A meeting of the Housing Income Protection Task Group will be held at 5.30pm on Monday 10th September 2012 in Committee Room 1 at the Town Hall, Rugby.

Councillor J Roodhouse
Chairman

A G E N D A

PART 1 – PUBLIC BUSINESS

1. Minutes – to approve the minutes of the meeting held on 26th July 2012.
2. Apologies - to receive apologies for absence from the meeting.
3. Declarations of Interest

To receive declarations of:

(a) non-pecuniary interests as defined by the Council’s Code of Conduct for Councillors;

(b) pecuniary interests as defined by the Council’s Code of Conduct for Councillors; and

(c) notice under Section 106 Local Government Finance Act 1992 – non-payment of Community Charge or Council Tax.

**Note:** Members are reminded that they should declare the existence and nature of their interests at the commencement of the meeting (or as soon as the interest becomes apparent). If that interest is a pecuniary interest the Member must withdraw from the room unless one of the exceptions applies.

Membership of Warwickshire County Council or any Parish Council is classed as a non-pecuniary interest under the Code of Conduct. A Member does not need to declare this interest unless the Member chooses to speak on a matter relating to their membership. If the Member does not wish to speak on the matter, the Member may still vote on the matter without making a declaration.
4. Transfer Policy and under-occupation – verbal update from the Council’s Operational Housing Manager.

5. Focus Groups – discussion paper attached.

6. Select committee meeting – discussion paper attached.

7. Review of the one page strategy – attached.

8. Programme of work.

**PART 2 – EXEMPT INFORMATION**

There is no business involving exempt information to be transacted.

**Membership of the Task Group:**

Councillors Roodhouse (Chairman), Mrs Avis, Ms Edwards, Mrs Garcia, Mrs Kaur, Mrs New, Pacey-Day and Sandison.

Ms Tracey Nuttall (nominee from Tenant Representative Panel).

*If you have any general queries with regard to this agenda please contact Claire Waleczek, Democratic and Scrutiny Services Officer (Team Leader) (01788 533524 or e-mail claire.waleczek@rugby.gov.uk). Any specific queries concerning reports should be directed to the listed contact officer.*

*If you wish to attend the meeting and have any special requirements for access please contact the Democratic and Scrutiny Services Officer named above.*
1. Purpose

The purpose of the focus groups would be to give the task group members an insight into how the welfare reforms are likely to affect the council’s tenants, and what some of the key issues will be for the council to address in supporting those affected and ensuring that our rental income is protected. The groups will provide anecdotal insights rather than a scientific analysis of the impact and issues for our tenants.

Newly appointed Housing Officers will be undertaking more structured analysis and contact with those affected by the reforms, and that is not a role for this task group.

2. Proposed focus groups

The table below outlines suggestions of potential focus groups that could be organised. Focus groups are known to be difficult to recruit and ensure attendance, and considerable work will be needed to set them up and run them. For these reasons it is recommended that up to three of these groups are selected:

<table>
<thead>
<tr>
<th>Venue</th>
<th>Suggested attendees</th>
<th>Possible focus</th>
<th>Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rounds Gardens Control Room or New Bilton Community Association</td>
<td>High rise tenants from Rounds Gardens (under 60s only).</td>
<td>Single occupants of two-bed flats who will be impacted by the under-occupancy measures</td>
<td>Estates Officer, Rounds Gardens could help to identify potential attendees Cllr Tina Avis Tenant representative</td>
</tr>
<tr>
<td>Brownsover Community Association</td>
<td>Families and young people, potentially include Orbit tenants</td>
<td>General – universal credit, benefits cap, non-dependent deductions, under-occupancy</td>
<td>Partner with Orbit Housing? Cllr Claire Edwards Tenant representative</td>
</tr>
<tr>
<td>Hillmorton Children’s Centre</td>
<td>Families</td>
<td>Universal credit, benefits cap and possible under-occupancy</td>
<td>Children’s Centre manager Cllr Roodhouse Tenant representative</td>
</tr>
</tbody>
</table>
Claremont Children’s Centre, Benn Education Centre | Families | Universal credit, benefits cap and possible under-occupancy | Children’s Centre staff (have already indicated they would be keen to support and could assist in identifying participants and providing a crèche facility at small cost)

3. **Tenants in the rural area**

It is also suggested that the task group could undertake a selected mailing to tenants in the rural area who may be affected by the changes, asking them to complete a survey and return it in a pre-paid envelope. The survey could also be placed on the council’s website and promoted through local media if required.

4. **Questions**

As discussed at the first meeting of the task group, a draft briefing sheet with a suggested script and questions for the focus groups is attached at appendix 1 for consideration by the task group. This will help to ensure some consistency in approach across the different groups.

5. **Other considerations**

Other points the task group need to take a view on include:

- **Timing** – the focus groups will need to take place between the end of September and the end of October 2012 in order for the outcomes to be presented to members at the evidence review meeting planned for November. Consideration will also need to be given to the best time of day to hold each focus group, depending on the venue and likely participants.

- **Who to involve** – it may be helpful to ensure a member of the tenant representative panel attends each of the focus groups, to help provide a bridge between councillors and tenants. Local staff from the suggested venues may also be invited to provide a familiar presence.

- **Expenses and incentives** – the Housing service has an agreed out-of-pocket expenses policy for tenant involvement which could be used. Consideration may also be given to offering refreshments or potentially other incentives to encourage people to take part. The Overview and Scrutiny Management Board holds a budget of £1,000 for use on scrutiny activities, which could be used to fund this.
1. **Introduction**

Agree beforehand who will facilitate the discussion.

Thank those present for attending and explain that they have been invited because we suspect they may fall into the groups of people affected by the welfare reforms that are coming up. The aim of the groups is to help councillors understand how the benefits changes are likely to affect the council’s tenants and other residents and how the council might need to support those affected. The focus group will last no longer than an hour.

2. **Opening question**

Open up the discussion with a general question. For example:

- Are you aware of the changes to benefits that are happening over the next year or so?
- Have you heard of Universal Credit?
- Did you see the article in Tenant Times about the benefits changes?

3. **Description of changes**

Explain the main benefits changes that are being introduced:

*The government is introducing changes to Housing Benefit for people of working age (aged between 16 and 61½ years in April 2013). These changes do not apply to people who have reached pension credit age.*

*The main changes are:*

- From April 2013 your Housing Benefit will be reduced if you live in a council or housing association property with more bedrooms than the government says you and your family need
- If you have someone over the age of 18 years old living with you (including adult children), the amount of Housing Benefit you receive reduces. This is a non-dependant charge. The amount of non-dependent charge is set to increase every April for the next three years, which means the amount you pay towards your rent will also change.
- From April 2013, there will be a ‘cap’ – a maximum amount that people can receive in benefits and this will include Housing Benefit
- Starting in October 2013 (for new claims) and over the following four years, claimants receiving some benefits will move on to Universal Credit. As part of this change, Housing Benefit will normally be paid directly to social housing tenants instead of their landlord.
Appendix 1

If relevant you may need to provide more detail on under-occupation:

You are allowed one bedroom for each person or couple living as part of your household, but:

- Two children of the same sex aged 15 or under would be expected to share, and
- Two children aged 9 or under would be expected to share, even if they are different sexes.

This could mean that a single parent with two girls aged 12 and 14 living in a three bedroom property would be treated as under occupying their home because they have an extra bedroom.

Housing Benefit will be cut by 14% for people under occupying by one bedroom and by 25% for those under occupying by two or more bedrooms.

4. Questions for discussion

As time permits, explore the following areas with those present. A key question is given, with a number of supplementary points should the discussion require further encouragement.

- **Budget priorities**

  How do you prioritise your spending?

  What is most important to you? – for example food, heating, rent, clothing, family expenses, insurance, car / transport

- **Impact of reduced income**

  If people have less benefits income, what do you think they will do to cover the shortfall?

  Do you think they will look at ways to increase their income, or will they look to make savings? How might they do this?

- **Access to banking**

  Have you got a bank account through which you can set up a direct debit or standing order payment?

  Do you think people may need help in setting up a bank account? Did you know that there are other organisations that can help, such as Credit Unions?
Did you know that there are some accounts available – such as ‘jam jar’ accounts – that can help people to prioritise their spending?

- **Computer access**

The new benefits system will be completely computerised. How will this affect you?

*Would you be able to use a computer to make a claim?*

*Do you have a computer with internet access that you could use to claim benefits?*

- **Advice and support**

If you were having difficulty paying your bills, would you seek advice and, if so, where would you go?

*If the Council were to offer help or support to find work, would you use this?*

*If the Council were to offer help or advice about budgeting, would you use this?*

*How do you prefer to receive information? (eg. Tenant Times, leaflets and posters, email / website updates, mobile text messages, personal contact, Facebook page)*
REVIEW OF HOUSING INCOME PROTECTION

PREPARATION FOR SELECT COMMITTEE MEETING, 24 OCTOBER 2012

1. INTRODUCTION

At the meeting of the task group on 26 July 2012 it was decided that a ‘select committee’ style evidence-gathering meeting would be held, for all stakeholders/organisations listed in the one page strategy to attend. It was also suggested that other organisations that support local residents, such as the Children’s Centre and the Benn Partnership Centre, may be able to offer valuable evidence and support.

The date for this meeting has been set for 24 October 2012. The task group needs to agree which organisations and individuals to invite to the meeting, and the focus of the questions to them.

2. POTENTIAL PARTICIPANTS

Following discussion with the task group chairman about potential participants, the following are suggested:

- Rugby Citizens Advice Bureau
- Rugby Credit Union
- Private sector landlord(s)
- Public Health
- WCC Troubled Families Coordinator
- Jobcentre Plus
- Warwickshire Welfare Rights Advice Service (nb. This is a not-for-profit advice agency whose remit is to raise the level of awareness of entitlement to benefits, and to advise on how to claim them. WWRAS acts as a resource for Warwickshire County Council staff and other advice-giving organisations in the County.)
- Housing Associations – Affinity, Sutton, Orbit

Other potential invitees include the Benn Partnership Centre, local Children’s Centre staff, Rugby Disability Forum, and local banks and building societies. Coventry and Warwickshire Co-operative Development Agency is also listed in the one page strategy. This is a not-for-profit organisation that provides a range of enterprise, employability and financial inclusion services, including employment advice and training to help people find work, money management and personal budgeting advice, and access to affordable financial services. Warwickshire Financial Inclusion Partnership (also referred to in the one page strategy) is a multi-agency umbrella organisation which involves many of the other organisations already listed separately above.
Depending on the format of the meeting, it may be necessary to restrict the number of participants in order to keep the meeting manageable and to a reasonable length. The task group will therefore need to consider who are likely to offer the most helpful insights to support the review.

3. QUESTIONS AND FORMAT

It is suggested that there are two broad areas to explore with the participants.

Most of those listed will have some expertise on the needs of the people they support and the likely impact of the benefits changes. A key question for them will be around the main issues they perceive for their clients as a result of the welfare reforms and potential reductions in benefits for tenants, and how they think these issues might be addressed. They will have insights to offer into the support needs of council tenants, and how best these could be met.

For some, a further question will be about what they could offer in terms of support to our tenants. We might want to explore with them how the council could work with them and assist in their existing activities, and how they might be able to assist the council in addressing some of the new challenges arising from the welfare reforms.

If a ‘select committee’ format is adopted, each organisation could be asked to provide a brief written response to these questions in advance of the meeting, and come prepared to give evidence to support their submission and answer questions, in turn, from task group members.

4. TIMING AND VENUE

The task group will also need to agree the start time for the meeting on 24 October and confirm the venue. Committee Room 1 has been provisionally booked. It is anticipated that the meeting may last for 2 to 2½ hours, and therefore consideration may be giving to starting earlier than 5.30pm.
REVIEW OF HOUSING INCOME PROTECTION

ONE PAGE STRATEGY

What is the broad topic area?
Protection of the council’s housing income in the context of changes to the benefits system

What is the specific topic area?
The review will address the challenges for the collection of housing income arising from the economic downturn and impending welfare benefit reform. It will cover the following issues:

- preventative and enabling measures; for example minimising potential exposure when letting through appropriate allocations, promoting a payment culture, access to banking services, incentives and payment methods
- maximising tenants’ income
- contact with tenants: communication, help and advice

A separate scrutiny review on the impact of Universal Credit on the benefits service is planned for later in the year, and will include consideration of issues around access to the new system for all residents. This review will not therefore include consideration of those issues.

What is the ambition of the review?
To enable our tenants to sustain their tenancies and facilitate swift recovery of housing rent where necessary.

How well do we perform at the moment?
The review will establish:

- current proportion of rent collected
- number of evictions per annum
- number of council tenants likely to be affected by new under-occupancy measures from April 2013
- indication of the percentage of our working age tenants who hold a bank account
- percentage of council tenants currently in receipt of housing benefit, including a breakdown of those tenants above pension age.

Who shall we consult about the current service and about how we can improve it?
Coventry and Warwickshire Co-operative Development Agency
Rugby Tenant Representative Panel (co-opted member)
Local banks and building societies
Rugby Citizens Advice Bureau
Warwickshire Financial Inclusion Partnership
Local private sector landlords

What other help do we need?
Support from housing and benefits officers

Other sources of further information may include:
National Housing Federation
Chartered Institute of Housing
CIH Direct Payment Demonstration Projects

Task group members will need a clear understanding of the welfare benefit reforms and legislative changes.

**How long should it take?**
6 months, concluding by January 2013

**What will be the outcome?**
An action plan with clear measures in place to protect housing income in advance of the impending welfare benefit reforms.