

# Y PWYLLGOR CRAFFU - CYMUNEDAU

DYDDIAD: 19 TACHWEDD, 2019

## Y PWNC: GWASANAETH LLAWN Y CREDYD CYNHWYSOL - Y WYBODAETH DDIWEDDARAF

Ystyried y materion canlynol a chyflwyno sylwadau arnynt:

- Nodi'r wybodaeth ddiweddaraf a'r cymorth a ddarparwyd

Y rhesymau:

Darparu'r wybodaeth ddiweddaraf ar effaith Credyd Cynhwysol ar denantiaethau'r Cyngor, ynghyd â'r cymorth sydd ar gael i breswylwyr Sir Gaerfyrddin sy'n symud i Gredyd Cynhwysol yn y sir.

Angen cyfeirio'r mater at y Bwrdd Gweithredol / Cyngor er mwyn gwneud penderfyniad: NA

YR AELOD O'R BWRDD GWEITHREDOL SY'N GYFRIFOL AM Y PORTFFOLIO:-

Cyng. Cefin Campbell (Deilydd Portffolio Cymunedau a Materion Gwledig)

Y Cyng. Linda Evans (Deilydd Portffolio Tai)

Y Cyngorydd David Jenkins (Deilydd Portffolio Adnoddau)

### Y Gyfarwyddiaeth

Cymunedau

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### Enw Pennaeth y Gwasanaeth:

Jonathan Morgan

Helen Pugh

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### Awdur yr Adroddiad:

Gwyneth Ayres

Maria Brookfield

Rheolwr Polisi Corfforaethol a  
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Arweinydd Polisi Tai

**EXECUTIVE SUMMARY**  
**COMMUNITY SCRUTINY COMMITTEE**  
**19<sup>TH</sup> NOVEMBER, 2019**

**UNIVERSAL CREDIT**

**POSITION STATEMENT FOR HOMES AND SAFER COMMUNITIES AND  
SUPPORT PROVISION PROVIDED BY THE COUNCIL SERVICES**

With effect from 12<sup>th</sup> December 2018 Carmarthenshire became a Full Service Area for Universal Credit. Anyone making a new claim for one of the effected legacy benefits will now be required to claim Universal Credit.

Universal Credit contains a Housing Cost Element that replaces Housing Benefit. This is paid directly to the tenant, who is then responsible for paying their rent.

Universal Credit is paid monthly in arrears.

As at week commencing 30<sup>th</sup> of September 2019, there were 957 council tenancies on Universal Credit. This number is in line with predicted cases.

With this amount of tenants on Universal Credit, rent arrears have not increased as significantly as expected. This is due largely to having a robust plan in place with early intervention and support being key.

Currently tenants will move onto Universal Credit if they need to make a new claim to one of the effected benefits.

Managed migration will be the next stage of roll out for Universal Credit.

As yet, the Department of Works and Pension have not issued any information on how this will be carried out.

This report provides an overview of the current position within Homes and Safer Communities. It also outlines the package of support and advice provided by Council Services to help those affected with a view of minimising the financial impact and to help, where appropriate, people back into employment. This includes:

- Support for Council Tenants;
- Support for Housing Benefit Claimants;
- Support for Veterans
- Signposting to support through Yr Hwb'

**Detailed Report  
Attached:**

**Yes**  
**Appendix 1 – Supporting Welsh Government**  
**Appendix 2 – Universal Credit Leaflet**

## IMPLICATIONS

I confirm that other than those implications which have been agreed with the appropriate Directors / Heads of Service and are referred to in detail below, there are no other implications associated with this report :

**Signed:** Jonathan Morgan, Head of Homes and Safer Communities  
Helen Pugh, Head of Revenues and Financial Compliance

Policy, Crime & Disorder and Equalities	Legal	Finance	ICT	Risk Management Issues	Staffing Implications	Physical Assets
<b>YES</b>	<b>NONE</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>NONE</b>

### 1. Policy, Crime & Disorder and Equalities

UC is a UK Government led programme introduced as part of the Welfare Reform Act 2012. The programme is being introduced in stages across Britain.

### 3. Finance

It is expected that rent arrears will rise in the short to medium term based on the experience of other social housing landlords. We will however be offering tailored advice and support to our most vulnerable tenants in order to navigate them through the process. Arrears have not increased in line with predictions and currently we appear to be bucking the trends in relation to UC rent accounts.

Provision for bad debt for 2019/20 currently stands at £494K. While we expect the impact of Universal Credit may influence this, we do not envisage any increase in this provision for the next 12-18 months.

### 4. ICT

The UC programme requires that applications are completed online. Assisted Digital Support is provided by CAB. The Council's Libraries and Yr Hwb provide access to IT equipment and free WIFI.

### 5. Risk Management Issues

2,756 of our tenants currently claim Housing Benefit and they are likely to all transfer to UC by 2023. UC could potentially effect a further 1570 tenants below pensionable age not in receipt of Housing Benefit. Currently 957 tenancies are already in receipt of Universal Credit, with half of these cases coming from tenants not in receipt of Housing Benefit. It is expected that rent arrears will rise in the short to medium term based on the experience of other social housing landlords there are robust plans to mitigate the impact.

## 6. Staffing Implications

We have completed the re-alignment of the Homes and Safer Communities Division where we reviewed our capacity to provide additional support to those affected. As part of that re-alignment we have created a dedicated Tenancy Support Team which will assist in providing the focus required.

Through additional funding provided by Welsh Government we have employed two new members of staff. In addition, new funding will provide three specialist welfare benefit and debt advisors via a 3<sup>rd</sup> sector partner.

## CONSULTATIONS

**I confirm that the appropriate consultations have taken in place and the outcomes are as detailed below**

**Signed: Jonathan Morgan, Acting Head of Homes & Safer Communities**

**Helen Pugh, Head of Revenues & Financial Compliance**

### 1. Local Member(s)

All members have been invited to take part in numerous seminars relating to UC rollout.

### 2. Community / Town Council

The Council has supported circulation of information to all Carmarthenshire Town & Community Councils about the programme and officers from Department for Work & Pensions (DWP) attended the Liaison Forum on the 8 November 2018.

### 3. Relevant Partners

On-going discussions with Department for Work & Pensions and third sector support services.

### 4. Staff Side Representatives and other Organisations

N/A

### Section 100D Local Government Act, 1972 – Access to Information

**List of Background Papers used in the preparation of this report:**

**THERE ARE NONE**