

Report for: Overview and Scrutiny Committee – 8 March 2016

Item number: 9

Title: Further updated service responses (Feb 2016) for the report from the Overview & Scrutiny Committee on “Under occupation of Social Housing and Housing Benefit Entitlement”

Report authorised by : Tracie Evans, Chief Operating Officer

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Ward(s) affected: All

**Report for Key/
Non Key Decision:**

1. Describe the issue under consideration

1.1. This report is a further update in relation to the service responses contained in the Cabinet report of the 16 September 2014 (in response to the Overview & Scrutiny Committee report of the 10 April 2014).

2. Cabinet Member Introduction

2.1. The Committee’s report identified a number of areas of concern regarding the impact of the ‘bedroom tax’. It made a number of recommendations suggesting how its effects might be alleviated and the long term policy implications. The bedroom tax currently affects 1,018 of the Council’s secure tenants which means they lose between about £18 and £33 per week. A large proportion of them have built up significant arrears, however the overall level of rent arrears has continued to fall appreciably. The situation for tenants facing financial difficulties is not likely to be improved by the commencement of the roll out of the Universal Credit which starts in the borough on the 14 March 2016 for all new claimants.

2.2. The updated responses from the services (in the appendix) indicate that the matters the Committee has raised continue to inform the work being undertaken by the Council and Homes for Haringey. These responses are summarised in paragraph 3 of this report.

3. Recommendations

- 3.1. The Overview and Scrutiny Committee is requested to note the updated responses to the recommendations as set out in the table in the appendix . These can be summarised as follows:
- 3.2. Recommendation 1: Supporting tenants to swap and mutual exchange.
Work continues on improving promotional materials, including information on the website and a new App for mobile phones. Downsizing information will continue to be disseminated at the events planned for the next 12 months. The Council's allocation policy has changed to allow tenants in arrears (but making payments) to transfer or to be approved for a mutual exchange.
- 3.3. Recommendations 2-6: Discretionary Housing Policy (DHP) payments – prioritising tenants facing legal action.
The Revenues and Benefits Service continues to prioritise help to tenants to assist them avoid eviction. However the proposed extension of the benefit cap in the autumn will place increasing pressure on the DHP budget.
- 3.4. Recommendation 7: Rent arrears policy – the possible impact of court orders and evictions by Homes for Haringey and RHPs should be fully assessed prior to court action.
Careful consideration is given to the circumstances of every tenant in serious arrears. Every effort is taken to avoid court action and eviction is only used as the last resort. HfH has appointed 2 visiting officers who carry out visits to vulnerable and difficult to contact tenants, especially those with large arrears.
- 3.5. Recommendations 8, and 9 - Partnerships.
A revised partnership agreement has been put in place. Liaison between the Benefits Service and Homes for Haringey is now very good. The Benefits Service provides full details of bedroom tax cases on request.
- 3.6. Recommendation 10: improved financial advice and support to tenants.
Homes for Haringey's Community Development Team has established a programme of support in respect of employment and training. This is being delivered through the work of its Employment and Training team, Project 2020 and the Resident Engagement's Digital Champions scheme. The Financial Inclusion Team (part of HfH Income Collection) provides advice and help for tenants to access financial assistance schemes.
- 3.7. Recommendation 11: Bedroom tax' loopholes (tenants lose benefit as a result of defects in the primary legislation).
The Benefits Service completed work on this in 2014 and all issues were resolved.
- 3.8. Recommendation 12: Front line services – improvements in training and procedures.
Work ongoing by the Financial Inclusion Team on training required for welfare changes.
- 3.9. Recommendation 13: Referring tenants to related support programmes – more advice and information.
More referrals are being made to the Council's providers of employment and training. Three events are planned in conjunction with support partners before the

start date for the Universal Credit on the 14 March this year. This is part of a new more coordinated approach.

- 3.10. Recommendation 14: Customer Service Transformation Project – problems for vulnerable tenants in accessing information and advice.
HfH conducted a survey to improve records of vulnerable tenants and the information has been recorded on the database system. This information helps to identify tenants requiring personal contact including home visits.
- 3.11. Recommendation 15: Core strategy – planning is required to ascertain the likely future size requirements of social housing units.
Strategic Housing Market Assessment will be used to inform future housing needs. The Council's draft *Haringey's Housing Strategy 2015-2020* clearly recognises the importance of meeting local housing requirements.
- 3.12. Recommendation 16: Vulnerable adults – more work to identify them and support them access the best options.
Tenancy Management has visited all tenants who have not ordered a repair in the last 2 years to improve records.

4. Reasons for decision

The report seeks approval of the responses to the recommendations set out in the appendix to this report.

5. Alternative options considered

Not applicable.

6. Background information

6.1 Possible effects of the Affordable Homes Bill.

The 2014-15 session of Parliament prorogued and the Bill made no further progress.

6.2 The government's under occupation policy introduced size criteria whereby social housing tenants have their benefit reduced by 14% or 25% if they are deemed to have a spare bedroom or bedrooms in their home. This reduction known as the 'bedroom tax' or under occupation penalty has reduced the incomes of Council tenants (1,018 in total) by a total of £20,766.58 per week. In total they are worse off by £20,766.58 per week (approximately £1.08 M a year). The problems of downsizing often makes it very difficult for them to avoid building up quite large arrears of rent. Currently about 684 secure tenants affected by the bedroom tax have arrears of £544,211.67.

The Council assists tenants in exceptional need through Discretionary Housing Payments (DHP). However the government reduced the funding available by 40% for the current financial year (2015/16) to £1,485,882. It has indicated an amount of £1,726,627 for the next financial year (an increase of 16%). The proposed extension of the Benefit Cap (likely to start in autumn 2016), will particularly affect tenants in Temporary Accommodation and is expected to put increasingly severe pressure on the DHP budget in the coming year.

6.3 In December last year the DWP published a report on the '*Evaluation of Removal of the Spare Room Subsidy*' based on data up to November 2014. It stated that DHP had "*undoubtedly helped to alleviate the difficulties of some of the most vulnerable groups affected*" by the bedroom tax despite the short term nature of the help. In respect of how the tenants affected had responded to the loss of income, they noted that very few of them had managed to get more work or (for those out of work) a job to compensate.

Although only a very small number had actually been evicted, the report accepted that the situation could easily get worse over time. About 9% of the tenants had managed to downsize. Around one in five were actively looking to move but it was widely reported that there was a general lack of smaller properties available to move into. Moves into the private rented sector had remained low because of affordability concerns and the difficulty in finding a deposit. Although around half of landlords had altered the profile of new stock being built most remained very cautious about offering shared housing, citing concerns about management difficulties or costs.

6.4 The next major phase of the government's welfare reform will take place through the phased introduction of the Universal Credit system. The UC will combine the following elements:

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

The DWP's report '*Universal Credit national expansion – Tranches Three and Four*' (July 2015) states that the roll out will commence in Haringey on the 14 March this year. This will only be for new claims from single people, who would otherwise have been eligible for Jobseeker's Allowance, including those with existing Housing Benefit and Working Tax Credit claims.

However the amount of information available is rather limited. A recent report '*Universal Credit: progress update (25/01/2016)*' issued by the House of Commons Committee of Public Accounts drew attention to this. The report states that "*The*

lack of specific and timely plans for digital service roll-out, and only being able to say instead that roll-out will happen 'soon', not only affects local authorities; it also creates uncertainty for claimants and those whom they turn to for advice".

7. Contribution to strategic outcomes

7.1. The recommendations are broadly in line with the Council's existing policies and objectives.

8. Statutory Officers comments (Chief Finance Officer (including procurement), Assistant Director of Corporate Governance, Equalities)

8.1. Finance – Comments of the Chief Finance Officer and financial implications

8.2. The majority of the recommendations within this report have already been implemented or can be contained within existing budgets. Where additional funding is required to implement an agreed recommendation then Cabinet approval is required and the amount involved needs to be clearly specified.

8.3. Legal – Comments of the Assistant Director of Corporate Governance and legal implications

8.4. The **Welfare Reform Act 2012** made changes to a number of welfare benefits including the introduction of the housing benefit under occupancy penalty known as the "bedroom tax" and the introduction of the universal credit.

8.5. The "bedroom tax loophole" was closed with effect from 3rd March 2014 by the Housing Benefit (Transitional Provisions) (Amendment) Regulations 2014 so that anyone living in social sector housing and eligible for continuous full entitlement to Housing Benefit since 1996, is no longer entitled to exemption from the bedroom tax.

8.6. The Discretionary Financial Assistance Regulations 2001 give the Council a broad discretion when awarding DHP to provide support to claimants affected by the benefit cap the bedroom tax and universal credit, but the Council has a duty to act fairly, reasonably and consistently in awarding DHP. The Council is able to top up the Government's contribution towards DHP by an additional 150%, but the Discretionary Housing Payments (Grants) Order 2001 makes it unlawful for the Council to exceed the overall limit i.e. 2.5 times the government contribution.

8.7. Equality

Not applicable

8.8. Procurement

Not applicable

9. Use of Appendices

9.1. Appendix – Summary of the Scrutiny Committee’s recommendations and the service responses

10. Local Government (Access to Information) Act 1985

10.1. *Haringey’s Housing Strategy 2015-2020 – Draft for consultation, 13 July to 18 October 2015* – Haringey Council, August 2015

10.2. *Evaluation of Removal of the Spare Room Subsidy* – Department for Work and Pensions (DWP), December 2015

10.3. *Universal Credit national expansion – Tranches Three and Four* – DWP, August 2015

10.4. *Universal Credit: progress update* – House of Commons Committee of Public Accounts, January 2016

10.5. *Discretionary Housing Payments Policy, 2015/16* – Haringey Council, May 2015

Appendix - Progress since September 2014 in respect of the Overview & Scrutiny Committee's report on the Under Occupation of Social Housing and Housing Benefit Entitlement ('Bedroom Tax')

SCRUTINY COMMITTEE RECOMMENDATION 10/04/2014	SERVICE RESPONSE 16/09/2014	COMMENTARY / ACTION / RESPONSIBILITY – SERVICE RESPONSES (CABINET REPORT 16/09/2014)	UPDATE - PROGRESS – 06/03/2015	UPDATE - PROGRESS – Feb 2016
<u>TRANSFERS AND MUTAL EXCHANGES</u>				
<p>1. In order to successfully tackle under occupation and overcrowding, the Council should work with Homes for Haringey and Registered Providers to develop, publish and promote a comprehensive programme of support that makes it as easy as possible for tenants affected by the 'bedroom tax' to move to accommodation that has fewer rooms.</p>	<p>Partly agreed</p>	<p>The Council's Strategic Housing Service already provides an Under-Occupation Officer who supports tenants under occupying by one or more bedrooms to move to smaller accommodation. There is a comprehensive range of information on the Council's website for those seeking opportunities to downsize their home.</p> <p>HFH also provides information on its website for tenants wishing to engage in mutual exchanges (MEX). It has an internal mutual exchange board</p>	<p>The Mutual Exchange (MEX) Project is managed by HFH Tenancy Management Team. Plans are being drawn up for the creation of links and promotional material on the website in due course. Consideration is being given to the appropriate MEX promotional materials to be designed.</p> <p>Preparatory meetings are also going to be scheduled with Tenancy Management / the MEX Team and the Communications Team.</p> <p>There have been several successful downsizing events organised by HFH (the last one being in December). In advance of resources for a</p>	<p>Work continues on promoting mutual exchange opportunities.</p> <p>A web page has been set up on Homes for Haringey's website which provides comprehensive information. It explains the steps a tenant must take to find another tenant in a place they wish to move to, who would like to swap properties. A downloadable application form is also provided. Further publicity material is under consideration</p> <p>The Council's allocation policy has changed to allow tenants in arrears (but making payments) to transfer</p>

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		and is planning to increase the use of this. It is preparing promotional materials to encourage tenants to move. More comprehensive programmes of support can be developed in due course (as required) when additional resources become available.	more extensive support programme, HFH is working closely with the Under Occupation Team and is also actively signposting tenants to the Home Swapper and Home Finder UK web sites.	or to be approved for a mutual exchange. This has been used to enable a number of tenants to move to smaller properties by transfer or mutual exchange.
The programme, underpinned by a review of social landlords housing allocations arrangements and supported by written advice on the full range of options available to tenants, should include the following:				
<ul style="list-style-type: none"> Borough wide and localised events that bring together under occupiers and over- 	Noted	Homes for Haringey held 2 events in 2013 for under-occupying tenants and are	In relation to a matching event for overcrowded tenants HFH Financial Inclusion Team (part of	A mutual exchange event was held at Commerce Rd on the 1 July 2015 with a total of 45 attending. Under-

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<p>crowded tenants across Haringey (to include a programme of published events held by Council, Homes for Haringey and other Registered Providers)</p>		<p>planning a further event this year with details of overcrowded tenants available as possible exchanges. It is also proposed to follow this with a matching event for overcrowded tenants in Council properties with details of under-occupying tenants. Resources to be considered for a programme of published events from 2015/16 for under-occupiers and overcrowded tenants by the Council, HFH and other registered providers.</p>	<p>Income Management) organised a downsizing event at Commerce road on 3rd December 2014 at which 60 residents attended.</p> <p>There were information stalls from the Under Occupation Team, HFH internal mutual exchange Team, Moneywise, Energy advice, Job Centre Plus , Home Swappers and the Haringey Employment and Skills Team.</p> <p>The next event is being planned for mid May 2015 at the Civic Centre and will be targeting tenants that are affected by the Benefit cap and/or are under occupying.</p> <p>HFH Mutual exchange Team (MEX) organised an event at Commerce road on Saturday 15th December 2014 for all registered tenants that were</p>	<p>occupiers and benefit cap cases were invited – other partners attended – Haringey Employment & Skills Team , CAB, MEX Downsizing Officer, Job Centre Plus, Homefinder.co.uk, and Moneywise.</p> <p>Another larger event is planned for July this year in the Civic, matching under- and over-occupiers.</p>

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			either under or over occupying, with a view to bringing tenants together to view each other’s properties.	
<ul style="list-style-type: none"> Collect, review and publish details of financial incentives (to downsize), allowances (e.g. removals) that support housing transfers and exchanges (across Homes for Haringey and other Registered Providers); 	Partly agreed	<p>The Council’s Strategic Housing Service lead on this, to provide up to date information on their website such as the “Money to move” leaflet. The “Home Connections” service (and website) is amongst a number of options for tenants wishing to downsize which the Council publicises on its website. The Council and HFH plan to promote this type of service more in future. Links are provided to both these options on the HFH website. It is not considered that it</p>	<p>The Council and HFH are actively promoting incentives and opportunities to tenants to move. These are prominently advertised on the Council’s and HFH’s websites including ‘Money to move’ incentives. These services are also promoted at downsizing events organised by HFH Financial Inclusion Team and the Mutual exchange event arranged by Tenancy Management.</p>	<p>A new App – ‘My Haringey’ - (for mobile phones, etc) is being designed to provide direct access to digital services and information provided by Haringey Council and Homes for Haringey plus external services such as job and home finding, mutual exchanges, financial advice and so on.</p> <p>Since April 2015 the Resident Engagement Team (RET) has continued support of local residents associations, 13 of which held 18 events/projects for the benefit of over 400 residents. Financial Inclusion Team officers attended to provide information and advice.</p>

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		would be cost effective at the present time to introduce new financial incentives to downsize.		A number of play events at certain estates across the borough are being organised by the Resident Engagement Team for spring and summer of this year, which will provide opportunities to disseminate information about mutual exchanges, etc
<ul style="list-style-type: none"> Explore the possibility of developing a rent guarantee for downsizers (which ensure that the rent that tenants are charged for their new home does not exceed the rent that they have been charged for the home they are leaving) 	Not agreed	Potentially long term financial subsidies would not be a viable financial option even for the few cases which might arise. The situation would only be an issue for HFH tenants wishing to move to the private sector or other RHP with a higher rent. The Council's Strategic Housing Service has a policy of only moving tenants into accommodation which	No further comment	-

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		provides long term affordability.		
<ul style="list-style-type: none"> That Registered Providers support mutual exchanges by offering small scale repairs and provide decorating materials for tenants where this will encourage mutual exchange between downsizers and tenants who are living in overcrowded housing; 	Partly agreed	HFH will prepare a bid for additional resources for 2015/16 for a decorating pack and small scale repairs as an incentive for mutual exchanges.	Consideration is being given to holding further meetings with Tenancy Management / the MEX Team, Comms, etc in order to discuss costs, feasibility, advertising etc.	Funding options currently under review.
<ul style="list-style-type: none"> Actively market 1 bedroom properties to under-occupying tenants and ask all Registered Providers to make available all of their 1 bedroom properties (including those that are not subject to the Council's nomination 	Noted	Although this constitutes a useful objective it will need to be considered with the review of the Allocations policy.	As previously noted	-

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rights) for a specific period of time in order to assist Haringey's efforts to tackle under occupancy and overcrowding;				
<ul style="list-style-type: none"> Develop mutual arrangements across the sector through which tenants of all local social landlords (Homes for Haringey and other Registered Providers) are supported in mutual exchange processes, including three and four way swaps; 	Partly agreed	The Council (&HfH) pay for the service that HomeSwapper provides tenants. Tenants are encouraged to register their details on HomeSwapper and search for matches to maximise their chance of an exchange. HFH tenants have been included in a number of three way swaps in the last six months, and consideration will be given to developing this policy in future.	With regard to an enhanced use of the HomeSwapper Service, the holding of further meetings is being considered between Tenancy Management / the MEX Team, RSLs and the Under Occupation Team to build on the existing policy	A web page has been set up on Homes for Haringey's website which gives full details about mutual exchanges
<ul style="list-style-type: none"> The provision of dedicated support to guide tenants through the process of mutual 	Noted	The Council's Strategic Housing Service already has an under-occupation officer.	As previously noted	Currently under review

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exchange or home swap (hand-holding) e.g. to help tenants to register on Homeswapper, upload photos and support active engagement.		Further provision will be considered for a bid for additional resources from 2015/16/.		
<ul style="list-style-type: none"> • Training and updates provided to other relevant staff groups (social workers etc) 	Noted	The Council publishes a range of information about the choices available for people needing accommodation on its website, for instance on its “Housing Options” page (with links to a number of mobility/home swap schemes). Both the Council and HFH accept the need to disseminate this information as widely as possible and will continue to do so within existing programmes.	As previously noted	As previously noted
<u>DISCRETIONARY</u>	Not agreed	As indicated in the	The Government has	As previously indicated the

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<p><u>HOUSING PAYMENTS (DHP)</u></p> <p>2.The Committee recommended that a summary DHP guide is developed for social housing tenants which:</p> <ul style="list-style-type: none"> Clearly sets out the eligibility criteria, application process and timeframe for processing and assessment Ensures that the commitment to change (e.g. job search, training) is made explicitly clear in the applications criteria and assessment process; Makes tenants aware that reapplications are possible; Is systematically distributed to those 		<p>paper “Haringey’s DHP Payments Policy 2014-15” funding for DHP is very limited (please see page 1 for a breakdown of the allocations of funding). Thus DHP can only be provided to tenants in exceptional circumstances as an interim measure – the criteria (and a large number of illustrative examples) are clearly set out on the Council’s web page on DHP and in the above mentioned paper (page 7), which is also provided on this web page.</p>	<p>reduced funding in the borough for DHP from £2,465,556 to £1,485,882 for the financial year 2015/16; that is by 40%. It is expected that most current claimants will renew their applications in 2015/16.</p> <p>Revenues, Benefits & Customer Services (RBCS) is therefore proposing to continue broadly on the basis of last year’s allocations but under somewhat tighter eligibility criteria. The amount of funding in each case will be lower but further applications will be expected where appropriate. This will enable cases to be kept under ongoing review throughout the year to maximise the use of the reduced funding.</p> <p>RBCS will continue to do</p>	<p>Government reduced DHP funding in the borough by 40% in the current financial year (2015/16). It has indicated an amount of £1,726,627 for the next financial year (an increase of 16%).</p> <p>The Revenues & Benefits Service (RBS) is proposing to continue the existing policy, with some minor amendments regarding conditionality.</p> <p>RBS will continue to do everything possible to sustain tenancies, prevent homelessness and where possible ensure tenants secure more affordable accommodation.</p> <p>The extension of the Benefit Cap (likely to start in Autumn 2016), particularly for tenants</p>

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affected by welfare reforms.			everything possible to sustain tenancies, prevent homelessness and where possible ensure tenants secure more affordable accommodation. The current policy of placing Temporary Accommodation tenants exclusively in London is expected to put increasingly severe pressure on budgets in the coming year.	in Temporary Accommodation is expected to put increasingly severe pressure on the DHP budget in the coming year.
3. In order to increase awareness and uptake of DHP among Registered Providers (RHPs) and Council tenants:				
<ul style="list-style-type: none"> The DHP policy should be re-circulated to all RHPs (including Homes for Haringey) to help improve awareness of these payments, particularly in relation to the eligibility criteria and the application 	Noted	HFH Financial Inclusion Team(FIT) is helping tenants to understand their eligibility and the application process and is assisting tenants to make claims.	Since April 2013 FIT has assisted 255 tenants with their applications for DHP of which 195 were successful which resulted in them receiving £93,931.10 in additional benefit	FIT continues to provide support and advice to applicants as required. About 10 tenants were assisted with their applications for DHP

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process;				
<ul style="list-style-type: none"> Further guidance should be provided to RHPs and Homes for Haringey, making use of case study examples of successful and unsuccessful DHP claims; 	Noted	Please see the response to point 2 above.	As previously noted	In view of the very limited nature of the funding, DHP can only be provided to tenants in exceptional circumstances as an interim measure – the criteria are clearly set out on the Council's web page on DHP
<ul style="list-style-type: none"> The above information should be cascaded to front line RHP and Homes for Haringey staff to better advise potential applicants. 	Noted	Please see the response to point 2 above.	As previously noted	Please see note above
<p>4. It is recommended that, when considering DHP applications, the Council give greater priority to tenants who are facing legal action or eviction.</p>	Noted	HFH only takes action against tenants after very careful consideration of their family circumstances, their payment record and their eligibility for financial assistance. In addition the Courts only sanction legal action after very careful	In relation to DHP policy for 2015/16 it is expected that most social tenants meeting the eligibility criteria for Discretionary Housing payments (DHP) assistance will only need help for a limited period as they will be taking active steps to move into smaller accommodation or starting work or looking to	As indicated above the Council's DHP budget has been reduced by 40%. The Financial Inclusion Team (part of Income Management) is doing a lot of work on advising tenants on budgeting / money management in conjunction with MoneyWise

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		consideration. Occasionally it becomes impossible to avoid imposing a penalty on a tenant who refuses to engage. This matter will be considered by the Revenues and Benefits service with Housing and HFH in formulating DHP policy for 2015/16.	increase their hours of work. In 2014/15, the Financial Inclusion Team supported 106 DHP application cases for assistance of which 100 were affected by the bedroom size criteria and 6 by the Benefit cap. So far 100 cases were granted, 4 refusals and 2 still awaiting decisions. A total of £63,630.43 was awarded in DHP to general needs/ supported housing households.	
5. Improvements are made to the DHP assessment and notification process, including;				
<ul style="list-style-type: none"> Faster processing of applications (it is suggested that this is 18 working days to conform with the targets for the 	Noted	The service endeavours to process applications as quickly as possible. The speed with which an application is processed depends to	As previously noted.	As previously noted.

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processing of new Housing Benefit applications)		some extent on the quality of the information provided by the applicant. Recovery of overpayments of housing benefit constitutes a significant problem which could be exacerbated if priority were given to fast processing of applications.		
<ul style="list-style-type: none"> Improved communication between Revenues Benefits & Customer Services (RBCS) - as the processor of Housing Benefit claims, housing providers (RHPs) and tenants. 	Partly agreed	Substantial information flows already take place between RBCS, HFH, other RHPs and the tenants (claimants). HFH's Financial Inclusion and Income Collection teams also inform and advise tenants about HB issues in person, by letter, telephone and text, through the Homes Zone magazine and the website. Liaison	In addition to liaison meetings RBCS have also been providing training to HFH Income Recovery and Financial Inclusion teams	<p>Liaison between the Benefits Service and HfH is now very good. Homes for Haringey and the Revenues & Benefits Team, meet regularly alongside Customer Services to discuss all issues between the services. There are arrangements in place to flag and deal with any concerns regarding individual cases.</p> <p>Homes for Haringey has fully funded a post in the Benefits Service (BS) to help facilitate</p>

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		meetings between RBCS and HFH take place in the course of which communication matters are discussed.		full and effective liaison on issues for tenants. BS has a very efficient system for the frequent provision of regular updated lists of suspended benefits cases to the Income Collection Team. BS is scheduled to provide further training to front line staff in March.
<p>6. As shortfall between the Housing Benefit lost and the availability of DHP may grow the Council should explore the merits and feasibility of using other budgets – such as the HRA (as other LAs have done so) and the homelessness budget – to supplement, even on a temporary basis, the financial support that is provided to tenants through the DHP.</p>	Not agreed	DHP is only intended as short term help for tenants suffering hardship as a result of exceptional circumstances. Only a small number of councils so far have opted to provide additional funding from the HRA to supplement their government allocation. Current policy (as described in the responses to Recommendations 2	No further comment	Please see original comment

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		and 4 above) incorporates careful assessments where it is fair and cost effective to avoid evictions and homelessness by giving additional temporary support. Every effort is made to maintain a case by case approach and a long term plan for each tenant to avoid repetition (similar to the work of the coordinated Benefit Cap Hub approach in 2013/14).		
RENT ARREARS POLICY				
7. Given the growing level of rent arrears among tenants affected by the 'bedroom tax' across the sector, it is recommended that				

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<ul style="list-style-type: none"> • Homes for Haringey and other Registered Providers make a realistic projection of rent arrears for 13/14 and for 14/15 (financing, impact). 	Partly agreed	The factors affecting rent arrears depend to a certain extent on external factors. Thus in 2013/14 HFH rent arrears were significantly reduced by large credits to accounts resulting from “loophole cases” (resulting from defects in primary legislation). In 2014/15 HFH will be able to make an analysis based on the average level of arrears for each tenant, and trend in reducing number of cases.	<p>Although the number of arrears cases in relation to the bedroom tax has fallen by 12.1%, the overall arrears for such cases has risen by 1.77%. The level of arrears in such cases can be expected to rise somewhat in view of the government reduction in DHP funding.</p> <p>However the overall rate of collection has improved significantly resulting in a reduction in total arrears: at the start of 2013 it was £5,543,325.85 and as at the 3 March 2015 it was £4,085,221.79</p>	<p>Of the secure tenants affected by the bedroom tax 684 have arrears of £544,211.67 (as at 10/02/2016). This is an increase of 77% in their arrears since April 2013.</p> <p>However the total arrears of all secure tenants has continued to fall significantly: from £4,286,426.17 (on 10/02/2015) to £3,302,037.64 (on 9/02/2016).</p>
<ul style="list-style-type: none"> • Rent arrears policies are reviewed to ensure: 				
<ul style="list-style-type: none"> ○ Implications for court order and evictions are full assessed; 	Agreed	HFH accepts the need to keep its arrears procedures under review. It is very	HFH has recently appointed income recovery visiting officers who visit tenants in arrears, where personal	Homes for Haringey’s visiting officers are actively undertaking personal contacts with hard to reach

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		mindful of the need to identify under occupying tenants likely to be subject to legal processes with a view to early intervention before court hearings to offer support by the Financial Inclusion Team and by referring them to the CAB and Moneywise project. This helps tenants manage their finances better and avoid accumulating large arrears.	contact has not been established after the service of a Notice. They carry out visits after the breach of a court order for arrears but before applying for a warrant for eviction. This ensures that full consideration is given to the tenant’s circumstances.	and vulnerable tenants, carrying out visits where appropriate. Visits are undertaken prior to taking any legal action to capture any vulnerability issues or offer support or make referrals to the appropriate agencies.
<ul style="list-style-type: none"> ○ That policies and practices are not a barrier to further action by the tenant (e.g. swaps, exchange and transfer). 	Noted	HFH works with the Council’s Under-Occupation Officer to offer the existing financial incentives to tenants for moving to smaller properties to reduce their arrears to bring them in line with the agreement as laid down in the Allocations	In relation to under occupation HFH is in the process of updating its procedures for mutual exchanges taking into account the 2015 Allocations policy. In addition, proposed mutual exchanges where one of the tenants may be barred from doing so by arrears are being referred to the	Work ongoing

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		<p>policy.</p> <p>The Council's Allocation Policy presently allows transfers or mutual exchanges if tenants have maintained a repayment agreement for one year. A cost benefit analysis of the financial implications of varying this policy will be necessary before putting forward any proposals for changes.</p>	<p>Financial Inclusion Team to ensure that all options for financial assistance are carefully considered.</p>	
PARTNERSHIPS				
<p>8. That Revenues Benefits and Customer Services develop a more systematic and coordinated process through which data on those tenants affected by the 'bedroom tax' is communicated with local housing providers</p>	<p>Noted</p>	<p>The Housing Investment & Sites Team (within the Regeneration, Planning and Development Service) has recently introduced a revised Partnership Agreement between the Council and all registered providers in the</p>	<p>As previously noted</p>	<p>The level of communication between the Revenue & Benefits Service and Homes for Haringey (Income Collection) is now very good</p> <p>Furthermore the Revenues and Benefits Service provides, as and when requested, copies of</p>

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(particularly as tenants move in and out of ‘bedroom tax’ deductions).		<p>borough. The Partnership Agreement addresses this matter. It sets out, among other key requirements, the need for registered providers to “<i>adapt their income collection procedures and have proactive measures in place to mitigate the impact of Universal Credit and other benefit reforms</i>”.</p> <p>The Partnership Agreement calls on registered providers and the Council to share information to facilitate this aim. The Housing Investment and Sites Team monitor the agreement but there is an expectation that each service unit will carry out the activities within its</p>		Northgate report CLM437, detailing cases currently affected by the Bedroom Tax.

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		own remit and not rely on the Housing Investment and Sites Team to manage this relationship. The partnership agreement can be made available to all relevant parties within the Council and contains senior contacts for every registered provider, including their chief executive and senior leadership team.		
<p>9. The Council should work with Homes for Haringey and other Registered Providers to identify partnership opportunities in the provision of information, advice, support or services to those tenants affected by the 'bedroom tax' and other welfare reforms (e.g. budgeting</p>	Noted	The response is as above for Recommendation 8. The Housing Investment and Sites Team can facilitate partnership working through regular monitoring of the Partnership Agreement where appropriate.		Good liaison systems are being developed between the Council and Homes for Haringey for the provision of information to tenants and the sharing of benefits data, and so on

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skills, welfare rights advice, employment & training). This will ensure a more consistent, efficient and coordinated approach to the housing and welfare needs of residents across the borough.				
<u>FINANCIAL ADVICE AND SUPPORT</u>				
<p>10. To improve the level of budgeting information, advice and support available to tenants affected by the 'bedroom tax' and other welfare reforms that the Council with Homes for Haringey and other Registered Providers:</p>				
<ul style="list-style-type: none"> Promote further awareness of the role of local (e.g. Moneywise at 	Noted	As a general rule effective arrangements are in place. HFH already works closely in partnership with the	HFH and Moneywise provide budgeting advice workshops for young people leaving care and moving into new tenancies. All new tenants	Although partner <i>MoneyWise Haringey</i> still provides some money management workshops it now concentrates on one to one

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Haringey CAB) and national (e.g. Shelter, Crisis) advice services;		CAB (where it funds 2 workers) and Moneywise and makes appointments for tenants with them where appropriate. It publicises services such as the CAB and national money advice services through the provision of money factsheets for tenants which are available on its website and which also provides links to national debt advice services.	are offered the opportunity of attending money advice and budgeting workshops.	advice sessions in response to feedback from tenants. General letters are sent out inviting tenants who may benefit to make appointments
<ul style="list-style-type: none"> Work with the Haringey & Islington Credit Union to develop awareness of this service and where possible, extend the accessibility and range of budgeting services available to local tenants (e.g. jam jar accounts). 	Partly agreed	HFH advertises the services of the Haringey and Islington Credit Union (CU) in its leaflets. However this CU does not offer a “jam jar” account at present. Their budgeting account has a charge of £10 to the account holder and the matter is under	HfH continues to advertise the services of the Haringey and Islington Credit Union but no agreement has yet been reached on the provision of a budgeting account.	The Credit Union is promoted mainly for and low interest loans – a number of presentations are planned for the Credit Union to make at events organised by HfH. At present tenants are deterred from setting up a current account because it incurs a monthly charge.

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		discussion. HFH will continue to develop a continuing relationship with this CU.		A leaflet (Financial Inclusion) is provided to tenants about the requirements for setting up a bank account.
<ul style="list-style-type: none"> Explore the possibility of joint training to help improve budgeting and money management skills; 	Partly agreed	<p>HFH's Project 2020 works with young people in Tottenham to support them develop life skills including financial management. HFH Financial Inclusion Team provide workshops with Moneywise for young people leaving care and moving into a Council flat; and with MIND for tenants with mental health problems. HFH Financial Inclusion and Resident Involvement teams are exploring the possibility of working with the Quaker Social Action project (Future Proof) – an initiative funded by</p>	The practicalities of establishing tenants' champions is still under consideration with a view to this policy playing a part in promoting digital inclusion.	<p>Homes for Haringey's Community Development Team (Operations) has established a programme of support in respect of employment and training. Its Employment and Training team offers free information, advice and guidance to tenants to help them back into employment, training or further education.</p> <p>It holds weekly sessions at various locations in the borough (full details on website). It also offers individual advice sessions by appointment. Since April 2015 over 144 residents have been provided with guidance and individual action plans. 33 residents obtained jobs</p>

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		<p>the Council – to develop tenant champions in preparation for Universal Credit and with other providers on welfare reform issues. HFH Financial inclusion Team will explore opportunities for working with other registered housing providers to provide joint training on budgeting and money management skills.</p>		<p>and 17 went into training and apprenticeships.</p> <p>Youth engagement – over 120 young people have participated in various weekly and holiday programmes.</p> <p>The Project 2020 – Youth Engagement and Outreach offers one to one advice sessions and holds a youth club three times a week at Kenneth Robbins House. This provides an IT classroom and equipment as well as leisure facilities.</p> <p>The proposed scheme for tenants’ champions has developed into one for Digital Champions. These are residents, trained volunteers who help tenants and leaseholders to use computers and go online. Ten volunteers have been</p>

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				recruited so far and provided with tablets. They are at present concentrating their efforts on helping residents in sheltered housing
<ul style="list-style-type: none"> Promote further awareness of other financial assistance schemes (energy/utility e.g. British Gas Energy Trust, EDF Energy Trust and Thames Water Trust Fund); 	Noted	<p>HfH promotes the Council's Haringey Big Switch (run by Living Under one Sun) to combat high gas and electricity bills. It will continue to publicise these schemes. Through its Financial Inclusion Team it also makes applications to local charities on behalf of tenants in need. This team attends training with the charity Turn2us to acquire more information on different sources of financial assistance.</p>	<p>With regard to the Council's Haringey Big Switch to combat high gas and electricity bills this option is promoted at Financial Inclusion and Tenancy management events and to individual tenants in appropriate cases.</p> <p>Assistance is being provided to tenants in hardship to apply to Tottenham charities and to trusts attached to major utilities. Also tenants are referred to 'Restore', a recycling furniture project and to food banks.</p>	<p>HfH's Financial Inclusion Team continues to promote the financial assistance schemes. It has been undertaking a lot of work helping tenants to apply for the WaterSure Plus scheme run by Thames Water Authority. This provides substantial reductions in the bills for water rates of qualifying customers on low incomes. Over 1000 tenants have been assisted so far, providing them with a 50% reduction in their water rates.</p> <p>It is planned to set up a special page on HfH's website which will provide a comprehensive summary of</p>

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				all financial assistance schemes with appropriate links to other websites. This will also be available on the new Mobile App, <i>My Haringey</i>
<ul style="list-style-type: none"> Consider jointly producing a short guide/ booklet/ webpage detailing the above for Haringey residents. 	Noted	The dissemination of this kind of information to residents takes place through a number of different channels, including leaflets, letters and WebPages from various organisations. The effectiveness of communicating to residents on this and other subjects is under continual review.	As previously noted	As previously noted
<u>'BEDROOM TAX' LOOPHOLE</u>				
11. It is recommended Revenues Benefits & Customer Services assess and notify tenants	Noted	Revenues Benefits & Customer Services has already completed the work of adjusting	As previously noted	As previously noted

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<p>affected by the ‘bedroom tax’ loophole as soon as practicable, ensuring that the implications of any Housing Benefit adjustments together with any reclaim of any DHP awards, is clearly communicated to tenants to allow them to plan and manage their finances.</p>		<p>tenants’ benefits and advising them accordingly. The “bedroom loophole” arose from the defect in the government’s legislation.</p>		
<p><u>FRONT LINE SERVICES (HOUSING BENEFIT AND HOUSING OFFICERS)</u></p>				
<p>12. It is recommended that front line staff in both housing services (Homes for Haringey) and Revenues (Housing Benefit & DHP) receive a refresher on the welfare reform issues and the impact that this may be having upon local residents, particularly in</p>	<p>Partly agreed</p>			<p>Please see next comment below</p>

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respect of:				
<ul style="list-style-type: none"> Improve knowledge and understanding of welfare reform issues and how this may affect residents; 	Partly agreed	HFH Financial inclusion team will commence work on an updated training programme covering welfare reform issues, suitable for all staff. The programme will be developed as the government clarifies how the welfare changes are to be implemented and it will include how these impact on residents, and the options for moving to smaller properties.	Work is being planned for a programme to be developed in 2015/16 to update staff on welfare reform issues and to prepare for the introduction of universal credit.	Plans are being drawn up by the Financial Inclusion Team for training for all front line staff on updates to welfare reform programme, especially in relation to the commencement of the phasing in of Universal Credit which is scheduled to start on the 14 March this year for new claimants
<ul style="list-style-type: none"> Awareness of other support services and agencies with appropriate signposting; 	Agreed	HFH training programme will include signposting to other support and advice agencies	Please see above	Please see above
<ul style="list-style-type: none"> Sensitivity of client issues; 	Partly agreed	Current procedures and practice include the importance of sensitivity to tenants in financial hardship and	The policy of sensitivity to tenants in financial hardship has been enhanced by the procedures followed by the income recovery visiting	A policy of sensitivity to tenants in financial hardship is applied in all such cases. Food vouchers have been issued to tenants where

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		encouraging them to explore downsizing options and improve their budgeting and finance management skills. Most staff are very aware of the importance of sensitivity and renewed guidance is issued where appropriate.	officers who help to ensure that those in financial hardship are fully considered and offered appropriate support.	appropriate, approximately 26 cases to date
<ul style="list-style-type: none"> • Accessibility of services (telephone access). 	Partly agreed	This matter is the subject of ongoing review as the options for access to services on line and by telephone is promoted, particularly as part of the Customer Transformation programme.	As previously noted	As previously noted
<u>REFERRAL TO RELATED SUPPORT PROGRAMMES (EMPLOYMENT & TRAINING)</u>				
13. That there is a	Noted	HFH Financial Inclusion	HfH will be working with the	Although the phasing in of the

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<p>more coordinated process through which employment training, advice and support is provided to those tenants affected by the 'bedroom tax' and other welfare reform. In particular:</p>		<p>Team runs events from time to time to publicise employment and training options, often in conjunction with the Council. Individual invitations for these events are sent to the tenants affected by the welfare reforms.</p>	<p>Council's welfare reform team to refer tenants to the Council's partner providers of employment and training for the unemployed.</p>	<p>Universal Credit starts on the 14 March, the initial number of claimants is expected to be very low since only new claimants will be included. Financial Inclusion Team is planning three events to be held before the start date at three different locations across the borough in conjunction with partners such as Haringey Employment & Support Team and Job Centre Plus. This will be as part of a more coordinated approach in future.</p> <p>All single claimants in work or out of work or who have claimed in the last 12 months will be invited. Each event will provide information on budgeting and money management, also advise on training and employment opportunities. A dedicated</p>

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				recovery work flow system has been introduced to monitor arrears and offer assistance as soon as a tenant falls into arrears.
<ul style="list-style-type: none"> Best practice across housing providers should inform service development opportunities (e.g. Family Mosaic back to work schemes) 	Agreed	<p>HFH already has the 2020 project in youth development in Tottenham, which supports young people in applying for work and apprenticeships and preparing for interviews – full details on the website. HFH in common with other service providers is committed to sharing best practice and to learning from other projects.</p>	<p>The work on the 2020 project in youth development in Tottenham is ongoing</p>	<p>The 2020 project continues as part of the community development work (please see pages 26-27 above)</p>
<ul style="list-style-type: none"> The possibility of sector-wide joint commissioning of 	Noted	<p>HFH already runs an apprenticeship scheme and links to its own</p>	As previously noted	As previously noted

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employment and training schemes explored.		contractor and suppliers. The cost effectiveness of a more coordinated wide scale approach will need to be evaluated as the rate of implementation of the welfare reforms becomes apparent.		
<u>CUSTOMER SERVICE TRANSFORMATION PROJECT</u>				
14. Given the problems that tenants have experienced in accessing information and advice about the 'bedroom tax', DHP and other welfare reforms, the Committee would like further clarity from the Council as to the level of advice and support available to vulnerable adults or those less IT literate in the move towards greater digital service provision	Noted	The Council and HFH are continually re-evaluating the effectiveness of their channels of communication and the information they provide. Currently the HFH call centre refers tenants to a Tenancy Management Officer or the Financial Inclusion Team depending on the type of information and advice they require.	HFH has conducted a survey of tenants to improve its records of those who may be excluded as a result of the Government's move to digital applications for benefits and to provide a basis for considering how to meet their needs.	The survey information has been recorded on the database system. It is used to inform recovery procedures and help identify cases where personal contact / visits are necessary.

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(channel shift).				
CORE STRATEGY – FUTURE UNIT SIZE				
<p>15. In recognition of the impact of the 'bedroom tax' on local housing needs (e.g. increase demand for smaller properties and increased availability of larger properties) it is recommended that the Council undertake further modelling to fully assess the impact of this and other welfare reforms, and ensure that this is reflected in plans for future housing and development.</p>	<p>Agreed</p>	<p>The Council commissioned a new Strategic Housing Market Assessment which is currently in draft form and will be used to inform future housing needs. The need for new affordable housing, and in particular the bedroom size requirements, will take into consideration the potential impact of the bedroom tax. However, building additional smaller homes is only part of the answer, as new larger homes can be used to alleviate overcrowding within the existing social housing stock and therefore release</p>		<p>Consultation on 'Haringey's Housing Strategy 2015-2020' ended on the 18 October 2015. The final report is scheduled for approval by Cabinet and publication in March this year. The report clearly recognises the importance of meeting local housing requirements.</p>

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		additional smaller units to enable tenants to downsize. As a result, a comprehensive approach will be adopted to ensure that new and existing stock are used in the most effective way to meet housing need, including that which is brought about as a direct result of the bedroom tax.		
VULNERABLE ADULTS				
16. A significant number of those affected by the 'bedroom tax' were identified as having multiple and complex health and social care needs (e.g. chronic long term conditions, mental health needs). It is recommended that all housing providers:				
<ul style="list-style-type: none"> Undertake additional 	Partly	HFH has had a	Tenancy Management is	

Appendix - Progress since September 2014 in respect of the Overview & Scrutiny Committee's report on the Under Occupation of Social Housing and Housing Benefit Entitlement ('Bedroom Tax')

SCRUTINY COMMITTEE RECOMMENDATION 10/04/2014	SERVICE RESPONSE 16/09/2014	COMMENTARY / ACTION / RESPONSIBILITY – SERVICE RESPONSES (CABINET REPORT 16/09/2014)	UPDATE - PROGRESS – 06/03/2015	UPDATE - PROGRESS – Feb 2016
work to further identify such tenants;	agreed	programme of visiting all tenants over a 5 year period and identified residents with different disabilities, and recorded the ages of occupants. There are now checks twice a year on those already identified as elderly or vulnerable, and there is an ongoing programme of checks on a number of different categories of tenants. New tenants signed up by HFH's New Tenant Liaison Officers identify the new tenants with particular needs. HFH is developing triggers to enable a better risk assessment based programme of more frequent visits.	completing a programme of visiting all tenants who have not ordered a repair in the last two years. They are also introducing tablets and improving the recording of information about vulnerable tenants in 2015/16.	<ul style="list-style-type: none"> • Tablets have been issued to all Tenancy Management Officers • Visits / checks are now being rolled out for all introductory tenants • Vulnerability checks process is being developed and is currently being process mapped.
<ul style="list-style-type: none"> • Ensure that <i>additional</i> and <i>ongoing</i> support 	Noted	HFH Financial inclusion Team, and the Council's	In order to improve the financial and housing options	The Financial Inclusion Team (FIT) has developed better

Appendix - Progress since September 2014 in respect of the Overview & Scrutiny Committee's report on the Under Occupation of Social Housing and Housing Benefit Entitlement ('Bedroom Tax')

SCRUTINY COMMITTEE RECOMMENDATION 10/04/2014	SERVICE RESPONSE 16/09/2014	COMMENTARY / ACTION / RESPONSIBILITY – SERVICE RESPONSES (CABINET REPORT 16/09/2014)	UPDATE - PROGRESS – 06/03/2015	UPDATE - PROGRESS – Feb 2016
<p>is provided to assist them in accessing and navigating housing and welfare options available (e.g. access to budgeting advice, transfer and mutual exchange).</p>		<p>Under-Occupation Officer, with other staff, and Key Support and Family Mosaic, provide initial support to vulnerable and elderly tenants on how to access and navigate a range of financial and housing options. The provision of additional and ongoing support for vulnerable people will need to be addressed as part of coordinated strategy involving a wide range of organisations but for HFH this will need to be included in a bid for additional resources for 2015/16</p>	<p>for more vulnerable tenants in the financial year 2015/16 all tenants applying for a mutual exchange with rent arrears who might benefit from further advice are to be referred to the Financial Inclusion Team.</p>	<p>channels of communication with supporting people partners – Key Support and Family Mosaic – to provide more coordinated help and advice network.</p> <p>In addition FIT is carrying out a lot more home visits to house bound / vulnerable tenants assisting them with accessing services or welfare benefits, matters such as attendance allowances (older people), carer's allowances (disability) and applying for Water Sure Plus.</p>