer service at the 8,500-home landlord puts this down to assiduous preparation prior to welfare reforms coming in.

'This has included creating separate patches for the management of accounts where the tenant is under-occupying, allowing the other income management officers to concentrate on business-as-usual rent collection,' she says.

Salix homes recruited four new income management officers specifically to intensively manage the cases of tenants who are under-occupying. At the same time the landlord has stepped up its efforts to educate tenants about the changes brought in by welfare reform and get them into 'payment patterns'.

So how much of a contribution does the bedroom tax actually make to social landlords' total arrears?

United Welsh, arrears have more than doubled since we started following its welfare reform journey, from £215,000 last April to £657,000 by the end of February this year. The landlord tells us that under-occupiers make up 16 per cent of overall arrears.

'We have 30.55 per cent of under-occupiers paying in full, 53.26 per cent paying in part and 15.4 per cent not paying at all,' a spokesperson says. 'So although the bedroom tax is undeniably having an impact, there are many other factors to consider when we look at the overall arrears increase.'

But this is by no means a trend that every landlord has experienced. At Coastline the proportion of arrears notched up - but then went down again. It is now lower - at 0.98 per cent - than it was last April, when it was 1.08 per cent. Family Mosaic has seen arrears drop from 5.5 per cent to 5.1 per cent.

Hastoe Group reported the reduction is a result of focused management, improved IT systems and increasing the provision of welfare advice to tenants.

TDBC has achieved this decrease in rent arrears through the good work of officers and improved partnership working. No new officer posts have been created and officers have moved roles to accommodate the legislation changes that have affected 4% of our tenant population.

3.18 Discretionary Housing Payments - Temporary reprieve

Many of the landlords in the focus group believe the true extent of the impact of the bedroom tax is being softened in the short term by discretionary housing payments (DHPs).

Salix reports the number of tenants affected by the bedroom tax in arrears has dropped to 36% as of 31 March 2014 'almost entirely' due to support from DHPs. A full 741 of its tenants have received a total of £292,000 of DHPs in 2013/14.

Leeds Council tenants have received more than £1 million in DHPs. 'These payments paper over the serious impacts of the charge,' Mr. Marshall states.

What happens when DHP funds run out - or if it is reduced - is a recurring fear among landlords. And then there is the roll-out of universal credit still to come. As well as having a direct impact on arrears, if tenants simply don't pay their rent when they receive their monthly universal credit it could have other repercussions apart from eviction.

TDBC was given a budget of £132,000 for DHP's of which £52,896.52 was allocated to TDBC tenants (40% of the overall budget). Each tenant getting on average £551.98 for the year.

A further effect of the under occupancy penalty is the rise in demand for one and two bedroom properties across the country. Of the 106 stock owning local councils 92 of them like Taunton Deane are starting a process of building new properties. Several are re thinking their building plans and concentrating on building smaller properties.

3.19 Welfare Reform Project Officer

The impacts of the Welfare Reforms introduced in April 2013 continue to be felt, there is an ongoing plan by government to continue with welfare reforms, Universal Credit is to be rolled out in Taunton Deane in January 2015, Housing Credit for people in receipt of Pension Credit is planned to come into effect in 2020.

Due to the very positive and effective impact that the WRPO has had during the time in post on tenants and HRA income, as part of the Housing and Communities restructure consideration should be given to provision of post(s) that can provide detailed, timely and tenant specific advice and support. These resources would allow an opportunity to continue with the good work already completed by the WRPO, focus on the most vulnerable tenants affected by the reforms, allow staff resources to prepare and concentrate on the other forthcoming welfare changes to ensure that the HRA business plan is not jeopardized.

4.0 Recommendations from the Project sites

The final report from the direct payment demonstration projects has been published. The project involved both registered social landlords (RSLs) and councils. The original aims of the demonstration projects, set by the Department for Work and Pensions (DWP) were:

- To demonstrate to the social housing sector that with the right design direct payments of housing benefits could be made to tenants with minimal impact on landlord income streams
- To test the effectiveness of budgeting, support and claimant communications strategies
- The projects were subsequently extended beyond June 2013 to further inform the design for universal credit in the critical area of 'ensuring the payment of rent' and specifically:

- Alternative payment arrangements (APA).
- Rent arrears trigger.
- Personal budgeting support (PBS).

4.1 Common Themes

Whilst there have been different experiences around the six areas, some common themes are apparent:

- Direct payment to tenants would not have worked without the close working relationship that existed between landlords and council revenue and benefits departments, facilitated by timely and appropriate information sharing.
- Prompt and meaningful liaison between landlords and the service administering benefits is essential in instances where the tenant does not pay their rent in order to safeguard the tenant and the landlord's income stream.
- Managing direct payments (and the impact of welfare reform) are a whole organisation effort so communication and training for internal staff is a key to success. We have spent more to collect less: an increase in resources is needed to manage direct payments, especially during transition.
- Developing effective communications with customers and maximising contact opportunities (including flexible working) are essential steps to secure payment and identify personal or budgeting support needs.
- Handling rent collection and arrears effectively in the world of direct payments often requires the development of new or refined systems that identify and respond to non payment straightaway to protect landlord income.
- Ensuring that a wide range of payment methods are available, including flexible use of direct debit dates, is crucial in maximising payment collection opportunities and minimise operating costs.
- Low take-up of support interventions provided by or arranged by landlords specifically to assist customers with personal or financial support suggest that tenants find it hard to discuss money. Interventions that initially take a more generic approach to tenancy support appear to be more successful in engaging people.

5.0 TDBC Welfare Reform end of year report recommendations:

- Due to the ongoing roll out of welfare reform and in order to effectively support our most vulnerable tenants and reduce risk to the HRA business plan, consideration should be given as part of the tier 6 restructure plans of the Housing Service to provide staff resource to conduct tenant specific advice and support activity. These resources would allow an opportunity to continue with the good work already completed by the WRPO, focus on the most vulnerable tenants affected by the reforms, allow staff resources to prepare for other welfare changes to ensure that the HRA business plan is not jeopardized.
- Consideration should be given to ensure that Community Teams are structured in such a way to ensure effective rent collection and arrears recovery.

Officers are already reviewing the current arrears recovery protocol to ensure that it is fit for purpose once Universal Credit is implemented.

- Close working relationships are vital between housing services and the revenue and benefits department, DWP, and Job centre + facilitated by timely and appropriate information sharing.

Officers are already working to ensure this happens by broadening the regular Benefit meetings that take place between the housing service and the Revenues & Benefits Department to include other partners.

- Managing the impact of welfare reform is a whole organisation effort so communication and training for internal staff is a key to success.
- Improve the information and knowledge of our tenants and develop effective communications with them maximising contact opportunities. These are essential steps to secure payment of rent and identify personal or budgeting support needs. • Ensuring that a wide range of payment methods are available, including flexible use of direct debit dates, is crucial in maximising payment collection opportunities and minimise operating costs.
- Provide support interventions to assist tenants with personal or financial support. Tenants find it hard to discuss money, so interventions that initially take a more generic approach to tenancy support appear to be more successful in engaging people.
- Rebranding and refocusing of the Debt and Benefit Advisor to Benefits and Money Management Advisors targeting tenants by early identification and intervention including long term budgeting advice.
- In order to improve digital access to our broader communities across the borough the council should now follow the housing services lead by providing resources and funds to supply kiosk type access.
- To enable mobile working for operational staff to provide a more efficient service to tenants by completing entries directly into our IT systems rather than having to return to the office to update them. This would also enable officers to remain more visible to our tenants on their respective areas.

6.0 Contact officers:

Paul Hadley,
Lettings Manager
01823 356334
p.hadley@tauntondeane.gov.uk

Michaela Mullen,
Welfare Reform Project Officer
01823 356334
m.mullen@tauntondeane.gov.uk

Steven Clarke,
Tenants Services Development Officer
01823 356327
s.clarke@tauntondeane.gov.uk

Appendix A to Welfare Reform end of year report

Chart 1

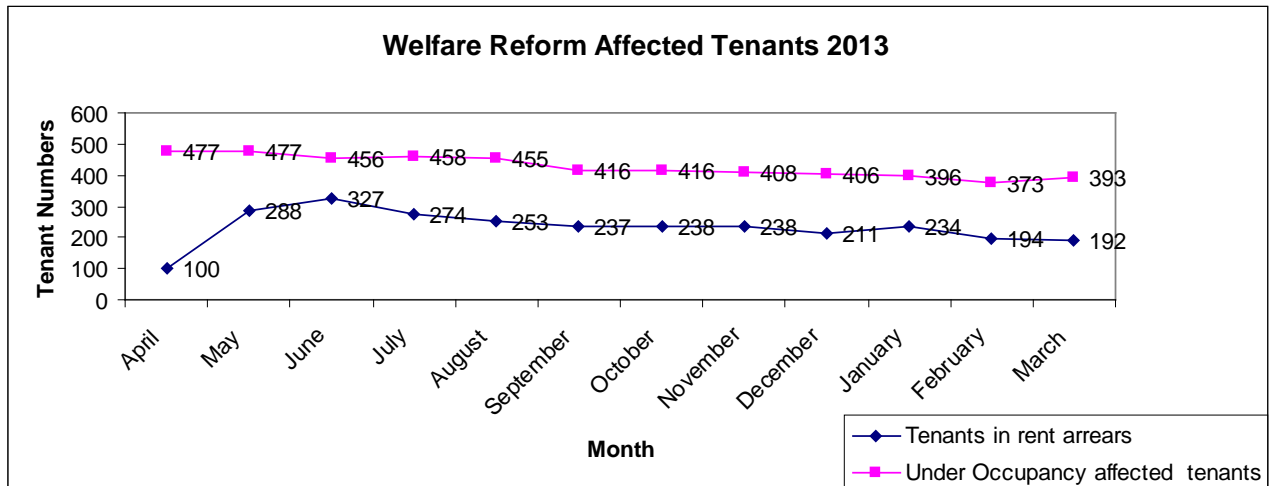


Chart 1 shows the number of tenants affected by the under occupancy penalty and those in rent arrears each month. In April there were already 100 tenants in rent arrears.

Comparing ourselves to the Hastoe Group who are a similar sized housing provider with 6903 properties. In April 2013 they had 143 tenants affected and currently have 221 tenants affected. TDBC had 447 in April 2013 and now has 393 Under Occupancy Penalty affected tenant.

Chart 2

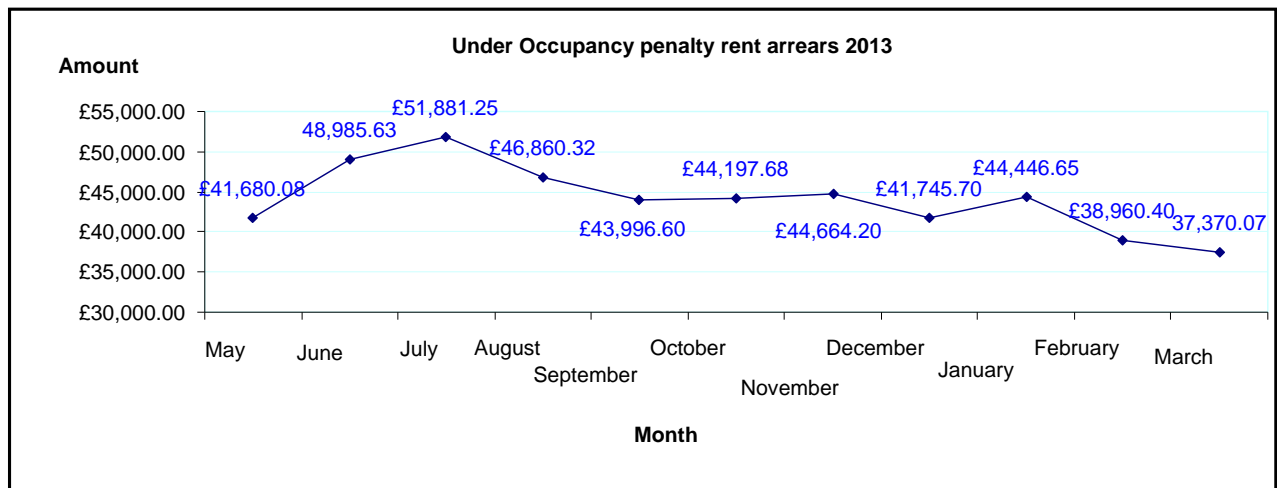


Chart 2 shows the rent arrears of the tenants affected by the Under Occupancy Penalty. A number of tenants were already in arrears in April 2013 when the act came into effect. The decrease is due to a number of factors:

- Tenants moving to more suitable accommodation

- Tenants finding employment
- Granting of Discretionary Housing Payments
- The legal challenge to the Under Occupancy penalty exempting tenants who have continuously claimed benefit since January 1996. (New regulation came into force on the 3 March closing the loophole)

Chart 3

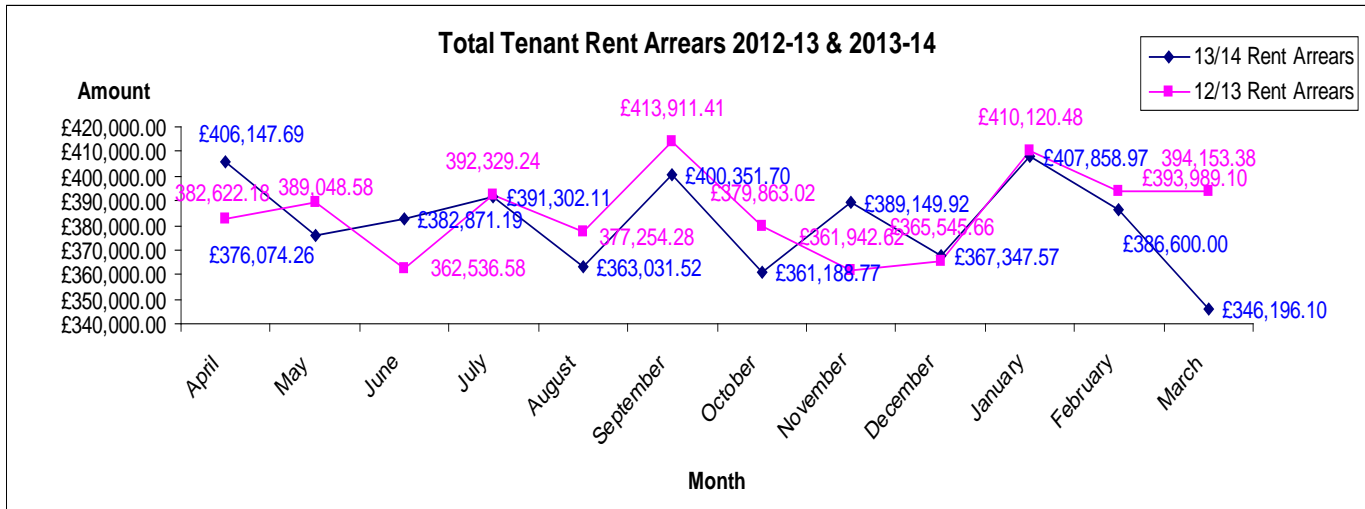
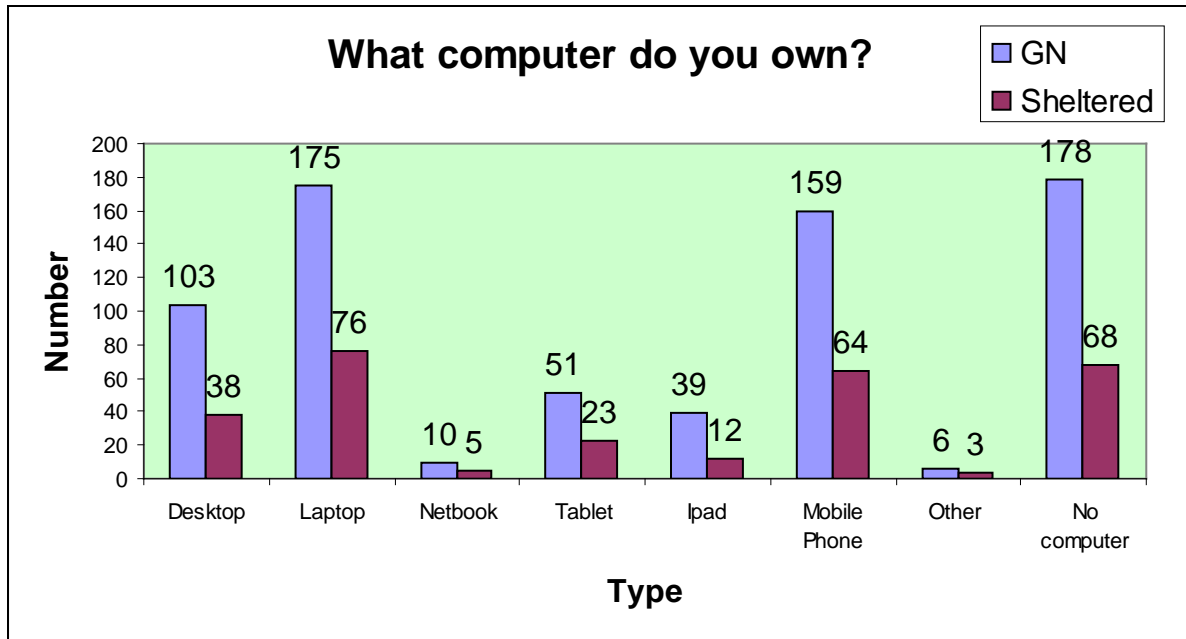


Chart 3 compares last years overall rent arrears with the year 2012-13 and although the impact of the Under Occupancy Penalty has had an affect. Through the hard work of officers and the availability of Discretionary Housing Payments rent arrears have been less than the previous years.

Appendix B to Welfare Reform end of year report

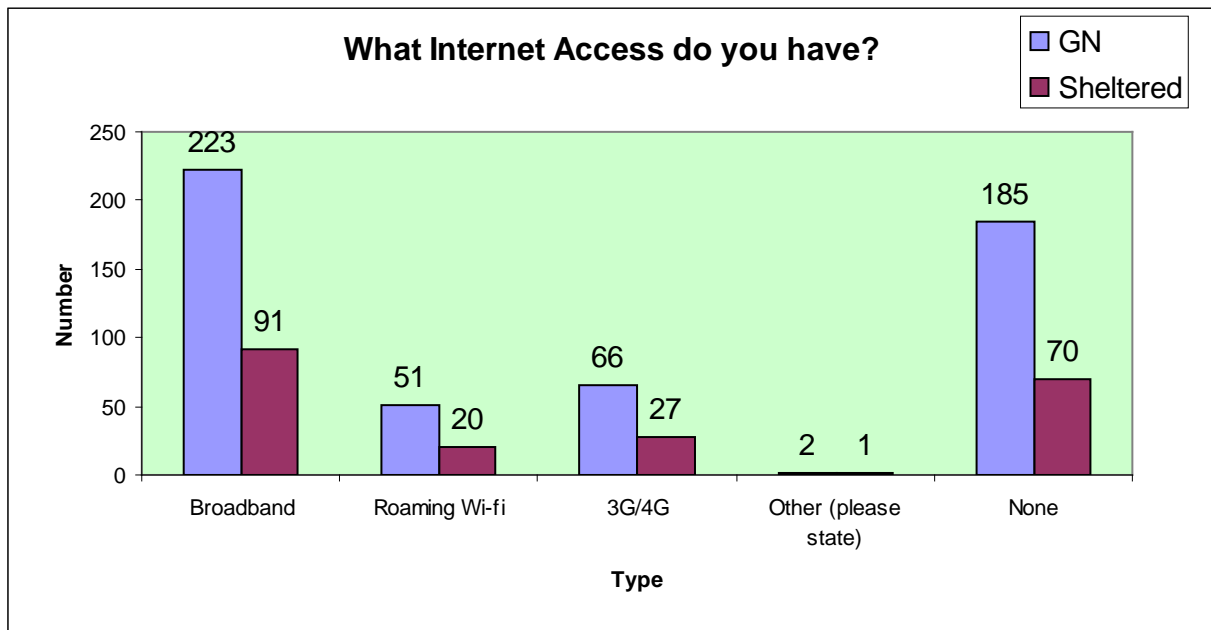
Computer access survey results

Q1 What type of computer do you own?



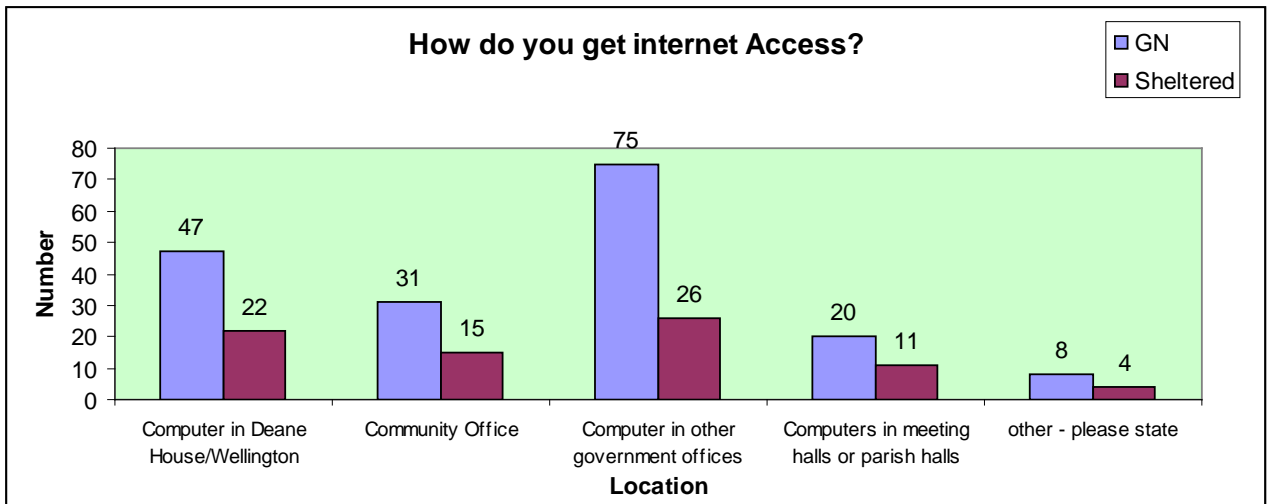
Other category includes PlayStation, iPod touch and Cann Star Writer

Q2 What internet do you have?



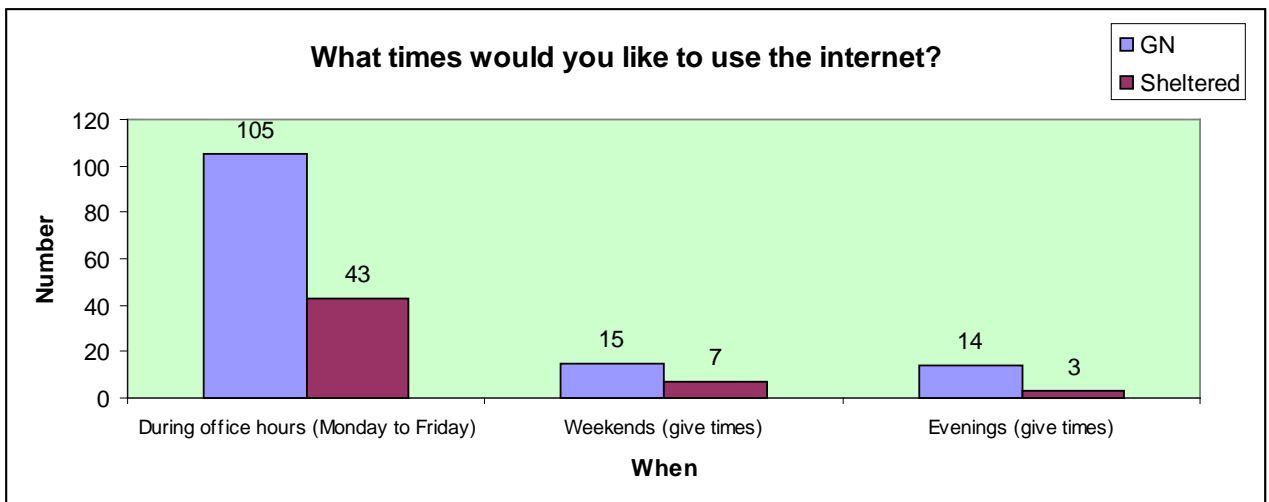
Other Category includes: Sky, Dongle, Talk-Talk, and Fibre Optic

Q3 If you have no access to the internet which of the following do you do?



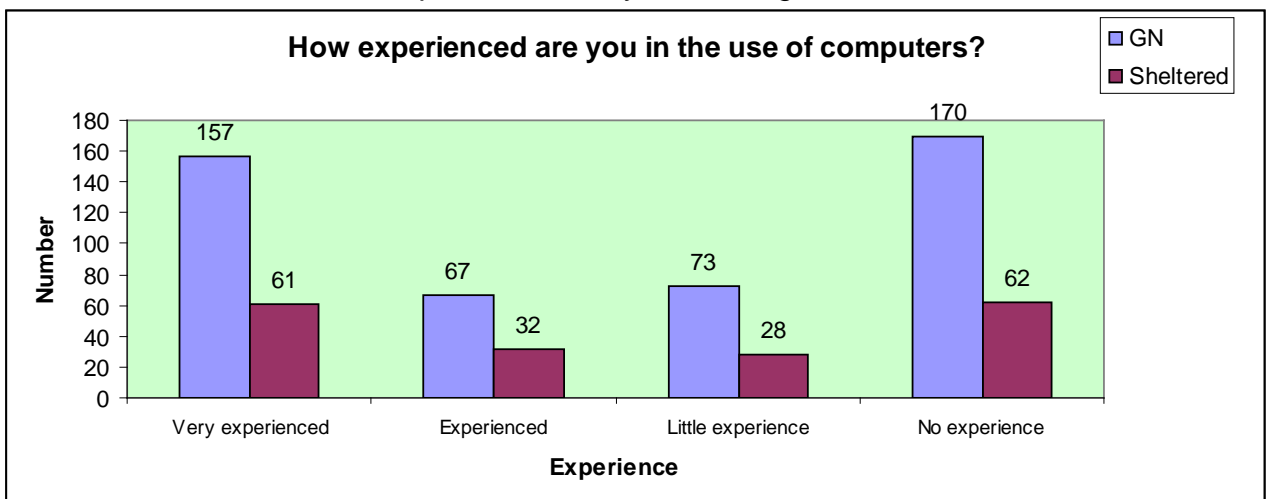
Other category includes: Family, Friends or Work

Q4 What times would you like to use the internet?

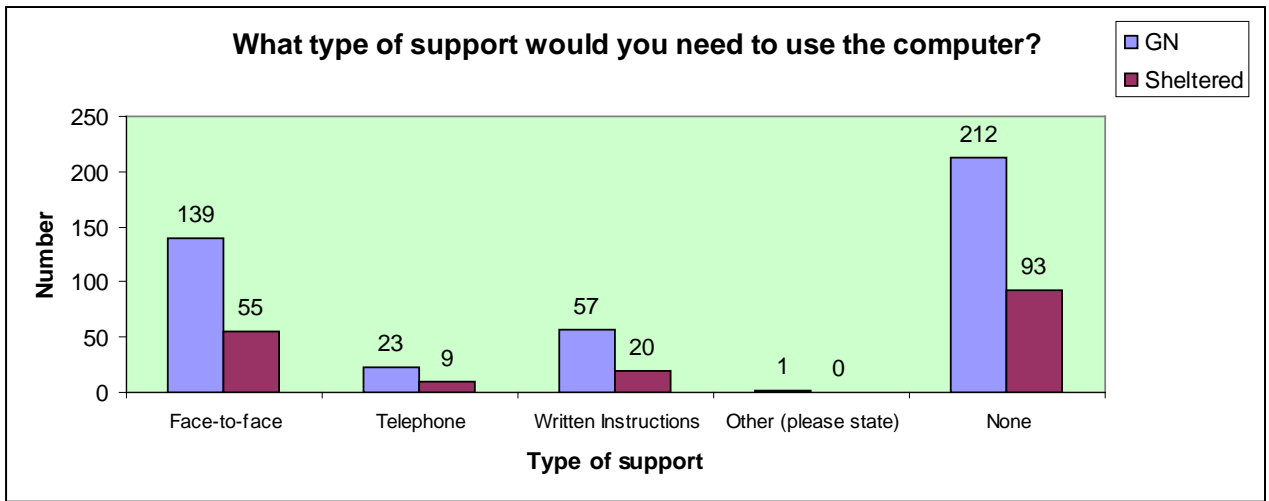


The times stipulated varied from early morning to late evening

Q5 How experienced are you in using the internet?



Q6 What type of support would you need to use the computer?



The None category also includes tenants who do not want access to computers.

Tenant Services Management Board at 16th June 2014

Information Request

The meeting of the Tenant Services Management Board held on Monday 20th May 2014 requested information relating to Housing Services current tenant rent arrears performance.

For your information I attach the following:

1. Taunton Borough Council Housing Services Rent Arrears Policy – The policy describes the approach followed by managers and officers in collecting rent and arrears; and
2. Current tenant rent arrears performance data as at 6th June 2014 – The data show details of the amount of current tenant rent arrears across our 9 area patches, as well as the target rent arrears figure for each area.

Key note:

Round	Estates officer	Area / Location
1	Kerry Norman	Galmington; Bishops Hull; Duke Street etc.
2	Lucy Hawkins	Halcon.
3	Tony Moore	North Curry; Hatch Beauchamp; Ruishton etc.
4	Michelle Garcia	Holway etc.
5	Nicole Bonsall	Priorswood etc.
6	Nicola Williams	Priorswood etc.
7	Helen Perrott	Wellington; Norton Fitzwarren etc.
8	Ian Handley	Wellington; Bishops Lydeard etc.
9	Joanne Littleford	Halcon etc.

Stephen Boland
Housing Services Lead
June 2014

Rent Arrears Policy

August 2012

Policy	
Policy Number	Est 3
Title	Rent Arrears
Author	Nora Day
Responsible Officer	Stephen Boland
EQIA Date	
Date Agreed by TSMB	
Date agreed by Housing Portfolio Holder	
Next Review Date	Aug 15
Version	1.1

Rent Arrears Policy

1. Scope of the Policy

1.1 This policy describes the activities and responsibilities involved where tenant rent accounts of both current and former tenants are in arrears. The term "rent arrears" applies to both rent and service charges.

1.2 The Rent Arrears Policy applies to all rented property owned or managed by the Housing Service.

1.3 The Rent Arrears Policy complies with and supplements the Council's financial regulations.

1.4 The Council will ensure the promotion of equal opportunities by publishing information and documentation in different languages and other formats such as large print, tape and braille, as required.

1.5 The Council will ensure that no individual is discriminated against on grounds of sex or marital status, on racial grounds, or on grounds of disability, age, sexual orientation, language or social origin, or other personal attributes, including beliefs, or opinions, such as religious beliefs or political opinions.

2. Local Housing Strategy/Corporate Plan/ Service Plan

2.1 The Rent Arrears Policy will assist the Council to meet its [Corporate Plan](#), Local Housing Strategy, [Homelessness Strategy](#), and Service Plan aims and priorities. In particular it will assist the Council achieve its strategic objectives and "Best Value" in the use of its resources.

2.2 Detailed procedures will be developed to guide staff on the key processes involved.

3. Objectives and Principles of the Policy

3.1 The overall aim of the Rent Arrears Policy is to minimise the level of rent arrears in a sensitive but effective manner.

3.2 The specific objectives of the Rent Arrears Policy are:

To offer early appropriate professional support and guidance to tenants to reduce rent arrears;

To monitor levels of rent arrears and have early intervention mechanisms in place which prevent rent arrears arising;

To take appropriate action in accordance with the level of rent arrears;

To prevent homelessness arising and assist in the Councils wider strategic objectives.

3.3 The above objectives will be achieved by implementing the following principles:

The Council's rent service is fair, equitable and transparent;

The Council promotes joint working where necessary with other Council Departments and external agencies with appropriate agreements;

Detailed procedures and agreed practices are applied uniformly across the service;

Staff training is provided to ensure that staff are equipped to carry out the roles expected of them; and

All Communication with tenants and service users is in "plain language" and will make clear who the appropriate officer is to contact in the case of queries.

4. Legal Framework

4.1 The Council will ensure that the Rent Arrears Policy meets with legislative and good practice requirements in minimising rent arrears. This will include the following:-

Tenancy Agreement

It is the Council's duty to enforce the terms of the Council's Secure Tenancy Agreement to protect the interests of the Council. Specifically, Section 2., Your obligation to pay rent.

"The rent is £.... every week payable in advance by you on or before the first day of each rental period."

Housing Act 2001

Where legal action is taken to recover arrears, the Council will comply with the rules as specified in the Housing Act 2001.

Data Protection Act 1998 and Freedom of Information Act 2002

The Council holds personal information about its' tenants which enables it to provide a housing service. It has a duty to handle this information responsibly and to respect the privacy of its tenants. It may only share this information with other Council departments and other agencies where we are legally required to do so.

Individuals are entitled to know what personal information the Council holds about them and to have any inaccuracies in that information corrected.

The Council also holds housing information such as policies, procedures and budgetary details. It aims to make as much of this information as possible available to the public through its [publication scheme](#).

Matrimonial Homes (Family Protection) Act 1981

The Council will comply with the terms of the Matrimonial Homes (Family Protection) Act 1981 when providing advice on the occupancy rights to people whose home is at risk due to eviction.

Housing Act 1985

The Council will comply with the Housing Act 1985 when providing advice to people whose home is at risk due to eviction.

Homelessness Act 2003

The Council will comply with the Homelessness Act 2003 when providing advice to people whose home is at risk due to eviction.

Debt Arrangement and Attachment Act 2002

In the event that legal action is required, the Council will comply with the Debt Arrangement and Attachment Act 2002. Section 4 (2) of the Debt Arrangement and Attachment Act 2002 implies that the Council can still raise proceedings but cannot commence with "diligence" to enforce payment. This means that a Council can still raise an action for recovery of arrears but does this to enable payments to rent and arrears by the way of the Debt Payment Programme. This will protect the Council's position in the event that payments are missed in terms of the Debt Arrangement Scheme.

5. Tenants' Responsibilities

5.1 The term 'tenant' includes sole and any joint tenants.

5.2 If two or more people have signed the Tenancy Agreement, they are jointly and severally liable for the payment of rent. This means that each person is fully responsible for the payment of rent and any arrears of rent.

5.3 Tenants have an obligation under the Terms and Conditions of their Tenancy Agreement to pay rent due every week, in advance on or before the first day of each rental period.

5.4 Tenants have a responsibility to notify the Council of any change that may affect their ability to pay their rent.

5.5 Tenants can choose to pay their rent from one of the following methods:

-

Cash or cheque

Standing Order

Direct Debit

By phone or internet
Credit or Debit Card (Charges are applicable for credit cards)
Post Office Giro (for tenants in Rural Areas)

6. Prevention of Rent Arrears

6.1 At the start of a tenancy, the Council will make every effort to ensure that the tenant is informed of all costs associated with their tenancy. Tenants will be encouraged to complete application forms for Housing Benefit when signing a tenancy agreement.

6.2 Tenants will be offered help and advice on [money management](#) and [welfare benefits](#), including an assessment of [their entitlement to Housing Benefit](#) and [Income Support](#), where appropriate.

6.3 Where tenants experience difficulty with the completion of a benefits application form, assistance will be provided by housing staff, or a referral to the Housing Benefits or Welfare Benefit sections of the Council will be arranged.

6.4 The Council will consult with tenants regarding any change to the rent payable and will give tenants 28 days written notice of any increase in rent.

7. Assessment, Support and Liaison with Other Agencies

7.1 The Council will offer a detailed assessment (financial assessment) to all tenants when it is identified that their rent account is in arrears in order to assist in the management of his/her tenancy and ensure that rent is paid.

7.2 During the assessment, the tenant in arrears, in consultation with the Estates Officer will be asked to identify possible sources of support. These may include: -

- Family/household members;
- Social Work;
- Trading Standards Section;
- Housing Benefit;
- Welfare Benefits;
- Homelessness Services;
- Dept of Work and Pensions;
- Moray Advocacy Service;
- Citizens Advice Bureau; and
- Any other appropriate voluntary agency.

8. Rent Arrears Recovery

8.1 Rent arrears recovery will be based on a staged escalation process, up to and including repossession for non-payment of rent.

8.2 The process will be based on a preventative approach that seeks to maximise tenants' entitlement to benefits and secure regular payments. Emphasis will be placed on intensive management and personal contact by the Estates Officer whilst arrears are at a relatively low level, in order to prevent the escalation of arrears.

8.3 The Council will consider Legal action to recover rent arrears where management actions prove ineffective.

9. Early Action

9.1 The Council will ensure that there is early intervention in rent arrears before a debt becomes unmanageable.

9.2 Housing staff will monitor rent accounts on a weekly basis.

9.3 Arrears control and recovery action will be activated as soon as a rent account falls into arrears.

9.4 Detailed procedures for rent control and arrears action ensure that each case is regularly monitored and the necessary checks made at each stage of the control and recovery action. Tenants who regularly go into arrears will be contacted and a financial assessment will be completed.

9.5 The Council will maintain a comprehensive record of all action taken and contact with a tenant in arrears.

9.6 The Council will provide tenants in arrears with clearly written arrears letters which detail the current balance on an account, what action they need to take with appropriate phone numbers to get assistance.

9.7 The Council will provide tenants in arrears with a financial assessment of their circumstances with a view to making realistic and sustainable arrangements to pay off the arrears.

9.8 The Council will: -

- Give priority to establishing personal contact with tenants and members of their family over 16 years of age throughout the debt recovery process;

- Enable an appropriate assessment of their needs and circumstances to inform the delivery of support if required;

- Enable money management advice and assistance;

- Provide effective controls on the recovery of debts, with legal action being taken only when all other means of recovery of rent arrears have been exhausted; and

Encourage tenants to advise the Council of a change in their circumstances that may affect their ability to pay rent.

10. Serious/Persistent Arrears Action

10.1 Serious arrears action will commence when arrears continue to rise, or direct contact with the tenant has failed. This may include initial stages of raising legal proceedings against the tenancy.

10.2 The Council will write and inform the tenant that if the payment of rent and arrears are not made on a regular basis, that a Notice of Seeking Possession will be served and that legal action may be taken.

10.3 Emphasis will continue on personal contact and ensuring that family members where appropriate are involved.

11. Repayment Arrangements

11.1 In cases where the tenant cannot clear the arrears in a single payment, the Council will agree an affordable payment to reduce the arrears in realistic and sustained instalments over a specific period of time. Any repayment agreement will be based upon a detailed assessment of the tenant's ability to pay.

11.2 A written agreement will be made with the tenant, where possible, on how to manage and reduce their rent arrears. This agreement should include the level of current arrears, the tenant's ability to pay, the size and frequency of arrears repayments, the repayment dates and the method of making future rent payments.

11.3 Once the tenant has made an agreement to repay arrears, the rent account of the tenant will continue to be monitored. If payments continue to be missed, further action will be taken.

12. Legal Action

12.1 Legal action is the last stage in the rent arrears process. The decision to request that an action for recovery of possession of the property and payment of arrears of rent be raised will only be taken when all other means of recovery of rent arrears have been exhausted. The court may make either (or both) an order for recovery of possession or an order for repayment. An award of court expenses will be sought.

12.2 The Council must serve the tenant with a Notice of Seeking Possession at least 28 days before court proceedings will commence. Before serving a Notice of Seeking Possession the Council will make reasonable inquiries to establish, so far as is reasonably practical, whether there are any qualifying occupiers in the house. The Notice of Seeking Possession must also be served on all qualifying occupiers of the house. A qualifying occupier is a person who occupies the house as his/her only or principal home and who is:

a member of the tenant's family aged at least 16; or
a person to whom the tenant has, with the landlord's consent,
assigned, sublet or otherwise given up possession of the house; or
a person who is a lodger and the landlord has given consent.

12.3 Tenants in rent arrears will be informed that any qualifying occupiers will be notified of the rent arrears and may at the tenant's discretion be invited to contribute to the financial risk assessment process.

12.4 Tenants will be kept informed and fully involved of the legal process involved in all stages of legal action. Legal action may include a payment decree or ejection decree. In all cases, the Council will seek recovery of expenses. Expenses may be awarded where the arrears have been repaid. Where appropriate, the Council will refer the tenant to suitable agencies to provide advice or assist in representation at court hearings.

12.5 Where the court orders the repayment of arrears, it may order an open decree for repayment, which the Council can enforce for full payment of the debt, or it may make an instalment decree requiring the tenant to clear the arrears at an agreed rate.

12.6 In the event that a tenant has made an application for a Debt Payment Programme under the Debt Arrangement Scheme the Council will continue to raise proceedings. However, the Council will not commence "diligence" to enforce the payment of rent arrears.

12.7 Separate and complementary procedures will be developed to guide staff where evictions are approved. Evictions will only be considered as a last resort where all other alternatives have failed

Current Tenant Arrears Snapshot All Estates Rounds

