

**THE IMPLICATIONS OF BENEFIT REFORMS ON
UNDER-OCCUPATION**

SCRUTINY REVIEW



A report produced by
**THE ECONOMY & REGENERATION
OVERVIEW & SCRUTINY COMMITTEE**

WIRRAL BOROUGH COUNCIL
THE IMPLICATIONS OF BENEFIT REFORMS ON
UNDER-OCCUPATION
SCRUTINY REVIEW
FINAL REPORT

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1. **INTRODUCTION**

At the meeting of the Economy and Regeneration Scrutiny Committee, held on 5th September 2012, Members agreed to:

“Further scrutiny work being undertaken on the impact of Welfare Reform on both private and social housing sectors and, in particular, on under-occupancy in the social sector.”

As a result, two Evidence Days were held during January 2013, when representatives of landlords, tenants and a variety of partner organisations discussed relevant issues with the Members of the Scrutiny Panel.

An Executive Summary of the findings follows, together with the recommendations arising from this Review. The Report then sets out the background to the original brief, as well as the methodology adopted for gathering the evidence. This is followed by the main body of the Report which details the key findings of the Review and the evidence gathered in support of the recommendations of the Panel Members.

2. EXECUTIVE SUMMARY AND RECOMMENDATIONS

The reforms under scrutiny

Three specific reforms are included in the scope of this Under-occupation Scrutiny Review.

- Shared Accommodation Rate in the private housing sector.
The shared accommodation rate (SAR) restricts single households without child dependants in the private rented sector to enough Housing Benefit to rent a room in a shared house. In January 2012, the age limit for this reform was raised from 25 to 35 year olds.
- ‘Benefit Cap’.
A new ‘Benefit Cap’ means some tenants may get their housing benefit reduced if they receive a high level of State welfare benefits. The Benefit Cap will be applied to working age tenants with children or a spouse and will be limited to a maximum of £500 per week (£26,000 per annum). A single tenant can only receive up to £350 per week (£18,200 per annum). This reform is due to be phased in during 2013.
- Under-occupation rule for tenants in the social housing sector.
From April 2013, all current and future working age tenants renting in the social housing sector will receive Housing Benefit based on the need of their household. This will mean a reduction in their benefit entitlement if they live in housing that is deemed to be too large for their needs. Those in receipt of maximum Housing Benefit with one spare bedroom will lose 14% of their Housing Benefit and those with two or more spare bedrooms will lose 25%. Tenants who receive partial Housing Benefit will lose benefit pro rata depending on whether there are one or two (plus) spare bedrooms.

Further details of the reforms are available in Section 6.1 of the Report. Of the three reforms, the Panel Members have focused particularly on the forthcoming Under-occupation rule in the social housing sector. However, it is clear that these reforms will impact on individuals, communities, housing providers, the Council and partner organisations.

The implications for tenants

It is apparent from the evidence provided during the Evidence Days that the proposals are creating significant anxiety for some individuals. It was predicted by one attendee at the Evidence Days that “there will be unfortunate casualties”. This is most likely to be among some of the Borough’s more vulnerable residents. Reduced income will cause increased hardship for tenants, particularly when taken in conjunction with the wider welfare reforms. The options available to tenants appear to include:

- Moving to a smaller property (if available). During the Evidence Days, the shortage of one and two bedroom properties in Wirral’s social housing sector was highlighted repeatedly. Consequently, the ability to downsize is seen as a real barrier for tenants even if they were willing to do so
- Reducing spending or increasing income
- Taking in a lodger
- Applying for support from Discretionary Housing Payments (DHP)

Discretionary Housing Payments (DHP) are extra payments that can be made by a Local Authority to a claimant in order to help pay rent, Council Tax or both. In effect, DHP is an emergency fund to support people who have a benefit shortfall. Therefore, when the under-occupation rule is introduced in April 2013, benefit recipients will be able to claim for DHP for a transitional period. It is clear from the evidence before the Panel Members that demand for the DHP resources will continue to increase. The Panel Members suggest that clear criteria should be put in place to ensure that the resources are allocated as fairly as possible and the most deserving cases are recognised. There was concern expressed that the DHP funding should not be allocated purely on a ‘first-come, first-served’ basis.

There was particular concern that disabled people living in specially adapted properties could be forced to move, requiring adaptations to be repeated at additional cost. The Department for Work and Pensions (DWP) has responded, in general, by saying that Local Authorities should avoid this by prioritising DHP funding for disabled people with significant adaptations. Therefore, the Panel members agreed that, if the tenant is in a property with major adaptations, such tenants should be treated as a high priority within the DHP allocation process.

At the time of the Evidence Days, another specific group who would be adversely affected by the under-occupation rule were those foster carers living in social housing and claiming housing benefit. Foster children were not allowable in the original under-occupancy calculation. Although relatively few in number, there was a fear among social care professionals that the introduction of the under-occupation rule may lead to a reduction in the number of foster carers due to the additional cost of providing an additional bedroom(s). However, on 12th March 2013, the Government announced that approved foster carers will be allowed one room for a foster child, although additional spare bedrooms may continue to attract the under-occupancy reduction. At the time of writing, clarity is still needed to ensure that no foster carers are detrimentally affected by this reform. Current indications show potentially 16 families in Wirral that may be affected. Therefore, the Panel Members are proposing that financial support should be made available to this small number of tenants, if deemed necessary, further to the clarification from the Department for Work and Pensions.

The implications for social housing providers

Concern was expressed regarding the impact that the Under-occupation rule could have on the social housing providers as businesses, resulting from the increased bad debt that may occur. As an example, for Wirral Partnership Homes, with over 2,600 affected tenants identified, the average additional rent to pay is £717 per year each. In order to mitigate risks, it is possible that the Registered Providers will have to re-structure their businesses in order to ensure that core services are protected. In the future, they will have to ensure investment in core services, such as collecting rent, ensuring an effective repairs and maintenance process and an extension of advice services to tenants. In the future, it would be helpful if potential tenants were better advised on what they could afford regarding their housing costs prior to them applying for tenancies. It is suggested that the Property Pool Plus website could be enhanced to provide additional information to potential tenants.

The total number of one bedroom properties owned by Registered Providers in Wirral is 6,093. This represents 26.5% of the total stock of social housing. However, of that total, 296 are supported housing and 1,701 are sheltered accommodation. There was recognition that there is a shortage of smaller properties in the social housing sector and, therefore, there is a significant barrier towards tenants downsizing. As the Council undertakes the Housing Needs Assessment for the Borough, the Panel Members request that such evidence is taken into account. Although there are problems with the supply of smaller properties, it may be possible to encourage some tenants to downsize. Therefore, the Panel Members are suggesting that further consideration should be given to the marketing and promotion of downsizing assistance already available to tenants.

A further way in which under-occupying tenants may be encouraged to move property and downsize is to increase the priority of such tenants within the banding system on Property Pool Plus. Under the current scheme, those applicants to Property Pool Plus who are deemed as 'Under occupation' are allocated to Band B ('High Priority to Move'). The Panel Members considered that this was the appropriate priority for such tenants.

The Registered Providers reported that little building of one bedroom accommodation has taken place for several years and had not been identified as a significant growth area in their long-term development plans. Within existing properties, some Registered Providers have considered the concept of re-designation of rooms. As an example, this could ensure that a small box room was no longer considered as a bedroom, resulting in the property being deemed to have one fewer bedroom and a consequential reduction in rent. In Wirral, this did not appear to be an approach that will be widely utilised by the Registered Providers.

To date, it appears that little use has been made of mutual exchange between tenants in the social housing sector. The Panel Members are requesting that further work takes place to encourage this process. Likewise, the Registered Providers are encouraged to explore the concept of Social Overdrafts to help ensure that tenants are better able to maintain their tenancies in the short-term. A further explanation of this concept is available in Section 6.3 of this Report.

The implications for the private housing sector

The implementation of the shared accommodation rate changes for tenants in the private sector were planned over a significant period of time. As a consequence, many landlords in the private sector planned ahead some time ago by starting to reduce the number of under-35 tenants who were in receipt of Local Housing Allowance. It is expected that this trend will continue. In general, representatives of the private housing sector expressed great concern for the future regarding the impact of the wider welfare reforms.

The welfare reform agenda has been a significant topic of interest at meetings of the Private Landlord Forum. The Panel Members support the continued dialogue with the private housing landlords, ensuring that landlords are aware of their responsibilities, especially with regard to shared accommodation.

It is widely anticipated, by both landlords and Council officers, that there will be a rise in demand from the under-35 year olds for bedsit-type accommodation in the private sector. It is predicted that those landlords operating in the private sector will see the opportunity to expand the number of smaller units. The consequence will be an increase in the numbers of Houses in Multiple Occupation (HMOs) with landlords buying cheaper properties and converting them for shared accommodation and smaller units. Therefore, adequate monitoring and enforcement action needs to be taken to prevent the establishment of illegal Houses in Multiple Occupation (HMOs).

The implications for the Council and its partners

It is anticipated that the welfare reforms, including the changes to the under-occupation rules, will have a significant impact on the number of queries received by front-line staff, including the One Stop Shops. There are clearly concerns regarding resources. The Council is already exploring a number of options including the possibility of providing additional resource at “front of house” by re-deploying staff from elsewhere and ensuring that existing staff are fully trained and supported. In particular, it is important that front-line staff are able to sign-post clients to the most effective service to meet their individual requirements. In addition, the Panel Members encourage the expansion of Digital Champions in libraries, alongside the Go ON Wirral campaign with which the Council is currently engaged.

It is anticipated that some of the implications of the welfare reforms, of which the under-occupation rule is just a part, will take some time to develop and to become apparent. The Panel Members are, therefore, recommending that a follow-up review takes place in approximately 12 months’ time in order to monitor the actual implications.

The implications for other partner organisations and their clients

It is highly likely that demand for advice and support will increase, at least in the short-term, adding to the pressure on the community and voluntary sector’s ability to continue the level of information, advice and advocacy services. Their capacity is already significantly stretched as a result of reduced resources. The case was made by some contributors that there is scope to improve partner working in order to avoid duplication of services and to make the most effective use of resources.

The Panel Members are also encouraging organisations to work together to provide a structure for bringing back hard-to-let or empty properties into use. The idea of “self-repair” could be positive if supported by the Council and Registered Providers. There may be the potential for organisations such as temporary accommodation providers / hostels to act as partners within this process.

During the Evidence Days, contributors pointed out the need for individuals to be able to manage budgets. The provision of more education regarding financial management and budgeting, particularly for young people and especially in socially deprived areas, would be beneficial. There is also scope for voluntary and community groups to make an important contribution in the wider community. It is hoped that Credit Unions will have a role to play, both in continuing to provide credit at competitive rates and providing other financial services to its members. Awareness-raising regarding Credit Unions in schools would be a helpful way of promoting financial management and budgeting skills to young people.

In considering the evidence found during the Review, the Panel Members have formulated the recommendations identified on pages 8 to 10.

RECOMMENDATIONS

The implications for tenants

Recommendation 1 – Criteria for the allocation of Discretionary Housing Payment

The Strategic Director of Transformation and Resources is requested to ensure that, whilst every application will be considered on its individual merits, the allocation of Discretionary Housing Payment is based on well-defined and quantifiable criteria. The criteria should be defined by the identification of the most vulnerable groups. The criteria should be easily understood by clients, for example, based on a points system and should be available for all front-line staff in the Toolkit (see Recommendation 11).

(Reference Section 6.2, page 19)

Recommendation 2 – Tenants with disabilities

Tenants living in properties with major adaptations and affected by the under-occupation rule should be treated as a high priority within the Discretionary Housing Payment criteria.

(Reference Section 6.2, page 19)

Recommendation 3 – Foster carers

The Strategic Director for Families and Wellbeing is requested to monitor any changes to the under-occupation rules specifically affecting foster carers. Should there be adverse effects on any foster carers, the Strategic Director is requested to consider the introduction of an additional monthly fixed fee, paid regardless of whether a child is in place, in order to offset the implications of the under-occupation rules for those foster carers affected.

(Reference Section 6.2, page 20)

The implications for social housing providers

Recommendation 4 – Enhancements to the Property Pool Plus website

The Strategic Director for Regeneration and Environment should consider the enhancement of the Property Pool Plus (PPP) website to ensure that a benefits calculator and other relevant information is available at the time when tenants are selecting and applying for properties.

(Reference Section 6.3, page 21)

Recommendation 5 – Downsizing Support

The Strategic Director for Regeneration and Environment is requested to discuss with the Registered Providers whether a more joined-up approach could be employed regarding the marketing and promotion of downsizing services which are already available to tenants.

(Reference Section 6.3, page 22)

Recommendation 6 – Promotion of mutual exchange

The Strategic Director for Regeneration and Environment is requested to consider ways in which mutual exchanges in the social housing sector could be encouraged. This will include use of the Property Pool Plus.

(Reference Section 6.3, page 23)

Recommendation 7 – The concept of Social Overdrafts

The Strategic Director for Regeneration and Environment is requested to investigate the principles of Social Overdraft schemes and present those findings to the local Registered Providers.

(Reference Section 6.3, page 23)

The implications for the private housing sector

Recommendation 8 – Training programme for private landlords regarding benefit reforms

The Strategic Director for Regeneration and Environment is supported in undertaking a training programme for private landlords to explain the changes and how prospective tenants will be affected. The holding of seminars regarding Houses in Multiple Occupation (HMOs) and regulations regarding shared accommodation is also supported.

(Reference Section 6.4, page 24)

Recommendation 9 – Monitoring of Houses in Multiple Occupation (HMOs)

The Strategic Director for Regeneration and Environment should establish how the Council can better monitor illegal Houses in Multiple Occupation (HMOs) in order to ensure that enforcement action is taken.

(Reference Section 6.4, page 24)

The implications for the Council and its Services

Recommendation 10 – Digital Champions in Libraries

In order to further prepare for Digital by Default and support the aims of the Go ON Wirral campaign, it is proposed that the Strategic Director of Transformation and Resources should set a target for each library to recruit a minimum of five Digital Champions to provide support for clients. It is acknowledged that, at some of the smaller neighbourhood sites, this may not always be practical but is highly encouraged.

(Reference Section 6.5, page 26)

Recommendation 11 – Toolkit for front-line staff

The Strategic Director of Transformation and Resources is requested to ensure that all front-line staff in the Council have access to an online Toolkit of information to enable them to sign-post clients to the most appropriate advice-point regarding issues such as:

- Benefits advice
- Debt advice
- Budgeting skills
- Support with digital inclusion
- Avoiding expensive forms of finance
- Opening a bank account

The Toolkit should also be made available to voluntary, community and faith organisations where appropriate.

(Reference Section 6.5, page 27)

Recommendation 12 – The importance of paying rent

The Head of Neighbourhoods and Engagement should work in partnership with the Registered Providers and private landlords to promote the importance of tenants paying rent.

(Reference Section 6.5, page 27)

Recommendation 13 – The implications of the shortage of smaller accommodation for the Housing Needs Assessment process

The Panel Members highlight the level of evidence relating to the shortage of smaller properties and request that this is taken into account by the Strategic Director for Regeneration and Environment during the Housing Needs Assessment process.

(Reference Section 6.5, page 27)

Recommendation 14 – Follow-up review of the impact of the reforms

An Evaluation Impact Assessment regarding the effect of the reforms on under-occupation will be conducted by the Economy & Regeneration Scrutiny Committee (or successor committee) during Spring 2014 to assess the practical impact of the reforms.

(Reference Section 6.5, page 28)

The implications for other partner organisations and their clients

Recommendation 15 – The allocation of armed forces veterans on Property Pool Plus

Armed forces veterans, by nature of their duty to the country, should be allocated as Band B on the housing waiting list system.

(Reference Section 6.6, page 29)

Recommendation 16 – Partnership working and self-repair projects

The Council should act as a community leader to encourage the transfer of hard-to-let or empty properties to temporary supported housing providers or community organisations. Opportunities to support this should be explored through revenue finance/services from the Supporting People Programme or other relevant revenue funding streams. This support would help provide on-going housing management services so that vulnerable people could maintain tenancies. Consideration should also be given to creative ideas such as self-repair projects.

(Reference Section 6.6, page 30)

Recommendation 17 – Education regarding financial management and budgeting in schools

The Strategic Director for Families and Wellbeing is requested to lead a dialogue with local schools to encourage increased provision of education regarding financial management and budgeting. The Schools Forum could provide a useful mechanism for this dialogue.

(Reference Section 6.6, page 30)

Recommendation 18 – Credit Unions in schools

The Strategic Director for Families and Wellbeing is requested to hold discussions with Wirral Credit Union regarding the possibility of Credit Unions being established in schools in order to promote education regarding financial management and budgeting.

(Reference Section 6.6, page 30)

3. PANEL MEMBERS

Councillor Mark Johnston (Chair)



The purpose of this Scrutiny Review was to gather evidence about the potential impact that the Under-occupancy reforms may have on local residents and partner organisations and then seek approaches to mitigate the effects. Evidence would strongly suggest that this legislation is going to adversely impact on some of our most vulnerable residents and that the Council does not have the resources necessary to alleviate all the effects.

I understand the need to reduce Welfare expenditure and understand the principle of ensuring that people are living in a size of accommodation that meets their needs, not necessarily their wants. Over-occupation is a waste of tax payers' money and blocks access for families in need of larger accommodation units. However, I feel this legislation is being introduced too quickly, has some unintended consequences, does not recognise the fact there is simply not the variety of housing stock required and will create hardship for a group of already vulnerable residents.

The recommendations of the report do go some way to mitigate impact but the fact must be faced that potentially several thousand local residents will be negatively affected by this new legislation. I am pleased to see some last minute concessions for foster carers and children with disabilities but still do not feel that the National Government has built in enough resource to protect the most vulnerable. As a Council we will need to continue to look for creative solutions and also monitor the situation as further reforms will have an accumulative impact on some of our most vulnerable residents and those partner organisations who support them.

I would like to thank all the residents, partners, Council officers and fellow Councillors who contributed to this Scrutiny Review.

A handwritten signature in black ink, appearing to read 'Mark Johnston'.

Other Panel Members were:

Councillor Denise Realey



Councillor Jean Stapleton



Councillor Mike Sullivan



Councillor Janette Williamson



4. BACKGROUND AND ORIGINAL BRIEF

During 2012, at meetings of the Economy and Regeneration Scrutiny Committee, Members have reported considerable public concern regarding the impact of changes to housing benefit and welfare reforms specifically relating to under-occupation in both the public and private housing sectors.

At the meeting of the Economy and Regeneration Scrutiny Committee, held on 5th September 2012, members agreed to:

“Further scrutiny work being undertaken on the impact of Welfare Reform on both private and social housing sectors and, in particular, on under-occupancy in the social sector.”

All Members of the Committee were invited to volunteer to join a Task & Finish Group to undertake detailed scrutiny work on this topic. Subsequently, a number of Members attended a meeting held on 18th October 2012 at which the detailed Scope for the Review was discussed.

The Scope Document for the Scrutiny Review, attached as Appendix 1 to this Report, was agreed by the Economy and Regeneration Overview and Scrutiny Committee held on 14th November 2012. The Members proposed that the focus of the Scrutiny Review was to investigate the impact of changes to housing benefit and the welfare reforms specifically relating to under-occupation in both the public and private housing sectors. Key issues for the review were identified as:

- The impact of the introduction of the Housing Benefit Cap;
- The impact of changes to the Local Housing Allowance, with special reference to the Shared Accommodation Rate for under-35s;
- The allocation process for Discretionary Housing Benefit;
- The impacts of the reforms relating to Under-occupation and how this affects households and communities;
- The impact of the reforms on the Social Housing sector.

Prior to the commencement of the Review, Members agreed that, as this Review was to focus particularly on under-occupation, the following reforms are outside the scope of this Review:

- Universal Credit
- Localised Council Tax Reduction Scheme

Therefore, it is important to note that this Scrutiny Review does not cover the impact of the full Welfare Reform agenda, particularly as some of the reforms lie outside the remit of the Economy & Regeneration Scrutiny Committee.

5. **METHODOLOGY FOR THE REVIEW**

The Panel Members have used a Select Committee model of evidence-gathering for this Scrutiny Review, whereby the majority of the oral evidence was gathered over two days. This model of scrutiny has been a new departure for Wirral Council. The two Evidence Days, held on 15th and 22nd January 2013, adopted the following guidelines:

- The Evidence Days were held in private session. It was agreed that holding the sessions in public may prevent some witnesses from discussing issues freely.
- A timetable for the Evidence Days was prepared.
- On each day, witnesses were asked to be available at a specific time during the day and only for a particular length of time.
- Some witnesses were grouped together and seen together as there was a logical link between them.
- Prior to the Evidence Day, each witness was sent a copy of the Scope document for the Review.

The attendees during the two Evidence Days are shown in Appendix 2, attached to this Report.

Following the Evidence Days, Members of the Task & Finish Group met to review the evidence and formulate draft recommendations.

In addition, written evidence was received from a variety of sources. Details are shown in Appendix 3 to this Report.

This Report reflects only the evidence found during the Review; it does not attempt to be a complete analysis of the topic. As agreed by the Economy and Regeneration Overview and Scrutiny Committee at its meeting on 5th September 2012, both the Review and the subsequent Report have focused particularly on the social housing sector.

6. EVIDENCE AND RECOMMENDATIONS

6.1 The reforms within the remit of this Scrutiny Review

The Scope document for this Scrutiny Review identified three areas of the reforms for further investigation:

Local Housing Allowance (LHA) and the shared accommodation rate in the private housing sector
Local Housing Allowance (LHA) rates were reduced from April 2011. As a result, rates are calculated based on the cheapest third of rents in an area, as opposed to the bottom half. In the North West this translates to an average loss of £7 per week. In Wirral, the LHA rate for a three bedroom house was reduced from £595 to £550 per month.

The shared accommodation rate (SAR) restricts single households without child dependants in the private rented sector to enough Housing Benefit to rent a room in a shared house. It used to apply to young people aged under 25 years old. In January 2012, this was raised to 35 years old. Therefore, a single person aged under 35 years old is now eligible for the SAR rather than the LHA one bed rate. The Shared Accommodation Rate applies even if the claimant is unable to find shared accommodation. Limited exemptions apply for more vulnerable claimants who are not expected to share. The exemptions include formerly homeless people who have spent at least three months in a hostel and received support.

Under 35s affected by the loss of the SAR will lose an average of £28 per week in the North West. There is a large difference between the SAR and one bed LHA rate. In Wirral, the SAR is worth £64 per week, compared to £87 for the one bed LHA rate; a difference of £23 per week.

'Benefit Cap'

A new 'Benefit Cap' means some tenants' housing benefit may be reduced if they receive a high level of State welfare benefits. This means certain tenants of working age with children or a spouse will have the Cap applied to ensure they receive a maximum of £500 in benefits and a single tenant can only receive up to £350 per week. This total will include all benefits not just housing benefit. The 'Benefit Cap' is based on the Department of Work and Pension's (DWP) underlying principle of welfare reform that people reliant on benefits should not receive a total that exceeds average earnings. This reform will be implemented on a phased basis with only four Local Authorities affected from April 2013; the remainder rolling out over the Summer period.

Under-occupation rule for tenants in the social housing sector

The Welfare Reform Act 2012 has introduced the Under-occupation rule to tenants renting in the social housing sector. From April 2013, all current and future working age tenants renting from a Local Authority, Housing Association or other Registered Social Landlord will receive Housing Benefit based on the need of their household. This means that working-age tenants in the social housing sector in receipt of Housing Benefit will experience a reduction in their benefit entitlement if they live in housing that is deemed to be too large for their needs. The main exception to this rule will be households who are not of working-age. Restrictions on entitlement to Housing Benefit based on the size of the accommodation occupied have long applied to claimants living in privately rented housing. However, this policy for the social housing sector is highly controversial and has been labeled by some as the "bedroom tax".

Under-occupation arises where a household lives in a property that is deemed to be too large for its needs. It is usually defined in terms of excess bedrooms. The classic cause of under-occupation is older tenants / couples remaining in their home after their children have grown up and left home. Family breakdown can also result in under-occupation.

The size criteria in the social housing sector allows one bedroom for each person or couple living as part of the household with the following exceptions:

- Children under 16 of the same gender are expected to share (for example, two brothers or two sisters);
- Children under 10 are expected to share regardless of gender (for example, a brother and a sister both aged under 10);
- A tenant with a disability (or their partner) who needs a non-resident overnight carer will be allowed an extra room.

Those who receive maximum Housing Benefit with one spare bedroom will lose 14% of their Housing Benefit and those with two or more spare bedrooms will lose 25%. Tenants who receive partial Housing Benefit will lose benefit on pro rata basis. On average, households under-occupying by one bedroom will lose £11 per week housing benefit and those with two or more spare bedrooms will lose £20 per week.

Most working age housing benefit claimants deemed to have a least one spare bedroom will be affected. This will include those people who:

- are separated from their partner but share the care of children but are not the 'main carer' for the child or children. Those who previously had an extra bedroom available for this will be affected;
- need an extra bedroom for medical equipment;
- keep a spare bedroom for an occasional visitor.

It had been expected that foster carers and families with adult children serving in the armed forces would also be affected by the reforms. However, on 12th March 2013, the Government announced that there would be some exemptions relating to both these groups. Further clarification from the Department for Work and Pensions is expected shortly.

6.2 The implications for tenants

The number of tenants affected by the Shared Accommodation Rate in the private sector

The Shared Accommodation Rate level which limits the maximum Housing Benefit / Local Housing Allowance (LHA) rate to that of a room in a shared house or flat with some limited exceptions was extended to single claimants under 35 yrs from the previous 25 year old limit. At 31 December 2012, 1,166 claimants in Wirral were affected by this restriction to the level of help they can have with their rent. Of these, 712 are over 25 years old. It is the latter group who are affected by the shared accommodation rate being extended to all those single claimants under 35 years old, the reform introduced from January 2012. In Wirral, claims for consideration of additional, temporary support through the Discretionary Housing Payment fund to ease the impact of the transition to a reduced benefit payment were invited from all claimants over 34 years of age. (Note that further details regarding the operation of the Discretionary Housing Payments system are available later in this Report – see page 19).

It is reported that there is insufficient shared accommodation in many parts of the country to house everyone subject to the SAR. This means many claimants are forced to rent more expensive self-contained accommodation and make up shortfalls from other income. There is concern that the under-35s reform is significantly affecting single males, particularly those who have access to children. If a single parent, as a result of the reforms, downsizes to a smaller property, it may become difficult for the children to stay overnight.

The impact of the 'Benefit Cap'

The introduction of the Total Household 'Benefit Cap', currently to be set at £26,000 per annum (£500 per week) for families and couples and £18,200 per annum (£350 per week) for single claimants, will impact on some families in Wirral. As at the end of January 2013, the estimated numbers of those likely to be affected were 148 families in the private rented sector and 68 families in the social rented sector. The types of family most likely to be affected are typically those with a large number of children, with a larger property and a higher rent to pay. Exemptions will be applied for those households in receipt of certain disability benefits.

The perception of under-occupation in the social housing sector

Research carried out by the Cambridge Centre for Housing and Planning Research (CCHPR) for the Housing Futures Network indicates that a substantial number of under-occupying households do not regard themselves as such. Their "spare" bedrooms are used by children (irrespective of age and gender) who have their own rooms. Spare bedrooms are used when children visit at weekends as part of a shared parenting arrangement. In addition, a number of couples sleep in separate bedrooms, often for medical reasons and rooms are also used for storing disability related equipment. All of these points were reiterated during the Evidence Days held for this Scrutiny Review.

The government has said that the reform is, in part, designed to make better use of social housing stock. A number of witnesses recognised the need to free up genuinely under-occupied homes for overcrowded families but argued that the required change could be better achieved through incentives.

It is expected that a significant number of households will not willingly move. Initial research by the Department for Work and Pensions (DWP) into the impact of the Local Housing Allowance (LHA) changes found households do not want to move and if they will consider it, they do not want to move far. Instead, many people plan to respond to housing benefit reductions by reducing essential and non-essential spending, borrowing or increasing their earnings where possible.

Numbers of tenants affected in Wirral by the Under-occupation rule in the social housing sector

The Council's Housing Benefits team has identified 4,600 Registered Provider tenants who will be affected by the under-occupation rule. Of those, 3,600 are under-occupying by one bedroom; 1,000 under-occupying by two or more rooms. It is particularly difficult to estimate how tenants will react in

April when the housing benefit reductions (associated with the under-occupation rule) begin to be implemented. A survey of social housing tenants undertaken by a local social housing provider has indicated that 21% of tenants were interested in moving while 43% of tenants were not willing to move. Likewise, 43% of tenants indicated that they were willing to try to pay the charge whereas 13% were not willing to pay.

Availability of advice to tenants in the social housing sector

As stated above, the Council's Housing Benefits team has sent an explanatory letter and review form to all those tenants identified as potentially being affected. Concern was expressed among the Panel Members that, at the time of the Evidence Days, less than a quarter of the 4,600 forms had been returned. In addition, the Registered Providers are all making continued efforts to contact tenants via leaflets and personal contact. The tenants attending the Evidence Days confirmed that some advice had been received. However, there was further evidence of a significant number of tenants currently maintaining a 'head in the sand' attitude. It was considered by professional advice workers that the people most likely to encounter problems are those who are least likely to take budgeting advice. It was clear that further work was required to ensure that the implications of the reforms were better understood by tenants.

Personal impact of the reform on tenants in the social housing sector

It is apparent from the evidence provided during the Evidence Days that some individuals are finding the proposals traumatic which, in some cases, are creating extreme anxiety. Reduced income will cause increased hardship for tenants. The options available to tenants appear to include:

- Moving to a smaller property (if available)
- Reducing spending or increasing income
- Taking in a lodger
- Applying for support from Discretionary Housing Payments

One tenant described the options available as:

"Heat or eat or pay the rent"

For some tenants, barriers relating to moving house included the:

- availability of alternative, smaller accommodation;
- potential loss of local facilities that are familiar
- strong ties to the local community including the support of friends, neighbours and family. This is particularly important to more vulnerable tenants.
- financial cost of moving
- stress associated with the process

In addition, there is the emotional wrench of having to contemplate moving house, summed up by the phrase:

"It's not a house, it's a home"

During the Evidence Days, the shortage of one and two bedroom properties in Wirral's social housing sector was highlighted repeatedly. Consequently, the ability to downsize is seen as a real barrier for tenants even if they were willing to do so. This issue is covered in more detail later in this Report (see Section 6.3 – The implications for social housing providers).

In addition, there may be a consequence for some communities. The changes to Local Housing Allowance for private tenants and Housing Benefit for social tenants are likely to have impacts upon the extent to which people can afford to live in certain neighbourhoods. There may be movements to seek cheaper rental property or people downsizing to social housing that better meets their requirements without under-occupancy penalties.

Taking in a lodger in the social housing sector

One way that tenants can potentially supplement their income and which may provide a partial solution for some tenants is to take in a lodger. Housing Benefit / Council Tax Benefit Circular A4/2012 makes it clear that, until Universal Credit is introduced, lodgers are allowed a room under the size criteria. The CIH (Chartered Institute of Housing) has prepared a document for social landlords entitled 'How to....support tenants to find a lodger'. Similar information has already been added to the Council's website. This will clearly not be an acceptable route for many tenants, although it may be to some.

Evidence of hardship

Although clearly not resulting from the introduction of the under-occupation rule, there is already evidence of hardship. Shelter has reported that nationally almost one million people used a payday loan to pay their rent or mortgage in 2012. In addition, 2.8 million people used an unauthorised overdraft to help pay their rent or mortgage. The expectation of Shelter is that these figures are likely to rise during 2013. At a local level, there is evidence of an increase in homelessness for single people; the indicator being the usage of the Night Shelter. The 'No Second Night Out' protocol is in place in Wirral to support those people. That point is reinforced by Housing Options reporting that Wirral has witnessed an increase in homelessness which is faster than the national average. Likewise, Citizens Advice Bureau reported an increase in the caseload regarding benefit and debt problems, with most enquiries for advice coming from areas of high social deprivation. There was a perception that a consequence of the reforms will be that the most disadvantaged, who are often less able to support themselves, will suffer disproportionately. Among professionals, there is a fear of increased homelessness and family breakdown. A contributor concluded that:

"There will be unfortunate casualties".

A strong perception among witnesses was that problems will accumulate over time, with the biggest problems arising from "those who bury their heads in their hands". It was argued by a number of contributors that a significant number of tenants may be able to manage the rent increase arising from the under-occupation rule but the cumulative effect alongside other reforms will be far greater, resulting in difficulties in paying. Officers responsible for offering front-line support to the public considered that, in general, clients are not ready and many may not be able to cope.

Discretionary Housing Payments (DHP)

Discretionary Housing Payments (DHP) are extra payments that can be made by a Local Authority to a claimant in order to help pay rent. (Until 31st March 2013, claimants could also previously apply for support with Council Tax payments). The payments can be allocated to people claiming benefit who need more help with their housing costs if these are more than the amount of benefit they receive. It is intended that the payments are only helping with short-term problems and are not intended to cover long-term situations with rent. Therefore, when the under-occupation rule is introduced in April 2013, benefit recipients will be able to claim for DHP for a transitional period.

The Government allocates funding to each Local Authority to be used for DHP on an annual basis, although any under-spend can be carried forward. The Government contribution to Wirral for 2012/2013 was £522,238. As at January 22nd 2013, only £58,000 remained unallocated. The Government contribution for 2013/2014 is £917,214. The increase is intended to reflect the expected increase in demand resulting from the introduction of further welfare reforms. In addition, the Government sets a permitted total DHP spend which enables Local Authorities to allocate additional funding to the DHP fund. However, this additional funding would have to be found from within the Council's own resources. The permitted total 2013/2014 DHP spend for Wirral has been set at £2,293,035. Therefore, in theory, the Council could allocate up to an additional £1,375,821 to the DHP fund if resources were available. In the past, Wirral has never spent more than the Government contribution and there is currently no budget to top-up the DHP fund. Therefore, at this stage, only the Government contribution of £917,214 has been allocated to Wirral's DHP fund for 2013/2014. The number of DHP applications received and considered during 2011/2012 was 1,063 whereas 1,128 applications have been received in respect of the current year, that is, 1st April 2012 up to 27th January 2013.

It is clear from the evidence before the Panel Members that demand for the DHP resources will continue to increase. Shelter has argued that, although the budget for DHP has increased, the additional spending will not be sufficient to support all households affected by the benefit reforms and Local Authorities will have to make hard choices about who they prioritise. As a response, the Panel Members suggest that clear criteria should be put in place to ensure that the resources are allocated as fairly as possible and the most deserving cases are recognised.

Recommendation 1 – Criteria for the allocation of Discretionary Housing Payment

The Strategic Director of Transformation and Resources is requested to ensure that, whilst every application will be considered on its individual merits, the allocation of Discretionary Housing Payment is based on well-defined and quantifiable criteria. The criteria should be defined by the identification of the most vulnerable groups. The criteria should be easily understood by clients, for example, based on a points system and should be available for all front-line staff in the Toolkit (see Recommendation 11).

Adaptations for tenants with disabilities living in the social housing sector

There is concern that disabled people living in specially adapted properties could be forced to move, requiring adaptations to be repeated at additional cost. Wirral Partnership Homes have reported that, for their stock alone, to fund the same adaptation work for a second time for tenants who have to move to smaller accommodation will cost in the region of £500,000. Even if WPH were able to do this work, there would be considerable inconvenience to vulnerable tenants. It is well argued that people with disabilities often need extra space for wheelchairs and other equipment or partners may need a separate bedroom for medical reasons. The Department for Work and Pensions (DWP) has responded by arguing that Local Authorities should avoid the need for such tenants to move by prioritising DHP funding for disabled people with significant adaptations.

The Panel Members were made aware that, in the past, Wirral Council has not used DHP to specifically ensure that people with adaptations are protected. The view was expressed by tenants that, if the tenant is in a heavily adapted property, people should be exempt from the payments or, as a minimum, receive additional support to remain in their property.

Recommendation 2 – Tenants with disabilities

Tenants living in properties with major adaptations and affected by the under-occupation rule should be treated as a high priority within the Discretionary Housing Payment criteria.

Foster carers living in the social housing sector

At the time of the Evidence Days, foster carers living in social housing and claiming housing benefit would have been adversely affected by the under-occupation rule. Foster children were not allowable in the under-occupancy calculation. Therefore, as an example, if a foster carer living in a three bedroom house is caring for two foster children, each occupying a bedroom, the family would be deemed to be under-occupying by two bedrooms and will face a reduction of 25% in the housing benefit received (if the family is receiving maximum housing benefit). Current indications show potentially 16 families in Wirral may be affected. Although relatively few in number, there was a fear among social care professionals that the introduction of the under-occupation rule may lead to a reduction in the number of foster carers due to the additional cost of providing an extra bedroom(s). As part of the application to become a foster carer, potential foster carers are always asked “Have you got a spare bedroom?” Therefore, the availability of spare bedrooms is a necessity in order to undertake the role.

It is also interesting to note that the Fostering Standards currently stipulate that any child over three should have a single room if they want to. STANDARD 10 of the 'Fostering Services: National Minimum Standards' published by the Department of Education states:

"In the foster home, each child over the age of three should have their own bedroom"

Clearly, there was a contradiction with the under-occupation rule.

The Panel Members had originally intended to propose that Wirral Council should develop a method of re-imburement for the relatively small number of foster carers who would be adversely affected by the reform. However, on 12th March 2013, the Government has announced that approved foster carers will be allowed one room only for a foster child, although additional spare bedrooms may continue to attract the under-occupancy reduction. As an example, a single foster carer with four foster children will be assessed on the basis of needing two bedrooms.

The current advice is that, nationally, approximately 5,000 approved foster carers will be affected positively by this latest amendment to the under-occupation rule. They will be allowed an additional room as long as they have fostered a child or become a registered carer in the past 12 months. The Panel Members welcome this development but recognise that clarity is still needed to ensure that no foster carers are detrimentally affected by the under-occupancy reform.

Recommendation 3 – Foster carers

The Strategic Director for Families and Wellbeing is requested to monitor any changes to the under-occupation rules specifically affecting foster carers. Should there be adverse effects on any foster carers, the Strategic Director is requested to consider the introduction of an additional monthly fixed fee, paid regardless of whether a child is in place, in order to offset the implications of the under-occupation rules for those foster carers affected.

6.3 The implications for social housing providers

The impact on Registered Providers as a business

The attendees from Registered Providers highlighted the possibility of increased bad debt arising from the implementation of the under-occupation rule. For Wirral Partnership Homes, with over 2,600 affected tenants identified, the average additional rent to pay is £717 per year. One contributor commented:

“There is a danger of the business being de-stabilised by bad debt, particularly for smaller organisations. If we do nothing about rent collection we will be de-stabilised”.

In order to mitigate risks, it will be necessary to reduce support services in order to provide more front-line services. However, it was also highlighted that the impact may be a “trickle” as individual debts slowly build up. It is expected that the Registered Providers will be forced to pursue liabilities in a “firm but fair” way.

In the future, it would be helpful if potential tenants were better advised on what they could afford regarding their housing costs prior to them applying for tenancies. It is suggested that the Property Pool Plus website could be enhanced to provide additional information to potential tenants.

Recommendation 4 – Enhancements to the Property Pool Plus website

The Strategic Director for Regeneration and Environment should consider the enhancement of the Property Pool Plus (PPP) website to ensure that a benefits calculator and other relevant information is available at the time when tenants are selecting and applying for properties.

Relationship with tenants and communities

Traditionally, Registered Providers have done a significant amount of work in order to strengthen communities within which they operate, for example, regarding health issues and worklessness. Reduced funding is now forcing the priorities for Registered Providers to be changed. The Registered Providers are being presented with real choices between core services as a landlord and other services. In the future, they will have to ensure investment in core services, such as collecting rent, ensuring an effective repairs and maintenance process and an extension of support and advice services to tenants. Therefore, inevitably, there will be an impact on the wider community. One representative of the Registered Providers suggested to the Panel Members that the Local Authority will need to lessen expectations regarding the contribution to communities. Similarly, the way that Registered Providers interact with tenants will change, for example, some may have to review the availability of local offices where usage is low.

Availability of smaller properties

The total number of one bedroom properties owned by Registered Providers in Wirral is 6,093. This represents 26.5% of the total stock of social housing. However, of that total, 296 are supported housing and 1,701 are sheltered accommodation. As an indication of turnover, during 2012, 510 one bedroom properties were let through Wirral Partnership Homes. Indeed, WPH have estimated that, assuming that under-occupied tenants are willing to consider moving, and they accept any one bed flat that they are offered, and no flats are offered to anyone on Property Pool Plus, it will take over five years to re-house those affected, given current vacancy rates.

There was also a shared perception among tenants that there is a shortage of smaller properties in the social housing sector and, therefore, there is a significant barrier towards them downsizing. One tenant informed the Panel Members that, when checking Property Pool Plus on a regular basis, only limited one bedroom properties are available. Furthermore, the properties that were available required a higher rent than the tenant’s current three-bedroom property. Although there are problems

with the availability of smaller bedroom properties, it may be possible to encourage some tenants to downsize. Therefore, the Panel Members are suggesting that further consideration should be given to the methods employed to promote the assistance and support available to tenants who may consider downsizing.

Recommendation 5 – Downsizing Support

The Strategic Director for Regeneration and Environment is requested to discuss with the Registered Providers whether a more joined-up approach could be employed regarding the marketing and promotion of downsizing services which are already available to tenants.

A further way in which under-occupying tenants may be encouraged to move property and downsize is to increase the priority of such tenants within the banding system on Property Pool Plus. The Government's *Allocation of accommodation: Guidance for local housing authorities in England* (June 2012) stresses the importance of authorities prioritising transfer applications from under-occupying tenants who are prepared to downsize:

“Authorities should consider the importance of giving social tenants who under-occupy their accommodation appropriate priority for a transfer. This will be important in light of the measure in the Welfare Reform Act 2012 which will reduce Housing Benefit entitlement for working age social sector tenants who under-occupy their property (measured in accordance with the Local Housing Allowance size criteria) from April 2013. Authorities should also consider whether there are other provisions that might make it more difficult for under-occupiers to move, such as a prohibition against tenants with minor rent arrears transferring, and the scope for removing or revising these in relation to under-occupiers”.

Under the current scheme, those applicants to Property Pool Plus who are deemed as ‘Under occupation’ are allocated to Band B (‘High Priority to Move’). The Panel Members considered that this was the appropriate priority for such tenants.

As a general point, the Registered Providers may need to reconsider the rule regarding the presence of arrears disqualifying a tenant from moving. In the future, it may become beneficial to allow tenants in arrears to become eligible for a transfer if it enables that tenant to downsize.

Plans for building more smaller units of accommodation in the social housing sector

The Registered Providers reported that little building of one bedroom accommodation has taken place for several years. The development programme is a long-term process, with plans for up to 30 years in advance. In the past, the view was that there were too many flats and, indeed, some unpopular bedsit flats have been demolished by a Registered Provider relatively recently. Now, the demand for smaller properties has suddenly increased and it is very difficult for the Registered Providers to respond quickly. The main aim for the Registered Providers is to provide a balance of mixed accommodation. The option of converting three bedroom properties into flats has been investigated by some Registered Providers. However, the cost of conversion did not represent value for money. It was recognised by some of the Registered Provider representatives that there needs to be a more flexible approach to the management and marketing of some unpopular properties.

Re-designation of rooms

A further potential response of Registered Providers is the re-designation of rooms. If there were, for example, a very small room such as a box room that the landlord called a bedroom, they might reconsider whether to count that room when deciding on the number of bedrooms that should be written into the tenancy, as well as on the rent associated with it. Therefore, a property could be re-designated, for example, from a three to a two bedroom property. It is reported that Knowsley Housing Trust is considering this approach for some of its properties. However, the Panel Members were informed that such an approach would reduce the income to the business. In Wirral, this did not appear to be an approach that will be widely employed.

A survey conducted by *Inside Housing* has indicated that a majority of the largest social landlords in England are not considering the reclassification of their properties:

“Out of 18 landlords contacted in a snap survey by Inside Housing, 13 said they were not planning to reclassify homes so tenants are no longer judged to have a spare room under the new rules, which come into effect next April. The resulting drop in rental income and concerns about existing loan agreements were cited as factors for not adopting the approach”.¹

Mutual Exchange

There is evidence that the Under-occupation rule is having an impact on tenants' behaviours as the number registered for smaller properties on Property Pool Plus have risen significantly. The Panel Members were informed that the ability to use Property Pool Plus to promote mutual exchanges has not yet been maximized. According to Property Pool Plus, 64 tenants have expressed interest but only two have been approved by Registered Providers. In these cases, the proposed exchange may have been refused if a tenant has not been paying rent or has not been a satisfactory tenant. It was suggested that more could be done to encourage mutual exchange, for example, by all tenants being written to in order to explain the process and the potential advantages.

Recommendation 6 – Promotion of mutual exchange

The Strategic Director for Regeneration and Environment is requested to consider ways in which mutual exchanges in the social housing sector could be encouraged. This will include use of the Property Pool Plus.

Social Overdrafts

Subsequent to the Evidence Days for this Scrutiny Review, some members attended a Welfare Reform Event, organised by Wirral Council in partnership with the DWP, Merseyside Local Authorities and other partners. The concept of Social Overdrafts was discussed. As an example, a tenant is 60 years old and has one year and five months remaining until she is not of working age². Therefore, she will be subject to the Under-occupation rule for the next one year and five months. With the agreement of the Registered Provider, the tenant will pay what she can afford for the duration of those 17 months and the debt generated is converted into a Social Overdraft with the Registered Provider. Once she reaches the age when she is eligible for full Housing Benefit payments, she will continue to make overpayments until the debt is recovered. It was noted that such creative options may enable some tenants to remain in their homes and, in those cases, may also be cost-effective for the Registered Provider. The Panel Members propose that the concept of Social Overdrafts should be investigated further.

Recommendation 7 – The concept of Social Overdrafts

The Strategic Director for Regeneration and Environment is requested to investigate the principles of Social Overdraft schemes and present those findings to the local Registered Providers.

¹ Inside Housing, 'Landlords do not plan to reclassify their homes' 1st June 2012

² For the purposes of Housing Benefit applicants, the definition of working age is anybody who is not of pension credit age (61 years and 5 months) or not part of a couple where one partner is of pension credit age.

6.4 The implications for the private housing sector

The implementation of the shared accommodation rate changes for tenants in the private sector were planned over a period of time. The Panel Members were informed that the private landlords planned ahead some time ago by starting to reduce the number of under-35 tenants who were in receipt of Local Housing Allowance. It is expected that this trend will continue. In general, representatives of the private housing sector expressed great concern for the future regarding the impact of the wider welfare reforms, particularly the introduction of Universal Credit. They predicted difficult times ahead with the potential for an increase in tenants unwilling or unable to pay rents, an increase in evictions and repossessions leading to a reduction in income for their businesses. Evidence suggested that there is reluctance by some private sector landlords to house some tenants because of the risk of non-payment of rent and the inevitable occurrence of arrears. It was also pointed out that private landlords are more willing to take tenants on benefits if there are direct payments to the landlord.

The welfare reform agenda in general, specifically where impacting on the private housing sector, has been a significant topic of interest at meetings of the Private Landlord Forum. The Panel Members were informed that these meetings are well attended, particularly at a time of reforms. However, given the large number of private landlords, the Panel Members support the continued dialogue with the private housing landlords. In addition, the Council has a responsibility to make landlords aware of their responsibilities, especially with regard to shared accommodation.

Recommendation 8 – Training programme for private landlords regarding benefit reforms

The Strategic Director for Regeneration and Environment is supported in undertaking a training programme for private landlords to explain the changes and how prospective tenants will be affected. The holding of seminars regarding Houses in Multiple Occupation (HMOs) and regulations regarding shared accommodation is also supported.

It is widely anticipated, by both landlords and Council officers, that there will be a rise in demand from the under 35 year olds for bedsit-type accommodation in the private sector. It is predicted that those landlords operating in the private sector will see the opportunity to expand the number of smaller units. The consequence will be an increase in the numbers of Houses in Multiple Occupation (HMO) with landlords buying cheaper properties and converting them for shared accommodation and smaller units. From a Council perspective, this would lead to the necessity for an increase in the number of HMO property inspections. Indeed, the Housing Division is already reporting an increased workload for the HMO inspection team, with an increase in the number of self-contained flats and bedsit type accommodation.

Recommendation 9 – Monitoring of Houses in Multiple Occupation (HMOs)

The Strategic Director for Regeneration and Environment should establish how the Council can better monitor illegal Houses in Multiple Occupation (HMOs) in order to ensure that enforcement action is taken.

In order to maintain standards in the private housing sector, the Landlords Accreditation scheme is operated. However, as the scheme is voluntary, only 28 landlords are currently members. Whereas those landlords who are members of the scheme welcome it, one landlord argued that many tenants are not aware of the scheme or its benefits. The Panel Members were told that some Councils, for example, Newham Council now operate compulsory accreditation schemes. It is understood that Liverpool City Council is considering the introduction of such a scheme.

There are also concerns regarding the impact that an expansion of HMOs could have on specific neighbourhoods, effectively changing the nature of the local community and causing tensions with existing residents. Some Councils have looked for solutions to try to prevent particularly intense concentrations of HMOs. As an example, Cheshire West and Chester Council has recently introduced planning restrictions that will prevent family homes from being converted into houses of multiple occupation in Chester's Garden Quarter without first applying for planning permission. Previously, landlords could convert family houses into bedsit accommodation for up to six people without the need for planning permission. The Council has now put in place an Article 4 direction which means that landlords will need to make a planning application to convert properties.

6.5 The implications for the Council and its Services

Front-line services

It is anticipated that the welfare reforms, including the changes to the under-occupation rules, will have a significant input on the number of queries received by front-line staff, including the One Stop Shops. It was reported that the Conway Centre One Stop Shop has already seen an increase in the number of clients and that trend is expected to continue. In addition, for the future, the introduction of the 'Digital by Default' approach will make it harder to speak to a DWP adviser. This is likely to encourage more claimants, who are seeking advice, to attend the One Stop Shops. The Local Authority is likely to be seen as an alternative contact point. Panel Members were informed that only approximately 26% of tenants have their own access to the Internet.

A number of options for dealing with the increased demand for the Council's advice services are being considered:

- The possibility of providing additional resource "at front of house" by re-deploying staff from elsewhere
- Existing staff are being trained so that they have the appropriate knowledge
- The possible introduction of an appointments system or a triage system in One Stop Shops (but not at every site)
- The possible introduction of a messaging system on front of calls when received by the Call Centre, that is, an automatic push-button phone system in order to better manage phone calls
- Self-access terminals in the Conway Centre (as a response to the Universal Credit being Digital by Default)
- Creating Digital Champions in libraries
- The Citizens Advice Bureau will be co-locating into West Kirby One Stop Shop and holding surgeries in some One Stop Shops

The Panel Members fully support the approaches being taken to ensure that the front-line service is as efficient and effective as possible. The partnership working is of particular note. Such developments are encouraged for the future. The creation and expansion of Digital Champions in libraries is another initiative that the Panel Members fully endorse, alongside the Go ON Wirral³ campaign with which the Council is currently engaged.

Recommendation 10 – Digital Champions in Libraries

In order to further prepare for Digital by Default and support the aims of the Go ON Wirral campaign, it is proposed that the Strategic Director of Transformation and Resources should set a target for each library to recruit a minimum of five Digital Champions to provide support for clients. It is acknowledged that, at some of the smaller neighbourhood sites, this may not always be practical but is highly encouraged.

There are clearly concerns regarding resources and there may be limits to the number of clients who can be seen. Some of the specialist advice provided by, for example, the Welfare Rights advisers and the Housing Options advisers can be complicated and as legislation changes, the advisers need to continually update their knowledge. With reducing resources, the delivery of such advice becomes more difficult and waiting times may increase. A similar scenario applies to some of the Council's partners, such as the Citizens Advice Bureau.

For all front-line advisers, it is essential that training continues to be maintained. In particular, it is important that front-line staff are able to sign-post clients to the most effective service to meet their individual requirements.

³ Go ON is a national campaign which is working to support the 8.1 million people in the UK (1 in 5 of the adult population) who have never used the internet.

Recommendation 11 – Toolkit for front-line staff

The Strategic Director of Transformation and Resources is requested to ensure that all front-line staff in the Council have access to an online Toolkit of information to enable them to sign-post clients to the most appropriate advice-point regarding issues such as:

- Benefits advice
- Debt advice
- Budgeting skills
- Support with digital inclusion
- Avoiding expensive forms of finance
- Opening a bank account

The Toolkit should also be made available to voluntary, community and faith organisations where appropriate.

Council Finances

The level of debt that arises in some households as a result of the under-occupation rule (and other welfare reforms) could have a direct impact on the Council's finances. As the level of Council Tax Benefit is due to be reduced from April 2013, all households will be responsible for paying a minimum of 22% of their Council Tax (although locally set criteria will continue to provide some additional support to pensioners and other households deemed as 'vulnerable'). It is likely, however, that some households will find it difficult to pay and the levels of debt to the Council may increase.

Coordination & Communication

The Panel Members heard evidence from representatives of the local landlords, both in the social and private housing sectors, that there was a role for the Local Authority in communication and coordination of messages to residents. Clearly, the work that the Housing Benefits team is currently undertaking needs to continue, working alongside the landlords.

The direct payment of benefits to the claimant (rather than to the landlord) is likely to be linked to the introduction of the Universal Credit for the vast majority of claimants, as will the introduction of monthly benefit payments (as opposed to weekly payments). There is a cohort of tenants who have been on benefits for a long time and, therefore, in the past, have not directly paid rent. For some tenants, a major change in attitude towards paying rent will be needed. It is necessary to counter the view of a minority of tenants that "mobile phone costs are a higher priority than rent".

The Panel Members, therefore, suggest that pre-emptive action be taken with the Council working alongside landlords, both in the social and private housing sectors, in order to raise the profile of the importance of paying rent and, therefore, keeping a home.

Recommendation 12 – The importance of paying rent

The Head of Neighbourhoods and Engagement should work in partnership with the Registered Providers and private landlords to promote the importance of tenants paying rent.

Housing Needs Assessment

Section 6.3 above (The implications for the social housing sector) analysed the current supply of one bedroom properties and the impact that the under-occupation rule is likely to have on the demand for smaller properties. As the Council undertakes the Housing Needs Assessment for the Borough, the Panel Members request that such evidence is taken into account.

Recommendation 13 – The implications of the shortage of smaller accommodation for the Housing Needs Assessment process

The Panel Members highlight the level of evidence relating to the shortage of smaller properties and request that this is taken into account by the Strategic Director for Regeneration and Environment during the Housing Needs Assessment process.

Future monitoring of the impact of the reforms

It is anticipated that some of the implications of the welfare reforms, of which the under-occupation rule is just a part, will take some time to develop and to become apparent. The reforms may also lead to some behavioural change. The Panel Members are, therefore, recommending that a follow-up review takes place in approximately 12 months' time (Spring 2014) in order to monitor the actual implications. It was suggested that this timescale would enable the Council and partners to gather statistical evidence to support the follow-up review.

Recommendation 14 – Follow-up review of the impact of the reforms

An Evaluation Impact Assessment regarding the effect of the reforms on under-occupation will be conducted by the Economy & Regeneration Scrutiny Committee (or successor committee) during Spring 2014 to assess the practical impact of the reforms.

6.6 The implications for other partner organisations and their clients

Advice Services

It is extremely likely that demand for advice and support will increase, at least in the short-term. Some attendees at the Evidence Days expressed concern regarding the voluntary and community sector's ability to continue the level of advocacy services due to reduced finances. For instance, the Citizens Advice Bureau has a reputation for providing high quality advice on benefits, debt and welfare rights. In many instances, cases can be complex, being a combination of benefit, housing and debt problems, sometimes extending into relationship problems and changes in behaviour. However, the local organisation is currently losing funding and the number of paid advisers has been reduced. The case was made by some contributors that there is some scope to improve partner working in order to avoid duplication of services and to make the most effective use of resources.

Ex-armed forces veterans

The Panel Members were informed that finding one bedroom accommodation is "really, really bad". As a result, armed forces veterans often find accommodation in deprived areas where unemployment is high. As a minimum, Post Traumatic Stress Disorder (PTSD) should be taken into account within the housing assessment process, although many veterans do not recognise that they need help and support. The Panel Members are suggesting that armed forces veterans, in recognition of their duty to the country and of the problems that many encounter in finding suitable accommodation, should be allocated as Band B on the housing waiting list (Property Pool Plus).

Recommendation 15 – The allocation of armed forces veterans on Property Pool Plus

Armed forces veterans, by nature of their duty to the country, should be allocated as Band B on the housing waiting list system.

On leaving the services, the Panel Members were informed that many veterans feel that little support is available. They were informed that:

"When you join the forces no one teaches you how to budget. Now with the bedroom tax a lot of single lads will struggle. In the forces, you are used to things getting done for you".

Although charities such as Combat Stress⁴ provide excellent local support, many ex-services personnel feel lacking in support. As a result, Wirral's Veterans Centre has been established with support from the Council.

Supported Accommodation

Once in supported accommodation, there are limited options, particularly for young people, for moving on, both in terms of finding alternative accommodation and in finding employment. As an alternative, the Panel Members were informed that the providers of supported accommodation are increasingly looking at shared tenancies as a viable 'move-on' option. This involves the providers needing to identify who can live with whom and having to monitor relationships. Increasingly, this can involve providing support to people with mental health issues who are living in the community.

It has been concluded by the Panel Members that there may be scope for bringing organisations together to provide a framework for bringing back hard-to-let or empty properties into use. The idea of "self-repair" could be positive if supported by the Council and Registered Providers. There may be the potential for organisations such as temporary accommodation providers / hostels to act as a managing agency for properties on behalf of a Registered Provider for use as a move-on property. This may also be a productive option for groups such as the Veterans Centre, as has been the case with empty homes being put to use by a scheme in Burnley. During the Evidence Days, contributors urged the Council to act as a community leader in providing leadership to bring partners together and develop consortia-type solutions.

⁴ Combat Stress is a mental health charity in the UK that helps ex-service personnel suffering from psychological injuries and mental health problems.

Recommendation 16 – Partnership working and self-repair projects

The Council should act as a community leader to encourage the transfer of hard-to-let or empty properties to temporary supported housing providers or community organisations. Opportunities to support this should be explored through revenue finance/services from the Supporting People Programme or other relevant revenue funding streams. This support would help provide on-going housing management services so that vulnerable people could maintain tenancies. Consideration should also be given to creative ideas such as self-repair projects.

Probation Service

The Probation Service informed the Panel Members that it is already difficult to find suitable accommodation for ex-offenders. The situation will be exacerbated by the introduction of the under-occupation rule. As an example, in the past, if there was a void in a two bedroom property, a client could be offered the tenancy. However, the Under-occupation rule will mean that they will now be less likely to move there. The Probation Service aims to move a client on from Approved Premises within three to six months. It was suggested that lower risk clients will struggle to access properties provided by Registered Providers and will, therefore, look to the private sector. HMOs are an increasingly likely option. However, some clients are not suitable to share accommodation and there are risk factors involved. The lack of suitable one bedroom accommodation is a major problem for this particular client group. One particular barrier for ex-offenders in finding accommodation is that 12 months' good behaviour has to be demonstrated in order to be eligible for a tenancy via Property Pool Plus. This cannot be achieved for a recent ex-offender. It was suggested that the system would be more flexible if it were "relevant convictions" that were taken into account.

Schools and education

During the Evidence Days, contributors pointed out the need for individuals to be able to manage budgets. The introduction of Universal Credit with monthly (rather than weekly) payments and the withdrawal for many claimants of direct payments to landlords will all make personal financial management an even more important issue.

The provision of more education regarding financial management and budgeting, particularly for young people and especially in socially deprived areas, would be hugely beneficial. It is understood that some banks work specifically with schools and in the community to provide financial management training courses and managing household bills. It may be possible for this process to be expanded. There is also scope for voluntary and community groups, such as Christians Against Poverty, to make an important contribution in the wider community.

Recommendation 17 – Education regarding financial management and budgeting in schools

The Strategic Director for Families and Wellbeing is requested to lead a dialogue with local schools to encourage increased provision of education regarding financial management and budgeting. The Schools Forum could provide a useful mechanism for this dialogue.

It is also hoped that Credit Unions will have a role to play, both in continuing to provide credit at competitive rates and providing other financial services to its members. Awareness-raising regarding Credit Unions in schools would be a helpful way of promoting financial management and budgeting skills.

Recommendation 18 – Credit Unions in schools

The Strategic Director for Families and Wellbeing is requested to hold discussions with Wirral Credit Union regarding the possibility of Credit Unions being established in schools in order to promote education regarding financial management and budgeting.

This Report was produced by the Under-Occupation Scrutiny Panel (which reports to The Economy & Regeneration Overview & Scrutiny Committee)

Appendix 1: Scope Document for the Benefit Reforms and Under-occupation Scrutiny Review

Date: 26/10/12

Review Title: Relationship between Benefit Reforms and Under-occupation

<p>Scrutiny Panel Chair: Cllr Mark Johnston</p>	<p>Contact details:</p>
<p>Panel members: Cllr Denise Realey Cllr Jean Stapleton Cllr Mike Sullivan Cllr Janette Williamson</p>	
<p>Scrutiny Officer: Alan Veitch</p>	<p>Contact details: 0151 691 8564</p>
<p>Departmental Link Officer: Lisa Newman</p>	<p>Contact details: 0151 691 8197</p>
<p>Other Key Officer contacts:</p>	
<p>1. Which of our strategic corporate objectives does this topic address? The Council's Corporate Plan 2012/13 includes the following statements:</p> <ul style="list-style-type: none"> • We will respond effectively to the impact of welfare reform on the availability of and access to housing, including close partnership working with landlords in the borough. (A target in the Corporate Plan is to “Develop an action plan to respond to under-occupation in both the social and private rented sector by summer 2012”). • We will support those who are experiencing or who are at risk of homelessness and we will continue to work hard to improve access to advice and information about the housing options that local people have. <p>In addition, it should be noted that the reforms have the potential to impact on a range of Corporate objectives, for example, Child Poverty, the Fostering Service and so on.</p>	

2. What are the main issues?

The key purpose of this scrutiny review is to investigate the impact of changes to housing benefit and the welfare reforms specifically relating to under occupation in both the public and private housing sectors.

Key issues for the review will be:

- Impact of the introduction of the Housing Benefit Cap
- Impact of changes to the Local Housing Allowance, with special reference to the Shared Accommodation Rate for under-35s
- Allocation process for Discretionary Housing Benefit
- Impacts of the reforms relating to Under-occupation and how this affects households and communities
- Impact of the reforms on the Social Housing sector (Housing Associations)

Specific attention will be given to the impact of the reforms on issues such as:

- People who are separated from their partner but share the care of children but are not the 'main carer' for the child or children. Those previously allocated an extra bedroom for this will be affected
- Foster parents
- Children with disabilities or those who need an extra bedroom for medical equipment
- Social Housing Provider's rental income and ability to invest in Wirral
- Impact on HMO's (Houses in Multiple Occupation)
- Impact on homeless services in Wirral

Note: The following reforms are outside the scope of this review:

- Universal Credit
- Localised Council Tax Reduction Scheme

<p>3. The Committee's overall aim/objective in doing this work is: Members have reported considerable public concern regarding the impact of changes to housing benefit and welfare reforms specifically relating to under- occupation in both the public and private housing sectors. This review will investigate the steps which the Council and other partners are already planning to take and consider further actions that may be feasible in order to mitigate against some impacts of the reforms.</p>												
<p>4. The possible outputs/outcomes are: 4.1 To understand the potential impacts of the reforms 4.2 Propose options to alleviate the negative impacts of the reforms 4.3 To understand whether joint work can be done with key partners</p>												
<p>5. What specific value can scrutiny add to this topic? Further scrutiny will give members the opportunity to assure themselves that the Council is taking all possible steps to lessen any negative impact of the reforms. Scrutiny will enable the experience of those directly impacted by the reforms to help identify any recommendations for changes. These recommendations will be referred to Cabinet.</p>												
<p>6. Who will the Committee be trying to influence as part of its work? 6.1 Appropriate Cabinet members and Directors, Wirral Borough Council. 6.2 Partners of the Council, for example, Registered Social Landlords, Private Landlords, Police.</p>												
<p>7. Duration of enquiry?</p> <ul style="list-style-type: none"> • The Scope document is due to be discussed / agreed at the meeting of the Economy & Regeneration Overview and Scrutiny Committee to be held on 14th November 2012. • A Select Committee session(s) will be held during January 2013. • Additional evidence-gathering will take place in late-January and early February 2013, if necessary. • A report will be presented to the meeting of the Economy & Regeneration Overview and Scrutiny Committee to be held on 7th March 2013. 												
<p>8. What category does the review fall into?</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Policy Review</td> <td style="width: 10%; text-align: center;">X <input type="checkbox"/></td> <td style="width: 30%;">Policy Development</td> <td style="width: 10%; text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>External Partnership</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>Performance Management</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>Holding Executive to Account</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> <td></td> </tr> </table>	Policy Review	X <input type="checkbox"/>	Policy Development	<input type="checkbox"/>	External Partnership	<input type="checkbox"/>	Performance Management	<input type="checkbox"/>	Holding Executive to Account	<input type="checkbox"/>		
Policy Review	X <input type="checkbox"/>	Policy Development	<input type="checkbox"/>									
External Partnership	<input type="checkbox"/>	Performance Management	<input type="checkbox"/>									
Holding Executive to Account	<input type="checkbox"/>											
<p>9. Extra resources needed? Would the investigation benefit from the co-operation of an expert witness? The review will be conducted by councillors with the support of existing officers. However, the panel are looking for advice from people with expertise on this topic, such as Shelter.</p>												

10. What information do we need?	
<p>10.1 Secondary information (background information, existing reports, legislation, central government documents, etc).</p> <ul style="list-style-type: none"> • Relevant Government Departmental reports • Relevant national documents • Previous Cabinet / Scrutiny Committee reports • Briefing paper prepared by Lisa Newman (for meeting held 18th October 2012) • Centre for Public Scrutiny – Policy briefing on Welfare Reform, September 2012 • Report based on research undertaken by Cambridge University • Reports from other Councils into similar topics, for example, Bristol Council 	<p>10.2 Primary/new evidence/information</p> <p>Interviews with key officers</p> <p>Interviews with affected tenants / residents</p> <p>Examples of good practice from other Councils</p> <p>Statistics for Wirral:</p> <ul style="list-style-type: none"> • How many people currently get more than £26,000 in benefits (and will therefore be affected by the benefit cap)? • How many people aged under 35 are affected by the Shared Accommodation Rate? • What is the current and future budget Discretionary Housing Benefit?

<p>10.3 Who can provide us with further relevant evidence? (Cabinet portfolio holder, officer, service user, general public, expert witness, etc). The following will be invited to the Select Committee session:</p> <ul style="list-style-type: none"> • Brian Simpson, Wirral Partnership Homes • Alan Hughes, Wirral Methodist Housing Association • Steve Newsham, Regenda Housing Association • Nigel Hughes, YMCA • Representatives of the Private Landlords Forum (x2) • Malcolm Flanagan, Housing Benefits, Wirral Borough Council • Citizens Advice Bureau (CAB) • Welfare Rights, Wirral Borough Council • Shelter • Sheila Khan, Fostering Service, Wirral Borough Council • A foster carer • Tenants representative (aged under 35) • Tenants from the social housing sector (x2) • Inspector Paul Vickers(or Inspector Chris Lucan-Pratt), Merseyside Police • Homelessness Team, Wirral Borough Council • HMO Team, (Homes of Multiple Occupation), Wirral Borough Council 	<p>10.4 What specific areas do we want them to cover when they give evidence?</p> <p><u>Social Housing Providers / Landlords</u></p> <ul style="list-style-type: none"> • What is the impact of Under-occupation on your business plans? <p><u>Housing Benefits</u></p> <ul style="list-style-type: none"> • What are the criteria for allocating Discretionary Housing Benefit and how can this be used to help in alleviating the impacts of the reforms? • What is being done to raise awareness among those people affected? • Are you able to identify those clients who are affected? <p><u>Welfare Rights / CAB / Shelter</u></p> <ul style="list-style-type: none"> • What is the evidence of increasing hardship? <p><u>Fostering</u></p> <ul style="list-style-type: none"> • How will the reforms affect the fostering service? • How will the reforms affect the Council's ability to care for vulnerable children? <p><u>Tenants / Residents</u></p> <ul style="list-style-type: none"> • What is the impact of the reforms? • How likely are you to move and what are your prospects? <p><u>Police</u></p> <ul style="list-style-type: none"> • Do you have concerns regarding the benefit reforms? • How will your service be affected? <p><u>Homeless Team</u></p> <ul style="list-style-type: none"> • How has the reform affected the numbers who are presenting as homeless and how is that likely to change? • What is your ability to respond? • If a client is evicted, what is the cost of temporary accommodation?
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11. What processes can we use to feed into the review? (site visits / observations, face-to-face questioning, telephone survey, written questionnaire, etc).

11.1 A Select Committee session(s) will be organised at Wallasey Town Hall. All listed witnesses (as in Section 10.3 above) will be invited to attend at a specified time throughout the day(s).

11.2 Desktop analysis / research

12. In what ways can we involve the public and at what stages? (consider whole range of consultative mechanisms, local committees and local ward mechanisms).

It is estimated that 3100 households in the social housing sector alone will be affected by these reforms. Therefore, a general call for evidence is likely to lead to a large number of responses. As a result, a more targeted approach is proposed.

12.1 A small number of tenants will give evidence during the Select Committee session.

12.2 A targeted questionnaire may be possible

12.3 Advocacy agencies such as Welfare Rights and CAB are invited to represent the views of their clients.

Appendix 2: Attendance List for the Evidence Days

Day 1 15th January 2013

Witness	Organisation
Session 1A – Public Sector	
Rob Young (Rob has been leading some cross-Merseyside work on related issues)	Chief Executive, Helena Housing (St Helens)
Brian Simpson	Chief Executive, Wirral Partnership Homes
John Mycock	Assistant Director of Housing, Wirral Partnership Homes
Alun Hughes	Chief Executive, Wirral Methodist Housing Association
Steve Newsham and Karen Murphy	Regional Director, Regenda Housing Association
Neil Townsend	Divisional Director, Riverside Housing Association
Tenants from social housing sector – Mr & Mrs Millership Ms Grant Mr & Mrs Proudlove	Tenants – Social housing sector
Jean Robinson	Tenants Representative, Wirral Partnership Homes
Ms Davis and Ms Davis	Tenants– Social housing sector
Session 1B – Private Sector	
Helen Evans (Roberts Estates)	Chair, Private Landlord Forum
Graham MacMaster (MacMaster Properties)	Representative, Private Landlord Forum
Nigel Hughes	Chief Executive, YMCA
Emma Foley	Private Sector Housing Manager, Wirral Borough Council
Sheila Khan plus Foster carers: Mr & Mrs Nall Michelle Laing	Fostering Service, Wirral Borough Council

Day 222nd January 2013

Witness	Organisation
Session 2A – Benefits and advocacy	
Malcolm Flanagan	Head of Service, Housing Benefit, Wirral Borough Council
Nicky Dixon	Benefits Manager, Wirral Borough Council
Brian Buckley	Welfare Rights, Wirral Borough Council
Julie Williams	Manager, One Stop Shops, Wirral Borough Council
Kieran Littler	Citizens Advice Bureau, Wirral
Session 2B – Impacts on specific Clients	
Catherine Green	Manager, Rehousing Services, Wirral Borough Council
Sheila Jacobs	Supported Housing Joint Commissioning Manager, Wirral Borough Council
Sharon Reddy	Merseyside Probation Service
Barney Redmond	Wirral Veterans Centre

In addition, written evidence was submitted by:

- Jo Cutler, Service Manager, Shelter, Merseyside
- Inspector Chris Lucan-Pratt, Merseyside Police
- Ms. Lynn Gardner (Social Housing sector tenant)

Appendix 3 References

Reference Documents included the following:

Report of the Acting Director of Housing, Planning and Regeneration, 'Responding to Under Occupation in Wirral', presented to Economy and Regeneration Overview & Scrutiny Committee, Wirral Borough Council, *8th March 2012*

Report of the Director of Adult Social Services, 'Welfare Reform', presented to Health & Wellbeing Overview and Scrutiny Committee, Wirral Borough Council, *5th November 2012*

Report of the Interim Director of Housing, Planning and Regeneration, 'Update on transfer of Choice Based Lettings Service from Wirral Homes to Property Pool Plus', presented to Economy and Regeneration Overview & Scrutiny Committee, Wirral Borough Council, *16th January 2013*

Report of the Interim Director of Finance, 'Welfare Reform Update', presented to Council Excellence Overview and Scrutiny Committee, Wirral Borough Council, *30th January 2013*

Various, Department for Work and Pensions website (including 'Housing Benefit size criteria in the social rented sector')

'Housing Benefit size criteria restrictions for working age claimants in the social rented sector from 1 April 2013', Housing Benefit and Council Tax Benefit Circular – HB/CTB A4/2012, Department for Work and Pensions, *July 2012*

'Managing the impact of Housing Benefit reform', National Audit Office, *26th October 2012*

'Discretionary Housing Payments', Wirral Borough Council website

'Application for Award of Discretionary Housing payment for people who get Housing Benefit and / or Council Tax Benefit', Wirral Borough Council website

Various, National Housing Federation website

Examples of leaflets distributed by Registered Providers to tenants

Briefing Paper provided by the House of Commons Library, 'Under-occupation of social housing: Housing Benefit entitlement', *December 2012*

Briefing Paper provided by Housing Department, Wirral Borough Council, 'Impact of Welfare Reform on under-occupancy', *October 2012*

Briefing Paper provided by Chartered Institute of Housing, 'How to... support tenants to find a lodger', *January 2013*

Briefing Paper provided by Shelter, 'Welfare Reform impacts – Wirral', *January 2013*

'An Analysis of Wirral Under-occupation', Wirral Partnership Homes, *January 2013*

'Welfare Reform – Support Information for Wirral Scrutiny Panel Members, The Regenda Group, *January 2013*

Policy Briefing Paper 19, 'Welfare Reform', Centre for Public Scrutiny, *September 2012*

Scrutiny Inquiry Report, 'Welfare Reform', Leeds City Council, *February 2013*

Quality of Life Scrutiny Commission, 'Report from the Inquiry Days on Housing and Welfare Reforms', Bristol City Council, *January 2012*

Housing & Social Care Scrutiny Panel, 'Review to consider the impact on the rented housing market of Welfare Reform proposals', Portsmouth City Council, *June 2012*

'Housing benefit: Foster carers and armed services exempted from changes', BBC website, *12th March 2013*

'Tenants' rent arrears soar in pilot benefit scheme', BBC website, *12th March 2013*