



<b>Report for:</b>	<b>Overview and Scrutiny Committee</b>	<b>Item Number:</b>	<b>9</b>
--------------------	--	---------------------	----------

<b>Title:</b>	<b>Updated service responses in relation to the report from the Overview &amp; Scrutiny Committee on “Under occupation of Social Housing and Housing Benefit Entitlement”</b>
---------------	---

<b>Report Authorised by:</b>	<b>Tracie Evans, Chief Operating Officer</b>
------------------------------	--

<b>Lead Officer:</b>	<b>Andrew Billany, Managing Director, Homes for Haringey</b>
----------------------	--

<b>Ward(s) affected: All</b>	<b>Report for Key/Non Key Decisions:</b>
------------------------------	--

**1. Describe the issue under consideration**

- 1.1. This report is an 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 was concerned with the impact of the ‘bedroom tax’, how to mitigate its effects and the long term policy implications. Although the bedroom tax only affects a relatively small number of the Council’s tenants (about 1,500), the problems of downsizing and hence the loss of between £18 and £33 per week often makes it very difficult for them to avoid building up quite large arrears of rent. This has the potential to have a significant impact on the housing revenue account.



- 2.2. The updated responses from the services (in appendix A) indicate that the matters the Committee has raised continue to inform the work being undertaken by the Council.

### **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 Appendix A.

### **4. Alternative options considered**

- 4.1. Not applicable

### **5. Background information**

- 5.1. 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 over 2,000 social housing tenants in the borough (of whom about 1,500 are council tenants) by between £18 and £33 per week. This has resulted in an annual loss of housing benefit to them of about £2.25 million every year. The Council assists tenants in exceptional need through Discretionary Housing Payments (DHP).

### **6. Update on the recommendations**

- 6.1 The current position regarding the Committee's recommendations (contained in appendix A) can be summarised as follows:
- 6.2 Recommendation 1: Supporting tenants to swap and mutual exchange. In addition to existing policies HfH is drawing up plans for enhanced promotional materials, downsizing events undertaken and scheduled for 2015/16
- 6.3 Recommendations 2-6: Discretionary Housing Policy (DHP) payments – prioritising tenants facing legal action. In view of the 40% reduction in DHP, Revenues Benefits and Customer Services (RBCS) will continue to sustain tenancies under tightened criteria.
- 6.4 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. HfH has appointed 2 visiting officers within the existing headcount to maximise contact with tenants in difficulties
- 6.5 Recommendations 8, and 9 - Partnerships. Revised partnership agreement in place.
- 6.6 Recommendation 10: improved financial advice and support to tenants. Work ongoing.
- 6.7 Recommendation 11: 'Bedroom tax' loopholes (tenants lose benefit as a result of defects in the primary legislation). RBCS completed work on this previously.



- 6.8 Recommendation 12: Front line services – improvements in training and procedures. Revised sensitivity criteria implemented and training planned for welfare changes. New visiting officers trained in revised criteria.
  - 6.9 Recommendation 13: Referring tenants to related support programmes – more advice and information. Plans proposed for more referrals to the Council’s providers of employment and training.
  - 6.10 Recommendation 14: Customer Service Transformation Project – problems for vulnerable tenants in accessing information and advice. HfH has conducted a survey to improve records of vulnerable tenants
  - 6.11 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
  - 6.12 Recommendation 16: Vulnerable adults – more work to identify them and support them access the best options. Tenancy Management is visiting all tenants who have not ordered a repair in the last 2 years to improve records.
7. Possible effects of the Affordable Homes Bill.

In preparing the follow up the Chair has requested that some indication is given as to how the provisions of the Affordable Homes Bill might impact on Haringey.

- 7.1 The Bill proposes that the following categories of tenant currently subject to the bedroom tax should be exempted from it:
  - i. certain disabled occupiers in adapted accommodation;
  - ii. certain disabled occupants in receipt of Disability Living Allowance (DLA) or Personal Independence Payment (PIP) who are not able to share a bedroom;
  - iii. all claimants where their landlord or local authority has not made a reasonable offer of alternative accommodation.
- 7.2 The third category is the most significant. Any projections are inevitably rather speculative given that the Bill is very unlikely to go forward in the current session of Parliament. There would be two main consequences for the Council’s tenants if the Bill were to be adopted in its current form, that is on their future rent arrears and on the amount of the Discretionary Housing Payments they would receive.

8. Rent arrears

- 8.1 At present 1,075 tenants are subject to the bedroom tax. The Bill requires a reasonable offer of alternative accommodation. Tenants will only be eligible to receive an offer of alternative accommodation if they apply to the Council. The number of under occupying tenants who have currently submitted applications for alternative accommodation is 158 so under the terms of the Bill they would be exempted from the bedroom tax until they received a reasonable offer of alternative accommodation.



- 8.2 Tenants subject to bedroom tax have incurred additional arrears of £8,697.00. So if there was no change in the number of applications, these arrears would have been reduced by the amount of £1,278.25 under the provisions of the Bill. (It should be noted that the reduction in arrears would not be backdated.)
- 8.3 However it is likely that the majority of tenants affected by the bedroom tax would apply for alternative accommodation (if the Bill became law) in order to achieve exemption from the bedroom tax. The reason for this is that the total number of tenants affected by the bedroom tax for whom the Council can provide alternative accommodation is very low, approximately 60 each year. So the probability of the tenant obtaining somewhere else to live is very low.
- 8.4 Under these circumstances most of these tenants would be exempt from the bedroom tax if they applied to the Council for alternative accommodation so most of the arrears of £8,697.00 would not have been incurred under the provisions of the Bill.
9. Discretionary Housing Payments
- 9.1 In the current financial year 2014/15 there were 97 bedroom cases in receipt of £60,548 DHP. Hence under the provisions of the Bill most of this money would have been released for other people in need, though not necessarily council tenants. However it should also be borne in mind that the government funding for DHP is being reduced – by 40% in the next financial year.
10. Comments of the Chief Finance Officer and financial implications
- 10.1 The updated recommendations seek to support tenants affected by the ‘bedroom tax’ in accessing more affordable accommodation. They also seek to support and prioritise vulnerable tenants who may otherwise incur rent arrears. Although current figures show that additional arrears due to the ‘bedroom tax’ amount to only £8,697 per year, it should be noted that £60,548 of Discretionary Housing Payments (DHP) were applied to tenants’ rent accounts to meet shortfalls in their ability to pay the additional rent due. Any success in moving tenants to properties with the appropriate number of bedrooms will reduce the potential rent arrears falling on the Housing Revenue Account and release DHP for other tenants.
- 10.2 It is not yet possible to fully assess the financial impact of the Affordable Homes Bill. One of the provisions included in the Bill is that where a tenant who is currently subject to bedroom tax and makes a claim to their landlord for alternative accommodation will be exempted if the landlord has not made a reasonable offer. The current proposals contained in the Bill would suggest that in these cases the council will be able to charge the full rent that will be met by Housing Benefit. This would direct the council to a policy of encouraging all tenants caught by the ‘bedroom tax’ to make a claim for alternative accommodation. It is important to closely monitor the provisions of the Bill as it progresses through parliament so that the optimal policy can be adopted.



**Haringey Council**

**11. Comments of the Assistant Director of Corporate Governance and legal implications**

The Assistant Director of Corporate Governance has been consulted in the preparation of this report and confirms that there are no specific legal implications.

**12. Equalities and Community Cohesion Comments**

Not applicable

**13. Head of Procurement Comments**

Not applicable

**14. Policy Implication**

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

**15. Reasons for Decision**

The report seeks approval of the responses to the recommendations set out in Appendix A

**16. Use of Appendices**

Appendix one – Summary of the Scrutiny Committee's recommendations and the service responses

**17. Local Government (Access to Information) Act 1985**



Haringey Council Appendix A - 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')

<b>SCRUTINY COMMITTEE RECOMMENDATION</b> <b>10/04/2014</b>	<b>SERVICE RESPONS E</b> <b>16/09/2014</b>	<b>COMMENTARY / ACTION / RESPONSIBILITY –</b> <b>SERVICE RESPONSES (CABINET REPORT</b> <b>16/09/2014)</b>	<b>UPDATE - CURRENT PROGRESS – 06/03/2015</b>
<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 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.</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 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.</p>
<p>The programme, underpinned by a review of social landlords housing allocations arrangements and supported by written</p>			



Appendix A - 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')

<p>advice on the full range of options available to tenants, should include the following:</p>			
<ul style="list-style-type: none"> <li>Borough wide and localised events that bring together under occupiers and over-crowded tenants across Haringey (to include a programme of published events held by Council, Homes for Haringey and other Registered Providers)</li> </ul>	<p>Noted</p>	<p>Homes for Haringey held 2 events in 2013 for under-occupying tenants and are 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>In relation to a matching event for overcrowded tenants HFH Financial Inclusion Team organised a downsizing event at Commerce road on 3<sup>rd</sup> 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 15<sup>th</sup> December 2014 for all registered tenants that were either under or over occupying, with a view to bringing tenants together to view each other's properties.</p>
<ul style="list-style-type: none"> <li>Collect, review and publish details of financial incentives (to downsize), allowances (e.g. removals) that support housing</li> </ul>	<p>Partly agreed</p>	<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</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</p>



Appendix A - 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')

<p>transfers and exchanges (across Homes for Haringey and other Registered Providers);</p>		<p>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 would be cost effective at the present time to introduce new financial incentives to downsize.</p>	<p>Financial Inclusion Team and the Mutual exchange event arranged by Tenancy Management.</p>
<ul style="list-style-type: none"> <li>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)</li> </ul>	<p>Not agreed</p>	<p>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 provides long term affordability.</p>	<p>No further comment</p>
<ul style="list-style-type: none"> <li>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;</li> </ul>	<p>Partly agreed</p>	<p>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.</p>	<p>Consideration is being given to holding further meetings with Tenancy Management / the MEX Team, Comms, etc in order to discuss costs, feasibility, advertising etc.</p>
<ul style="list-style-type: none"> <li>Actively market 1 bedroom properties to under-occupying</li> </ul>	<p>Noted</p>	<p>Although this constitutes a useful objective it will need to be considered with the review of the Allocations policy.</p>	<p>As previously noted</p>



Appendix A - 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')

<p>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 rights) for a specific period of time in order to assist Haringey's efforts to tackle under occupancy and overcrowding;</p>			
<ul style="list-style-type: none"> <li>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;</li> </ul>	<p>Partly agreed</p>	<p>The Council (&amp;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.</p>	<p>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</p>
<ul style="list-style-type: none"> <li>The provision of dedicated support to guide tenants through the process of mutual exchange or home swap (hand-holding) e.g. to help tenants to register on Homeswapper,</li> </ul>	<p>Noted</p>	<p>The Council's Strategic Housing Service already has an under-occupation officer. Further provision will be considered for a bid for additional resources from 2015/16/.</p>	<p>As previously noted</p>



Appendix A - 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’)

upload photos and support active engagement.			
<ul style="list-style-type: none"> <li>• Training and updates provided to other relevant staff groups (social workers etc)</li> </ul>	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
<p><u>DISCRETIONARY 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"> <li>• Clearly sets out the eligibility criteria, application process and timeframe for processing and assessment</li> <li>• Ensures that the commitment to change (e.g. job search, training) is made explicitly clear in the</li> </ul>	Not agreed	As indicated in the 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>The Government has 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 &amp; 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 everything possible to sustain tenancies, prevent homelessness and where possible ensure tenants secure more affordable accommodation. The current policy of</p>



Appendix A - 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')

<p>applications criteria and assessment process;</p> <ul style="list-style-type: none"> <li>• Makes tenants aware that reapplications are possible;</li> <li>• Is systematically distributed to those affected by welfare reforms.</li> </ul>			<p>placing Temporary Accommodation tenants exclusively in London is expected to put increasingly severe pressure on budgets in the coming year.</p>
<p><b>3.</b> In order to increase awareness and uptake of DHP among Registered Providers (RHPs) and Council tenants:</p>			
<ul style="list-style-type: none"> <li>• 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 process;</li> </ul>	<p>Noted</p>	<p>HFH Financial Inclusion Team(FIT) is helping tenants to understand their eligibility and the application process and is assisting tenants to make claims.</p>	<p>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</p>
<ul style="list-style-type: none"> <li>• Further guidance should be provided to RHPs and Homes for Haringey, making use of case study examples of successful and unsuccessful DHP</li> </ul>	<p>Noted</p>	<p>Please see the response to point 2 above.</p>	<p>As previously noted</p>



Appendix A - 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')

claims;			
<ul style="list-style-type: none"> <li>The above information should be cascaded to front line RHP and Homes for Haringey staff to better advise potential applicants.</li> </ul>	Noted	Please see the response to point 2 above.	As previously noted
<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	<p>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 consideration. Occasionally it becomes impossible to avoid imposing a penalty on a tenant who refuses to engage.</p> <p>This matter will be considered by the Revenues and Benefits service with Housing and HFH in formulating DHP policy for 2015/16.</p>	<p>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 increase their hours of work.</p> <p>In 2014/15, FIT 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.</p>
<p>5. Improvements are made to the DHP assessment and notification process, including;</p>			
<ul style="list-style-type: none"> <li>Faster processing of applications (it is suggested that this is 18 working days to conform</li> </ul>	Noted	The service endeavours to process applications as quickly as possible. The speed with which an application is processed depends to some extent on the quality of the information provided by the	As previously noted.



Appendix A - 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')

with the targets for the processing of new Housing Benefit applications)		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"> <li>Improved communication between Revenues Benefits &amp; Customer Services (RBCS) - as the processor of Housing Benefit claims, housing providers (RHPs) and tenants.</li> </ul>	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 meetings between RBCS and HFH take place in the course of which communication matters are discussed.	In addition to liaison meetings RBCS have also been providing training to HFH Income Recovery and Financial Inclusion teams
<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 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).	No further comment
<b>RENT ARREARS POLICY</b>			
7. Given the growing level			



Appendix A - 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')

<p>of rent arrears among tenants affected by the 'bedroom tax' across the sector, it is recommended that</p>			
<ul style="list-style-type: none"> <li>• Homes for Haringey and other Registered Providers make a realistic projection of rent arrears for 13/14 and for 14/15 (financing, impact).</li> </ul>	<p>Partly agreed</p>	<p>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>	<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>
<ul style="list-style-type: none"> <li>• Rent arrears policies are reviewed to ensure:</li> </ul>			
<ul style="list-style-type: none"> <li>○ Implications for court order and evictions are full assessed;</li> </ul>	<p>Agreed</p>	<p>HFH accepts the need to keep its arrears procedures under review. It is very 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.</p>	<p>HFH has recently appointed income recovery visiting officers who visit tenants in arrears, where personal 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.</p>
<ul style="list-style-type: none"> <li>○ That policies and practices are not a barrier to further action</li> </ul>	<p>Noted</p>	<p>HFH works with the Council's Under-Occupation Officer to offer the existing financial incentives to tenants for moving to smaller properties to reduce</p>	<p>In relation to under occupation HFH is in the process of updating its procedures for mutual exchanges taking into account the 2015</p>



Appendix A - 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')

<p>by the tenant (e.g. swaps, exchange and transfer).</p>		<p>their arrears to bring them in line with the agreement as laid down in the Allocations 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>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 Financial Inclusion Team to ensure that all options for financial assistance are carefully considered.</p>
<p>PARTNERSHIPS</p>			
<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 (particularly as tenants move in and out of 'bedroom tax' deductions).</p>	<p>Noted</p>	<p>The Housing Investment &amp; 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 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 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,</p>	<p>As previously noted</p>



Appendix A - 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')

		including their chief executive and senior leadership team.	
<p><b>9.</b> 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 skills, welfare rights advice, employment &amp; training). This will ensure a more consistent, efficient and coordinated approach to the housing and welfare needs of residents across the borough.</p>	Noted	<p>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.</p>	
<b>FINANCIAL ADVICE AND SUPPORT</b>			
<p><b>10.</b> 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</p>			



Appendix A - 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')

<p>Haringey and other Registered Providers:</p>			
<ul style="list-style-type: none"> <li>Promote further awareness of the role of local (e.g. Moneywise at Haringey CAB) and national (e.g. Shelter, Crisis) advice services;</li> </ul>	<p>Noted</p>	<p>As a general rule effective arrangements are in place. HFH already works closely in partnership with the 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.</p>	<p>HFH and Moneywise provide budgeting advice workshops for young people leaving care and moving into new tenancies. All new tenants are offered the opportunity of attending money advice and budgeting workshops.</p>
<ul style="list-style-type: none"> <li>Work with the Haringey &amp; 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).</li> </ul>	<p>Partly agreed</p>	<p>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 discussion. HFH will continue to develop a continuing relationship with this CU.</p>	<p>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.</p>
<ul style="list-style-type: none"> <li>Explore the possibility of joint training to help improve budgeting and money management skills;</li> </ul>	<p>Partly agreed</p>	<p>HFH's 20/20 Project 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</p>	<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>



Appendix A - 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')

		initiative funded by 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.	
<ul style="list-style-type: none"> <li>Promote further awareness of other financial assistance schemes (energy/utility e.g. British Gas Energy Trust, EDF Energy Trust and Thames Water Trust Fund);</li> </ul>	Noted	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.	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.  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.
<ul style="list-style-type: none"> <li>Consider jointly producing a short guide/ booklet/ webpage detailing the above for Haringey residents.</li> </ul>	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
<b>'BEDROOM TAX' LOOPHOLE</b>			
11. It is recommended Revenues Benefits & Customer Services assess and notify tenants affected by the 'bedroom tax'	Noted	Revenues Benefits & Customer Services has already completed the work of adjusting tenants' benefits and advising them accordingly. The "bedroom loophole" arose from the defect in the government's legislation.	As previously noted



Appendix A - 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')

<p>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><b>FRONT LINE SERVICES (HOUSING BENEFIT AND HOUSING OFFICERS)</b></p>			
<p><b>12.</b> It is recommended that front line staff in both housing services (Homes for Haringey) and Revenues (Housing Benefit &amp; DHP) receive a refresher on the welfare reform issues and the impact that this may be having upon local residents, particularly in respect of:</p>	<p>Partly agreed</p>		
<ul style="list-style-type: none"> <li>Improve knowledge and understanding of welfare reform issues and how this may affect residents;</li> </ul>	<p>Partly agreed</p>	<p>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.</p>	<p>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.</p>



Appendix A - 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')

<ul style="list-style-type: none"> <li>Awareness of other support services and agencies with appropriate signposting;</li> </ul>	Agreed	HFH training programme will include signposting to other support and advice agencies	Please see above
<ul style="list-style-type: none"> <li>Sensitivity of client issues;</li> </ul>	Partly agreed	Current procedures and practice include the importance of sensitivity to tenants in financial hardship and 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.	The policy of sensitivity to tenants in financial hardship has been enhanced by the procedures followed by the income recovery visiting officers who help to ensure that those in financial hardship are fully considered and offered appropriate support.
<ul style="list-style-type: none"> <li>Accessibility of services (telephone access).</li> </ul>	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
<u>REFERRAL TO RELATED SUPPORT PROGRAMMES (EMPLOYMENT &amp; TRAINING)</u>			
<p><b>13.</b> That there is a 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>	Noted	HFH Financial Inclusion 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.	HfH will be working with the Council's welfare reform team to refer tenants to the Council's partner providers of employment and training for the unemployed.
<ul style="list-style-type: none"> <li>Best practice across housing providers should inform service</li> </ul>	Agreed	HFH already has the 2020 project in youth development in Tottenham, which supports young people in applying for work and apprenticeships and	The work on the 2020 project in youth development in Tottenham is ongoing



Appendix A - 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')

development opportunities (e.g. Family Mosaic back to work schemes)		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.	
<ul style="list-style-type: none"> <li>The possibility of sector-wide joint commissioning of employment and training schemes explored.</li> </ul>	Noted	HFH already runs an apprenticeship scheme and links to its own 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.	As previously noted
<b>CUSTOMER SERVICE TRANSFORMATION PROJECT</b>			
<b>14.</b> 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 (channel shift).	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.
<b>CORE STRATEGY – FUTURE UNIT SIZE</b>			
<b>15.</b> In recognition of the	Agreed	The Council commissioned a new Strategic Housing	



Appendix A - 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')

<p>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>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 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.</p>	
<p><b>VULNERABLE ADULTS</b></p>			
<p><b>16.</b> 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:</p>			
<ul style="list-style-type: none"> <li>Undertake additional work to further identify such tenants;</li> </ul>	<p>Partly agreed</p>	<p>HFH has had a 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</p>	<p>Tenancy Management is 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</p>



Appendix A - 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')

		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.	in 2015/16.
<ul style="list-style-type: none"> <li>Ensure that <i>additional</i> and <i>ongoing</i> support is provided to assist them in accessing and navigating housing and welfare options available (e.g. access to budgeting advice, transfer and mutual exchange).</li> </ul>	Noted	HFH Financial inclusion Team, and the Council's 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	In order to improve the financial and housing options 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.