

## Appendix 1

The following eighteen recommendations were presented in the report of the Under-Occupation Scrutiny Task and Finish Group 'The Implications of Benefit Reforms on Under-Occupation' in March 2013.

Updates for each recommendation were collected by the Council's Housing Strategy Team in order that the information was made available for the proposed follow up review in Spring 2014.

Recommendation	Action	Update
<p><b>1 – Criteria for the allocation of Discretionary Housing Payments (DHP)</b></p> <p><b>Completed</b></p>	<p><i>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).</i></p>	<p>An amended DHP Policy was approved by Cabinet in October 2013. The policy is in an easy read format and is available on the Council's website.</p> <p>The Policy is supported by a Priority Matrix which not only helps to underpin policy intention but is effective as a desk top aid in assisting decision makers when considering applications for the allocation of funding.</p> <p>The priorities for DHP awards are ranked but allows additional guidance for decision makers. A higher priority is given to support those vulnerable groups such as foster carers, households with disabilities, care leavers, those at risk of homelessness and people under the age of 35 in the private sector and /or on lower benefit rates.</p> <p>Whilst ultimately, each case is decided upon its own merits following a detailed assessment, the Matrix assists in determining a claimant's priority level, the nature and level of supporting evidence that might reasonably be required together with what is likely to be a suggested duration for the award.</p> <p>The policy is available to all front line staff, who offer information and advice about the scheme and signpost how the application process works, but do not make recommendations or decisions.</p>

<p><b>2 – Tenants with disabilities</b></p> <p><b>Completed</b></p>	<p><i>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.</i></p>	<p>Tenants living in properties with major adaptations and who are affected by the under-occupation rule are identified and recognised in the DHP Priority Matrix as a high priority (priority one).</p>
<p><b>3 – Foster Carers</b></p> <p><b>Completed</b></p>	<p><i>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.</i></p>	<p>The Housing Benefit Team have received information from the foster team which is used to help identify foster parents, and they can identify from an application if foster children are present in a home. Once this is confirmed, and there is either no current placement or the household is in-between placements, the Council considers this and where appropriate, takes account of this in the consideration for allocation of funding. Foster caring is considered a high priority under the DHP priority matrix.</p>
<p><b>4 – Enhancements to the Property Pool Plus website</b></p> <p><b>completed</b></p>	<p><i>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.</i></p>	<p>A link has been added to the Wirral Property Pool Plus page to the Council's online benefit calculator. Once the link to the benefit calculator is followed, further useful information is also available to the resident such as housing benefit advice, the importance of paying rent, affordability and help in bidding for a property.</p>
<p><b>5 – Downsizing Support</b></p> <p><b>Ongoing</b></p>	<p><i>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.</i></p>	<p>The Council is working alongside Registered Providers (RPs) regarding the range of options and advice available to assist tenants affected by the under-occupation charge, of which downsizing is one of a number of solutions that could be available. Other solutions include income maximisation and budget management. All RPs are promoting and targeting affected tenants with a range of marketing and promotional materials such as emails, letters and newsletters.</p> <p>Discussions with RP on a downsizing scheme have not proved popular and therefore downsizing services have not</p>

		<p>been promoted because the traditional downsizing schemes offer financial incentives to move. This is not the case for Welfare Reform and issues are more related to smaller accommodation being available.</p> <p>Emphasis has changed on offering support and advice via a dedicated welfare reform officer appointed for a 12 month period to specifically work alongside Registered Providers and further assist residents to understand and explore the full range of options available to help them, such as mutual exchange.</p>
<p><b>6 – Promotion of Mutual Exchange</b></p> <p><b>Ongoing</b></p>	<p><i>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.</i></p>	<p>The Mutual Exchange facility within the PPP Scheme is available the role of the Welfare Reform Officer within the PPP Team will allow for a more pro-active, joined up approach in assisting Registered Providers to utilise this aspect of the PPP System, raising awareness of the facility and the ability to look at mutual exchange as an option for tenants.</p> <p>In September 2013, a Liverpool City Region wide mutual exchange ‘Speed Dating’ event was held in Liverpool and Wirral Registered Providers and their tenants were invited to participate. Tenants interested in mutual exchange were encouraged to attend, and register their details and possibly even meet someone at the event with whom they were interested in exchanging homes with. The event was organised by House Exchange, a founder member of the national Homeswap Direct Scheme. House Exchange currently holds details of over 300 Merseyside properties on their website from tenants potentially interested in a mutual exchange.</p> <p>Wirral Council is planning to arrange a more local mutual exchange event with</p>

		Wirral Registered Providers and their tenants during 2014.
<p><b>7 – The Concept of Social Overdrafts Completed</b></p>	<p><i>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.</i></p>	<p>The concept of a ‘Social Overdraft’ is a mechanism whereby a Registered Provider would allow arrears to be frozen in the short term, and enable the tenant to repay the debt when their circumstances improved.</p> <p>The Housing Strategy Team has presented information to Registered Providers about social overdrafts; currently only one RP in Wirral now offers social overdrafts but due to a very strict set of circumstances when this can be entered into successfully, only two tenants currently hold a social overdraft.</p> <p>Several other RP offer a similar ‘deferred arrears’ policy to help to deal with Welfare Reform arrears in the short term with the aim of helping tenants affected by welfare reforms to remain in their home. In all cases of deferred arrears, the circumstances of the tenant’s household must be due to change within the near future (between one and three years) so that the arrears will no longer be increasing for example a landmark birthday a child turning 10 or 16.</p> <p>Some reasons given that local RPs do not offer a social overdraft include the concern that it may be viewed as a loan rather than a debt, ability to place people in debt therefore impacting on future life and housing choices, and an organisational policy to not encourage arrears.</p> <p>For the local RPs which do not operate a social overdraft or deferred arrears policies, alternative approaches to helping tenants manage the decrease in benefit have been implemented, such as debt advice, early intervention and</p>

		downsizing.
<p><b>8 – Training Programme for private landlords regarding benefit reforms</b></p> <p><b>Ongoing</b></p>	<p><i>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.</i></p>	<p>Various training sessions and seminars for landlords and letting agents have been regularly carried out by the Council and in partnership with the Residential Landlord Association since the implementation of the Housing Act 2004, the introduction of the new HMO definitions and the introduction of the mandatory HMO licence requirements to ensure that landlords are aware of their legal responsibilities.</p> <p>At Wirral's Private Landlord Forum, regular agenda items and presentations are given on welfare reform and benefit changes. At the forum held on 14<sup>th</sup> March 2013, which was attended by 92 landlords and agents, a presentation was undertaken by Wirral Council's Housing Benefit Team addressing Welfare Reform including changes to Housing and Council Tax Benefit, in addition to how the Universal Credit could affect landlord attendees. The Housing Benefit Team also provided an update at the Private Landlord Forum on 17<sup>th</sup> October 2013 and will continue to play a role in future Private Landlord Forums going forward to keep landlords up to date with welfare benefit changes.</p> <p>Information and advice to landlords is regularly given and also examples and options on how landlords can help in responding to welfare reform changes whilst still letting their properties.</p>
<p><b>9 - Monitoring of Houses in Multiple Occupation (HMOs)</b></p> <p><b>Ongoing</b></p>	<p><i>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.</i></p>	<p>The monitoring of illegal HMOs is extremely difficult because a HMO is only illegal if it requires a mandatory licence under the provisions of the Housing Act 2004 and does not possess one. Licensable HMO properties are very rarely advertised for letting in the normal outlets which makes them difficult to identify.</p>

		<p>In order to better monitor and identify illegal HMOs, there are a number of routes which are used, these include: investigating complaints from the public, and working closely with Housing Benefit Section and Planning and Building Control Section to enable information sharing during which notifications of potential HMOs are often provided for investigation.</p> <p>The HMO Team have advertised the introduction of Mandatory Licensing of these properties through various locations including libraries, One Stop Shops, the Citizens Advice Bureau and colleges to raise the profile.</p> <p>In addition to the mandatory licensing of HMOs, the team also deal with sub-standard property condition taking statutory enforcement action when required.</p> <p>Wirral has 1500s HMOs that are inspected following complaints from tenants, Merseyside Fire &amp; Rescue Service and other agencies. 2640 inspections of HMOs were carried out in 12/13 of which 170 category 1 &amp; 2 hazards were removed.</p>
<p><b>10 – Digital Champions in Libraries</b></p> <p><b>Completed</b></p>	<p><i>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.</i></p>	<p>37 ICT digital champion volunteers have been recruited within libraries to assist customers using the public computers as required. 149 Library staff are also trained to support customers to access services on line and act as digital champions in every site. This ensures that there are more than the target of five digital champions in each site to assist customers as and when required.</p>

<p><b>11 – Toolkit for front-line staff</b></p> <p><b>Completed</b></p>	<p><i>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: benefit advice, debt advice, budgeting skills, support with digital inclusion, avoiding expensive forms of finance and opening a bank account. The toolkit should also be made available to voluntary, community and faith organisations where appropriate.</i></p>	<p>All frontline staff have access to an online toolkit which enables them to help clients in the most appropriate way. At this stage the toolkit has not been made available for voluntary and community organisations as it is an internal toolkit and holds a lot of information about internal processes which would not be relevant to others.</p> <p>The areas of the toolkit which holds information about who we signpost to will be made available to voluntary, community and faith organisations in the future. In the mean time, the website 'Wirral Well' and other supporting websites do exist and assist organisations in signposting to relevant agencies.</p>
<p><b>12 – The importance of paying Rent</b></p> <p><b>completed</b></p>	<p><i>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.</i></p>	<p>Registered Providers in Wirral are acutely aware of the increase in rent arrears since changes to welfare benefits and the implications of this on their tenants. Social tenants have been made aware through increased marketing and publicity about the importance of budgeting in order to ensure rent is paid, including videos, website information and direct mailing to those affected by the under-occupation charge.</p> <p>The Council has, and will continue to, support this activity through having information available through the network of One Stop Shops and Libraries and through Council officers at these locations. Further information can also be distributed through the Council's website, network of LCD screens and its database of resident emails.</p> <p>Registered Providers have also employed dedicated income management and / or welfare advice teams to help their tenants manage a budget, maximise income, reduce</p>

		<p>debts, apply for grants or funding, reduce utility bills and open bank/post office or credit union accounts so that tenants are able to better manage their money and are able to pay rent.</p> <p>A representative from the Housing Benefit Team is to deliver a presentation to private landlords about how to encourage tenants to pay rent, and help to explain to them the consequences of not paying rent at the upcoming Private Landlord Forum scheduled for 20<sup>th</sup> March 2014.</p>
<p><b>13 – The implications of the shortage of smaller accommodation for the Housing Needs Assessment process</b></p> <p><b>Completed</b></p>	<p><i>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.</i></p>	<p>Every five years the Council completes a Strategic Housing Needs and Market Assessment (SHMA) to identify housing needs. The tender for the 2013-14 SHMA recognised the need to explore the implications of Welfare Reform, impacting on the need for smaller accommodation and specified that the findings must analyse and identify the degree and levels of under occupation and over crowding including the implications of Welfare Reform and Universal Credit changes. The tender asked that consultants specifically define the number and bedroom requirements for existing and potential households with a housing need that cannot specifically be met without subsidy.</p> <p>Nathaniel Litchfield and Partners (NLP), <a href="#">are</a> currently working on a first draft of the assessment report, which is expected will identify the level of shortage of smaller properties in view of the changes due to Welfare Reform and actions to take to balance the housing market. The results of the full SHMA are not available yet and will be reported to Cabinet in summer 2014.</p>
<p><b>14 – Follow up review of the impact of the</b></p>	<p><i>An Evaluation Impact Assessment regarding the effect of the reforms on under-</i></p>	<p>In order to inform the Evaluation Impact Assessment in Spring 2014, this report which contains updates for the 18</p>

<p><b>reforms</b></p> <p><b>Completed</b></p>	<p><i>occupation will be conducted by the Economy and Regeneration Scrutiny Committee (or successor committee) during Spring 2014 to assess the practical impact of the reforms.</i></p>	<p>recommendations that the Task and Finish Group requested has been written. Further statistical information has been provided in Appendix 2 as requested by the Economy and Regeneration Scrutiny Committee to help in considering any further follow up review.</p>
<p><b>15 – The allocation of armed forces veterans on Property Pool Plus</b></p>	<p><i>Armed forces veterans, by nature of their duty to the country, should be allocated as Band B on the housing waiting list system.</i></p>	<p>Armed Forces Personnel due to leave the forces within three months are awarded a Band B priority under the current Property Pool Plus Policy. A revised version of the Policy is currently being consulted on which extends this provision to allow a Band to be awarded for up to 12 months from leaving the Armed Forces. The revised Policy will also allow for the enhancement of the award date by 3 months of Armed Forces Personnel who are eligible for Band A Urgent priority for re-housing.</p> <p>The consultation on the proposed policy on changes is due to end.</p>
<p><b>16 – Partnership working and self-repair projects</b></p> <p><b>Ongoing</b></p>	<p><i>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 ongoing housing management services so that vulnerable people could maintain tenancies. Consideration should also be given to creative ideas such as self repair projects.</i></p>	<p>The Council has been working and co-ordinating opportunities on empty properties with both the community and the voluntary sector organisations. Examples include:</p> <p>Supporting access to Employment &amp; Training (AET) Community Interest Company in their bids for funding to DCLG's Empty Property Community Grants Programme. AET refurbishes and converts empty properties into 1-bed apartments, working with young people not in employment education or training (NEET), providing them with the basic skills required to prepare them for the world of work. The young people are then given the opportunity to live in the accommodation that they've had a role in refurbishing. AET have used this model in their refurbishment of the Leasowe Castle Pub in</p>

		<p>Seacombe and Pacific Pub in Birkenhead.</p> <p>In 2012, The Ark purchased and refurbished the empty Grand Trunk public house as part of its Arkangel Project. The Arkangel project has been running for a number of years, providing a client progression route out of the hostel towards independent living. The pub had been empty for 15 years and was a problem within the local community due to dereliction and the associated anti-social behaviour.</p> <p>The Ark converted the property in to 6 units of accommodation. The clients benefiting from the project were unemployed and had few skills or qualifications. The project worked with the clients to develop vocational skills such as plastering, bricklaying and site safety awareness, leading to a greater ownership of the project by contributing to the renovation of a property that they subsequently moved in to.</p>
<p><b>17 – Education regarding financial management and budgeting in schools</b></p> <p><b>Completed</b></p>	<p><i>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.</i></p>	<p>The Headteacher cluster groups have all been advised about an on line teaching resource on Finance. Put together by The England Illegal Money Lending Team, schools have been given details about how to register for the resources. The overarching aim is to teach children about finances and budgeting whilst also warning them about the dangers of Loan Sharks.</p> <p>The educational package features a cartoon and lesson plans for ages from 5 to 19. It has the PFEG (Personal Finance Education Group) quality mark and has been developed by teachers. The material can be used in Maths, English, PSHE, Drama, Art and Design.</p> <p>At Primary level lessons are about keeping money safe, where it comes from and the differences between need and want. It introduces the idea of saving, borrowing and lending</p>

		<p>possessions/money.</p> <p>At Secondary level it covers safer lending and borrowing, reflecting key issues on when and how to borrow, value for money, saving and poor choices. There are lessons on credit, shopping around and the dangers of Loan Sharks</p>
<p><b>18 – Credit Unions in Schools</b></p> <p><b>Still to be completed - discussion to take place with Wirral Credit Union before the end of the academic year, July 2014.</b></p>	<p><i>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.</i></p>	<p>This is scheduled to be picked up as a future activity with the credit union.</p>