

## Universal Credit Action Plan

Action:	Outcome:	Progress:
<p>1. Identify how many tenants will potentially be affected across tenures including Simple Lettings and Temporary Accommodation</p>	<ul style="list-style-type: none"> <li>• Determine potential impact on rent arrears in council housing, Simple Lettings and Temporary Accommodation.</li> <li>• Identify any potential impact on the private sector and homelessness.</li> <li>• Identify Business Plan implications including provision of bad debt.</li> <li>• Develop performance measures</li> </ul>	<ul style="list-style-type: none"> <li>• <b>We have completed an analysis to identify all tenants of working age who will be expected to migrate to UC to allow a program of support. We anticipate approx. 3,300 tenants will be affected. We have completed a mapping process and broken down those affected by ward and will target resources according to demand.</b></li> <li>• <b>Provision of bad debt for 2018/19 currently stands at £494K. While we expect the impact of the UC may influence this, we do not envisage any increases in this provision for the next 12 – 18 months.</b></li> <li>• <b>We expect to see a rise in rent arrears rising in the short to medium term. We expect the actions within this plan to mitigate the level of arrears.</b></li> <li>• <b>Temporary accommodation will no longer be subject to UC from April 2018.</b></li> <li>• <b>New performance measures have been devised using a themed approach under the headings: income, tenancy support, affordability and tenancy sustainment.</b></li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Simple lettings are carrying out awareness visits to all of the tenants they believe will be effected. From this visit a detailed individual plan for them on how they can manage their income.</b></li> <li>• <b>The potential impact on the private sector and homelessness is ongoing.</b></li> </ul>
<p>2. Devise a communications plan to include for example:</p> <ul style="list-style-type: none"> <li>• UC Impact presentation to staff &amp; members</li> <li>• Use of social media to raise awareness</li> <li>• Use of website to convey key messages</li> <li>• Regular Tenant 2 Tenant articles</li> <li>• Mail shots</li> <li>• The preparation of a Pre Tenancy package</li> <li>• Radio Adverts</li> <li>• Dangers of illegal Borrowing</li> <li>• Doctors and health professionals</li> <li>• Domestic violence / abuse</li> </ul>	<ul style="list-style-type: none"> <li>• To inform and raise awareness of the UC internally and externally</li> <li>• Prepare staff and customers for likely impact.</li> <li>• Prepare Local Members</li> <li>• Include Tenant Groups</li> <li>• Advise and signpost to support</li> </ul>	<ul style="list-style-type: none"> <li>• <b>A programme of presentations on awareness of Universal Credit to staff has been completed, including front line staff in Customer Services and on the Contact centre.</b></li> <li>• <b>Corporate/ Housing leaflet is complete and is awaiting final approval prior to circulation.</b></li> <li>• <b>Articles have been published in Tenant 2 Tenant, with further articles scheduled for each new issue.</b></li> <li>• <b>A suite of new correspondence and information packages are complete and have been circulated for use.</b></li> <li>• <b>A package of training has been completed on:</b> <ul style="list-style-type: none"> <li>✓ <b>Illegal borrowing</b></li> <li>✓ <b>Appealing sanctions</b></li> <li>✓ <b>Recognising domestic abuse</b></li> <li>✓ <b>Applying for direct payments</b></li> <li>✓ <b>Third party deductions</b></li> <li>✓ <b>Hardship payments</b></li> <li>✓ <b>Water rates direct</b></li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Presentation completed to some local members and tenants via Housing Service Advisory Panel.</b></li> <li>• <b>We plan to arrange further briefing session for local members prior to launch of Full Service in December – waiting for guidance from Executive Board Member.</b></li> <li>• <b>A package of support has been developed for new tenants by the pre-tenancy team, with particular emphasis on Universal Credit. The team has been particularly successful in the promotion of DD with 41% of new tenants completing a mandate.</b></li> <li>• <b>Universal Credit information has been update on the corporate website, with regular updates planned as changes occur.</b></li> <li>• <b>Communications plan will target the use of social media, including such platforms as twitter and Facebook to raise awareness of Universal credit and encourage our tenants to seek help and support if required – we are currently working with our corporate partners and DWP Partnership Managers to agree a combined approach.</b></li> </ul>
		<ul style="list-style-type: none"> <li>• <b>Guidance documents for staff have been developed and training given on:</b> <ul style="list-style-type: none"> <li>✓ <b>Alternative Payment Arrangements</b></li> </ul> </li> </ul>

<p>3. Map UC application and payment process to identify triggers and interventions</p>	<p>Develop guidance documents to assist staff and provide training to give absolute clarity on how the key processes work. e.g.</p> <ul style="list-style-type: none"> <li>• Making an application online</li> <li>• Alternative Payment Arrangements (APA)</li> <li>• DWP Sanction process and appeal</li> <li>• Third Party deductions (APA )</li> <li>• Eligible service charges</li> <li>• Water Rates (APA)</li> <li>• Hardship advance payments</li> <li>• Secure Email Address</li> <li>• Arrears Recovery Process</li> <li>• Supporting customers through hardship</li> <li>• UC user guide</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>Appealing Sanctions</b></li> <li>✓ <b>Third Party Deductions</b></li> <li>✓ <b>Eligible service charges and water rates</b></li> <li>✓ <b>Hardship and advance of payments</b></li> </ul> <ul style="list-style-type: none"> <li>• <b>Training on making an online application has been agreed and will be provided by the DWP on 27th November / 4<sup>th</sup> of December.</b></li> <li>• <b>Secure emails are required to allow email discussions with DWP. These have been completed including a dedicated Rent Matters email address.</b></li> <li>• <b>Research points to a 30% increase of the use of foodbanks with the introduction of Universal Credit Full Service. In anticipation for this we have met with the 3 local foodbanks. Each area office now issue foodbank vouchers or can deliver food parcels to support our tenants through financial hardship.</b></li> <li>• <b>Additionally, a proposal to provide additional funding to the foodbanks to further assist in the work they carry out supporting the tenants and residents of Carmarthenshire has been agreed. We are currently in the process of raising the cheques for distribution.</b></li> <li>• <b>Further training of housing staff is being undertaken – a training presentation has been undertaken. 8 UC awareness sessions have been carried out in different locations – this has seen a total of 79 Homes and Safer Communities staff, 17</b></li> </ul>
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<p>4. Plan and undertake programme of visits to Council tenants who are likely to change to UC.</p> <p>Visit each of the current UC cases to ensure that sufficient support is being provided.</p>	<ul style="list-style-type: none"> <li>• Gather up to date information.</li> <li>• Identify vulnerability which will determine ongoing support.</li> <li>• Identify possible digital exclusion.</li> <li>• Raise awareness of the need for an email address and bank account.</li> <li>• Offer and signpost to assistance &amp; support.</li> <li>• Begin profiling exercise to enable targeting of resources.</li> <li>• Warn of the dangers of borrowing from illegal lenders</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Visits are complete for SA4 Hendy Area as part of Swansea roll out of UC. The OHMS system has been updated with triage information.</b></li> <li>• <b>Following the mapping process the tenancy support team officers have begun the programme of visits to the tenants who will be affected by Universal Credit. The visit includes raising awareness of Universal Credit, maximise income through completion of Welsh Waters Help U and Discretionary Housing Payment. Pathways to employment is also an important part of the visit, with the option for a referral to the Workways project.</b></li> <li>• <b>Where possible, visits have been prioritised based on current issues of known vulnerabilities, as it is unlikely that all visits will be completed by December. These include, but are not limited to: current or former tenant arrears, those currently</b></li> </ul>

		<p>in receipt of DWP direct payments and involvement with support services.</p> <p>The visits further seek to triage around vulnerability to determine the level of support that maybe require on full roll out.</p> <ul style="list-style-type: none"> <li>• Visits to all live Universal Credit tenants has started and these will additionally be used to advise that they will need to claim online when full service rolls out.</li> <li>• Through the mapping process a number of wards have been identified with very high levels of those likely to be affected. We are currently undertaking public awareness sessions in these areas. One session was carried out in September in Llwynhendy with another on planned for 29<sup>th</sup> of November in Brynsierfel School fair. Also one is planned in Glanymor ward for the 6<sup>th</sup> of December.</li> <li>• If digital exclusion, no e-mail address or lack of a current bank account is identified on the visit, tenants will be provided with the help and support needed to overcome this barrier. This could mean assistance by our officers, or sign posting to the library service and Hubs who are the main providers of assisted digital support. Assisted Digital Support with be provided by the CAB from the 1<sup>st</sup> of April. We are waiting instruction from the DWP Partnership Managers on how this will work in practice.</li> </ul>
5. Impact through better relationships with key		<ul style="list-style-type: none"> <li>• We have established an officer working group which includes representatives from the RSL's, DWP, frontline services,</li> </ul>

<p>partners by forming a dedicated partnership group</p>	<ul style="list-style-type: none"> <li>• Ensure there is a joined up approach to the introduction of U.C and key actions are delivered</li> </ul> <p>Further partnership arrangements with:</p> <ul style="list-style-type: none"> <li>• DWP Jobcentre +</li> <li>• Support Providers</li> <li>• CAB</li> <li>• Shelter</li> <li>• Housing Benefit</li> <li>• Mobile Library</li> </ul>	<p><b>housing benefit and Shelter Cymru. This allows us to discuss issues at a local level and build key relationships with staff from the Job Centre Plus.</b></p> <ul style="list-style-type: none"> <li>• <b>Shadowing has been arranged with the DWP for its Service Improvement leads to work with Housing Officers in order to understand the importance of getting the rent element right, the effect of non-payment of rent on the business and understanding the relationships we have with our tenants.</b></li> <li>• <b>It has been further agreed that Housing Staff will locate themselves at the three main Job Centre offices during the initial first weeks of full rollout. A rota has been produced and will start in January on the request of the Job Centre Managers. They do not anticipate a large number of cases in the first few weeks. This is based on historical changes at this time of the year and evidence from other local areas that have gone Full Service in the last few months.</b></li> <li>• <b>We have met with all Carmarthenshire support providers including supporting people and begun discussions on how best to support our tenants and ensure speedy referrals. We have also included these providers in our training programme.</b></li> <li>• <b>We have an established relationship with Shelter through co-location and expect that to continue.</b></li> </ul>
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<p>6. Ensure there is sufficient officer resources to mitigate demand.</p>	<ul style="list-style-type: none"> <li>• Ensure officer resources are established in the right areas</li> <li>• Identify specialist requirements e.g. welfare benefit assessors</li> </ul>	<ul style="list-style-type: none"> <li>• <b>The tenancy support team now has 14 officers dedicated to income recovery and tenancy sustainment. This will allow a more focus approach to supporting our tenant through debt and the introduction of Universal Credit Full Service.</b></li> <li>• <b>We recently secured grant funding of to expand the team in key areas:</b> <ul style="list-style-type: none"> <li>✓ <b>A further 2 officers within the pre-tenancy team providing help and support to approx. 800 new tenants each year. Specific emphasis will be placed on UC and our preferred method of payment – Direct Debit(DD).</b></li> <li>✓ <b>Approval for 3 new welfare benefit advisors sourced through our 3<sup>rd</sup> sector partners, exclusively accepting referral from the tenancy support team and options and advice staff. They will deal with more complex debt issues, focus on maximising income and tenancy sustainment. These are in addition to the Money Advice Officer currently dealing with crisis debt.</b></li> </ul> </li> </ul>
<p>7. Plan and coordinate county wide Direct Debit campaign to actively encourage all tenants to pay by DD where possible.</p>	<ul style="list-style-type: none"> <li>• More efficient method of payment</li> <li>• Positive impact on account management</li> <li>• Cost saving in comparison to GIRO</li> <li>• Helping our tenants manage their money better</li> </ul>	<ul style="list-style-type: none"> <li>• <b>A pilot exercise was undertaken in the Ammanford area, with 1100 tenants contacted leading to a 3% take up.</b></li> <li>• <b>Monthly direct debit draw offering a prize of £200 was launched to encourage take up.</b></li> </ul>



		<ul style="list-style-type: none"> <li>• <b>Through our partners we have identified 394 of our tenants who pay council tax by DD but not ourselves. These were contacted at the end of August.</b></li> <li>• <b>We have met with the contact centre and hub staff and they in turn will encourage all tenants where possible to sign up to a DD.</b></li> <li>• <b>Signing up to a DD is also part of the discussion on the Universal Credit visit.</b></li> <li>• <b>The pre-tenancy team actively promote payment by DD and have successfully encouraged 41% of the tenants they have supported to pay by this method.</b></li> </ul>
<p>8. Further develop our management information systems to help us communicate better and analyse data.</p>	<ul style="list-style-type: none"> <li>• We have an automatic Payment Reminder Email/SMS</li> <li>• Better household profile information</li> <li>• A better way of analysing</li> <li>• Data Tank profiling system for welfare reform planning</li> <li>• Save Customers Money</li> <li>• Target Resources</li> </ul>	<ul style="list-style-type: none"> <li>• <b>The facility for automatic payment reminder emails is now available and in use. The SMS function is currently being tested and is due to be rolled out by mid-December.</b></li> <li>• <b>Checklist function for UC on OHMS is now active and has been further expanded. This allows the reporting of up-to-date key information including support required, DHP, Help U, use of foodbanks and prevention fund.</b></li> <li>• <b>The Data tank profiling system has been procured, however there have been some teething problems. This is currently being looked into. Linked to up-to date benefit information, this will allow us to map our tenants that are adversely</b></li> </ul>

		<p><b>affected by welfare reform and target our resources accordingly.</b></p> <ul style="list-style-type: none"><li>• <b>The Data tank system will also allow us to target tenants in order to maximise their income and provide better off calculations.</b></li></ul>
<p>9. Revise process for current activities to tie in with Universal Credit procedures.</p>	<ul style="list-style-type: none"><li>• Rent Arrears</li><li>• Former Tenants</li><li>• Allocations</li><li>• Tenancy Support</li></ul>	<ul style="list-style-type: none"><li>• <b>We have reviewed and amended our current processes around tenancy support and rent arrears to reflect the changes that Universal C will bring.</b></li><li>• <b>Discussions on Universal Credit former tenant arrears and any potential impact on allocations remain on going.</b></li></ul>