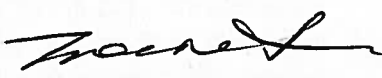




Report for:	Cabinet 16 September 2014	Item Number:	
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Title:	Response to the report from the Overview & Scrutiny Committee on "Under occupation of Social Housing and Housing Benefit Entitlement"
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Report Authorised by:	Tracie Evans, Chief Operating Officer 
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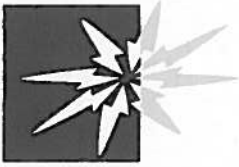
Lead Officer:	Andrew Billany, Managing Director, Homes for Haringey
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Ward(s) affected: All	Report for Key/Non Key Decisions:
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1. Describe the issue under consideration

1.1. The Overview & Scrutiny Committee has produced a detailed report which identifies issues arising from the reductions in housing benefit to social housing tenants and recommends policies to address these matters. Tenants lose benefit on account of the penalties they now receive when they are deemed to have a 'spare' bedroom or bedrooms under the rules the government introduced in April 2013. This report provides a proposed Cabinet response to the recommendations contained in the Committee's report for consideration by the Cabinet on the 16 September.

2. Cabinet Member introduction



2.1. As the Committee have noted, the government's introduction of the bedroom tax must be seen in the context of a programme of reductions in benefits with only pensioners being largely unaffected. Although the bedroom tax only affects a relatively small number of the Council's tenants (about 1,500), the difficulty of downsizing and hence the loss of between £18 and £33 per week often makes it very difficult for them to avoid building up large arrears of rent. This has the potential to cause significant deficits impacting on the housing revenue account.

2.2. The Committee's report has identified all of the main issues. It contains a great deal of information and makes relevant comments about addressing the issues. A number of the points it contains have already been taken on board by the services concerned. I feel sure that some of the suggestions concerning closer cooperation and improving the flow and quality of information to both tenants and front line staff will be taken seriously by the services concerned, though I appreciate they normally put a lot of work into these areas as part of the day to day implementation of the Council's policies.

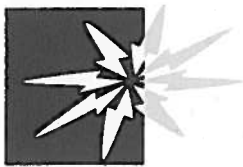
2.3. As the Council is facing challenges in resourcing core services, many of the report's recommendations will need to be considered in line with the Council's Corporate Priorities and development of the Medium Term Financial Plan. In some ways, we are unable to find some solutions until the government clarifies the manner and timetable by which it proposes to introduce its policy for the Universal Credit. This is especially in view of the substantial problems identified by the rather limited pilot studies which they have carried out so far. However the Committee's report will undoubtedly constitute an important reference document in mapping the future direction of travel.

3. Recommendations

3.1. The Cabinet is requested to agree the responses to the recommendations as set out in the table in Appendix B. The recommendations and the service responses are summarised in Appendix A.

3.2. The Committee made a number of recommendations (please see page 10 of Appendix C) on matters relating to the remits of the Council's Strategic Housing Service, the Revenues, Benefits and Customer Services, the Regeneration, Planning and Development Service, Homes for Haringey and other registered housing providers in Haringey.

3.3. All the Committee's recommendations seek to enhance and develop principles and objectives most of which have been adopted by the Council as goals it wishes to achieve. However a large number of the recommendations have significant resource implications which will require further consideration.



4. Alternative options considered

4.1. Not applicable

5. Background information

5.1. In their report the Committee has provided a set of recommendations based on an assessment of the effects and consequences of the recent changes in the rules for housing benefit. These changes introduced size criteria whereby social housing tenants have their benefit reduced by 14% or 25% if they are deemed to have a spare bedroom or bedrooms in their home.

5.2. This reduction known as the 'bedroom tax' or under occupation penalty has reduced the incomes of over 2,000 social housing tenants in the borough (of whom about 1,500 are council tenants) by between £18 and £33 per week. This has resulted in an annual loss of housing benefit to them of about £2.25 million every year.

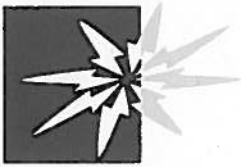
5.3. The Committee found that most of these tenants (in the region of 85%) had no realistic plans for moving and up to 75% are experiencing financial problems resulting in about 30% of them incurring increasing levels of arrears. The Council can assist those in particular need, with exceptional circumstances, for a period of up to 6 months through Discretionary Housing Payments (DHP). These grants can also be renewed if necessary.

5.4. In order to provide alternative accommodation for all the tenants subject to the bedroom tax it would require a net additional 1,000 one or two bedroom units (whilst freeing up an equal number of three and four bedroom properties).

6. Comments of the Chief Finance Officer and financial implications

6.1. The introduction of Housing Benefit size criteria is a significant financial issue both for individual residents and for the Council as a whole. The Council has already introduced several initiatives in order to mitigate the negative impacts of the policy.

6.2. This report makes a number of recommendations that have potential cost implications. Although many of these have not been agreed, the full cost of each recommendation needs to be established before any can be agreed, as there will be cost implications of items that involve reallocating staffing resources, improving communications and providing training.



6.3. Where references are made to bids for additional resources in 2015-16, it needs to be borne in mind that the Council will face further substantial reductions in funding in 2015-16 and later years, and any bids for additional funding need to be seen in light of that. This applies to both General Fund items and activities funded from the Housing Revenue Account which also has several pressures on it in future years.

6.4. Additional provision for bad debt has been made within the HRA budget for 14-15 and the position is being closely monitored by Homes for Haringey and the Council and will feed into the 2015-16 budget-setting process. However, budget allocated for bad debts, clearly reduces funding available in other areas.

6.5. Several recommendations concern Discretionary Housing Payments. It should be noted that this is funded by a cash limited grant and so an increase in applications may require a tightening of award criteria and other controls in order to remain within budget. Additionally this grant is not guaranteed as a source of funding in the longer term and thus the Council cannot make long-term commitments to fund expenditure in this way. The Council has the legal ability to add its own resources to DHP but this needs to be seen in light of the wider reductions in resources the Council will need to address in coming years.

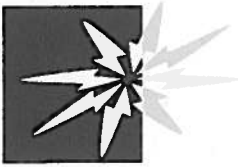
7. Comments of the Assistant Director of Corporate Governance and legal implications

7.1. The Assistant Director of Corporate Governance has been consulted in respect of this report.

7.2. The Welfare Reform Act 2012 and other benefit reforms have had a significant impact on the Council as a Social Landlord and on the Council's tenants. Whilst there are no specific legal implications arising from this report, where appropriate, Council policies will need to take into account the responses that are adopted.

8. Equalities and Community Cohesion Comments

8.1. This is only one of several other Haringey policies relating to the administration of the Welfare Reform Act (the others include the Council Tax Reduction Scheme, which was agreed by Full Council in January 2013; the Welfare Reform Act 2012 and; Implementation of the Social Fund, which went to Cabinet in April 2013. All of these were fully equality impact assessed to identify how they would impact on existing benefits claimants who have the characteristics protected by section 4 of the Equality Act 2010 as well as other vulnerable groups such as homeless people not specifically identified in the Act.



8.2. The results of those assessments show that although in each case, the reforms would impact on claimants in all protected characteristics, certain groups are at a higher risk of negative impact than others. In regard to this policy, those same groups are also likely to be disproportionately affected.

8.3. Those measures agreed in response to recommendations of this Scrutiny Committee report and indicated in the appendix B will target remedial actions at all council tenants at risk of negative impact of the bedroom tax policy, whatever their protected characteristics.

8.4. We do not think a separate full EqIA is necessary in respect of this report as this will be covering the grounds already covered in EqIAs on other related policies and recommending actions that are already covered in this policy and in the related report.

9. Head of Procurement Comments

9.1. Not applicable

10. Policy Implication

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

11. Reasons for Decision

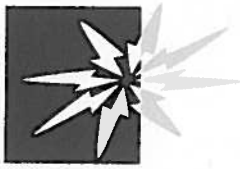
11.1. The report seeks approval of the responses to the recommendations set out in Appendix B

12. Use of Appendices

12.1. Appendix A – Summary of the Scrutiny Committee's recommendations and the service responses

12.2. Appendix B – service responses to the Scrutiny Committee's recommendations

12.3. Appendix C - Overview & Scrutiny Committee's report on the Under Occupation of Social Housing and Housing Benefit Entitlement ('Bedroom Tax') – Final Report



Haringey Council Appendix A – Summary of the Scrutiny Committee's recommendations and the service responses

The Committee made 16 recommendations in the following areas (as contained in paragraph 8.3 of their report). The recommendations and the service responses are summarised below (please see Appendix B for full details of the recommendations and the service responses). The service responses are given in square brackets.

- a. Recommendation 1: Supporting tenants to swap and mutual exchange. This recommendation comprises 8 parts covering closer cooperation between the Strategic Housing Service (SHS), Homes for Haringey (HfH) and Registered Housing Providers (RHPs). This recommendation includes the provision of a rent guarantee for downsizers; more information and support for tenants on a borough wide basis regarding exchange options; the undertaking of small scale repairs at no cost and actively marketing 1 bedroom properties to under occupiers. [SHS and HfH do not regard the rent guarantee proposal as a viable option, so this is not agreed. Otherwise they state there are policies in place to provide information and support. This work can be expanded and policies put in place regarding small scale repairs and the marketing of 1 bedroom properties with the allocation of additional funding, where this can be justified.]
- b. Recommendations 2-6: Discretionary Housing Policy (DHP) payments – prioritising tenants facing legal action, improved information across the borough about the eligibility criteria and additional funding from the HRA to facilitate DHP payments to more tenants affected by the bedroom tax. [The priorities contained in the Council's DHP Payments Policy 2014-15 do not allow for a significant expansion of this form of assistance at present to tenants affected by the bedroom tax, so the allocation of additional funding for this purpose is not agreed. Careful assessments are made of all tenants facing legal action before proceedings are commenced. Consideration continues to be paid to the best ways of providing good information to tenants on the DHP eligibility criteria.]
- c. Recommendation 7: Rent arrears policy – realistic projections of rent arrears and assessments of the impact of court orders and evictions by Homes for Haringey and RHPs. Financial barriers to downsizing should be minimised. [HfH has advised that it has procedures in place to safeguard the interests of tenants facing legal action. Furthermore it is undertaking work on assessing rent arrears issues and SHS will consider the Council's allocations policy. The costs / benefits of altering policies on transfer and exchange will be kept under review, so as to avoid unnecessary financial disincentives.]
- d. Recommendation 10: Financial advice and support to tenants – improving budgeting information, access to banking services (such as 'jam jar' accounts), advice and support to tenants to mitigate the effects of the welfare reforms. [HfH is working closely with agencies such as the Citizens Advice Bureau, Moneywise and Haringey & Islington Credit Union. It is currently engaged in



Haringey Council Appendix A – Summary of the Scrutiny Committee's recommendations and the service responses

discussions with the Credit Union about how they can set up a basic jam jar account. It has set up Project 20/20, based in Tottenham to help unemployed people develop the skills to gain confidence and obtain employment.]

- e. Recommendation 16: Vulnerable adults – more work to identify them and support them access the best housing and welfare options, improved and ongoing support.

[HfH undertakes checks twice a year of vulnerable tenants and is further developing the risk assessment criteria used to detect problems. It works closely with the Council's Key Support service, Family Mosaic and SHS to provide initial support to vulnerable tenants. This work can be expanded with the allocation of more funding.]

- f. Recommendation 13: Referring tenants to related support programmes – more advice and information and a more coordinated approach on employment opportunities and training, sharing best practice and considering the possibility of sector wide joint commissioning.

[The Council's 'Jobs for Haringey' service and HfH's Project 202/20 and local events for tenants provide a good basis for undertaking such work. Further initiatives would require additional funding.]

- g. Partnerships.

- i. Recommendation 8: More coordinated process for communicating data between Revenues, Benefits and Customer Services (RBCS) and local housing providers in respect of those tenants affected by the bedroom tax.

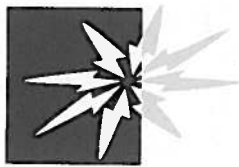
[The Council has recently revised the Partnership Agreement which will facilitate this.]

- ii. Recommendation 9: Closer cooperation between the Council, Homes for Haringey and other RHPs to identify partnership opportunities to provide information, advice, support or services to tenants affected by the bedroom tax (e.g. budgeting skills, welfare rights advice, employment and training).

[Please see response to recommendation 8 above.]

- iii. Recommendation 12: Front line staff should receive refresher courses on welfare reform issues and the effects these may be having on local residents. [HfH Financial Inclusion Team will undertake work to roll out an updated training programme.]

- h. Recommendation 11: Bedroom tax' loopholes (tenants lose benefit as a result of defects in the primary legislation) - Revenues Benefits and Customer Services should notify tenants as soon as possible where these arise to enable them to reclaim their lost benefit. [This work has been completed].



Haringey Council Appendix A – Summary of the Scrutiny Committee’s recommendations and the service responses

- i. Recommendation 15: Core strategy – planning is required to ascertain the likely future size requirements of social housing units in view of the impact of the bedroom tax and other welfare reforms.
[This is agreed - the Council commissioned a new Strategic Housing Market Assessment which is currently in draft form and this will be used to inform future housing needs.]
- j. Recommendation 14: Customer Service Transformation Project – the Committee felt there had been problems for vulnerable tenants in accessing information and requested information about the level of advice and support for vulnerable adults in respect of digital inclusion policies.
[The way in which this matter is to be addressed will form part of the remit of the CST Project.]



Haringey Council Response to the Overview & Scrutiny Committee's report on the Under Occupation of Social Housing and Housing Benefit Entitlement ('Bedroom Tax') – Final Report

	Agree/ Disagree	Commentary/ Action/ Responsibility
<p>TRANSFERS AND MUTAL EXCHANGES</p> <p>1. In order to successfully tackle under occupation and overcrowding, the Council should work with Homes for Haringey and Registered Providers to develop, publish and promote a comprehensive programme of support that makes it as easy as possible for tenants affected by the 'bedroom tax' to move to accommodation that has fewer rooms.</p>	Partly agreed	<p>The Council's Strategic Housing Service already provides an Under-Occupation Officer who supports tenants under occupying by one or more bedrooms to move to smaller accommodation. There is a comprehensive range of information on the Council's website for those seeking opportunities to downsize their home. HFH also provides information on its website for tenants wishing to engage in mutual exchanges. It has an internal mutual exchange board and is planning to increase the use of this. It is preparing promotional materials to encourage tenants to move. More comprehensive programmes of support can be developed in due course (as required) when additional resources become available.</p>
<p>The programme, underpinned by a review of social landlords housing allocations arrangements and supported by written advice on the full range of options available to tenants, should include the following:</p> <ul style="list-style-type: none"> Borough wide and localised events that bring together under occupiers and over-crowded tenants across Haringey (to include a programme of published events held by Council, Homes for Haringey and other Registered Providers) 	Noted	<p>Homes for Haringey held 2 events in 2013 for under-occupying tenants and are planning a further event this year with details of overcrowded tenants available as possible exchanges. It is also proposed to follow this</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<ul style="list-style-type: none"> Collect, review and publish details of financial incentives (to downsizers), allowances (e.g. removals) that support housing transfers and exchanges (across Homes for Haringey and other Registered Providers); 	<p>Partly agreed</p>	<p>with a matching event for overcrowded tenants in Council properties with details of under-occupying tenants. Resources to be considered for a programme of published events from 2015/16 for under-occupiers and overcrowded tenants by the Council, HFH and other registered providers.</p>
<ul style="list-style-type: none"> Explore the possibility of developing a rent guarantee for downsizers (which ensure that the rent that tenants are charged for their new home does not exceed the rent that they have been charged for the home they are leaving) 	<p>Not agreed</p>	<p>The Council's Strategic Housing Service lead on this, to provide up to date information on their website such as the "Money to move" leaflet. The "Home Connections" service (and website) is amongst a number of options for tenants wishing to downsizer which the Council publicises on its website. The Council and HFH plan to promote this type of service more in future. Links are provided to both these options on the HFH website. It is not considered that it would be cost effective at the present time to introduce new financial incentives to downsizer.</p> <p>Potentially long term financial subsidies would not be a viable financial option even for the few cases which might arise. The situation would only be an issue for HFH tenants wishing to move to the private sector or other RHP with a higher rent. The Council's Strategic Housing Service has a</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<ul style="list-style-type: none"> That Registered Providers support mutual exchanges by offering small scale repairs and provide decorating materials for tenants where this will encourage mutual exchange between downsizers and tenants who are living in overcrowded housing; Actively market 1 bedroom properties to under-occupying tenants and ask all Registered Providers to make available all of their 1 bedroom properties (including those that are not subject to the Council's nomination rights) for a specific period of time in order to assist Haringey's efforts to tackle under occupancy and overcrowding; Develop mutual arrangements across the sector through which tenants of all local social landlords (Homes for Haringey and other Registered Providers) are supported in mutual exchange processes, including three and four way swaps; 	Partly agreed	policy of only moving tenants into accommodation which provides long term affordability.
<ul style="list-style-type: none"> Actively market 1 bedroom properties to under-occupying tenants and ask all Registered Providers to make available all of their 1 bedroom properties (including those that are not subject to the Council's nomination rights) for a specific period of time in order to assist Haringey's efforts to tackle under occupancy and overcrowding; 	Noted	HFH will prepare a bid for additional resources for 2015/16 for a decorating pack and small scale repairs as an incentive for mutual exchanges. Although this is constitutes a useful objective it will need to be considered with the review of the Allocations policy.
<ul style="list-style-type: none"> Develop mutual arrangements across the sector through which tenants of all local social landlords (Homes for Haringey and other Registered Providers) are supported in mutual exchange processes, including three and four way swaps; 	Partly agreed	The Council (&HFH) pay for the service that HomeSwapper provides tenants. Tenants are encouraged to register their details on HomeSwapper and search for matches to maximise their chance of an exchange. HFH tenants have been included in a number of three way swaps in the last six months, and consideration will be given to developing this policy in future. The Council's Strategic Housing Service already has an under-occupation officer. Further provision will be considered for a bid for additional resources from 2015/16/.
<ul style="list-style-type: none"> The provision of dedicated support to guide tenants through the process of mutual exchange or home swap (hand-holding) e.g. to help tenants to register on Homeswapper, upload photos and support active engagement. 	Noted	The Council publishes a range of information about the choices available for people needing accommodation on its website, for instance on its "Housing Options" page (with
<ul style="list-style-type: none"> Training and updates provided to other relevant staff groups (social workers etc) 	Noted	The Council publishes a range of information about the choices available for people needing accommodation on its website, for instance on its "Housing Options" page (with



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

		links to a number of mobility/home swap schemes). Both the Council and HFH accept the need to disseminate this information as widely as possible and will continue to do so within existing programmes.
<p>DISCRETIONARY HOUSING PAYMENTS (DHP)</p> <p>2. The Committee recommended that a summary DHP guide is developed for social housing tenants which:</p> <ul style="list-style-type: none"> Clearly sets out the eligibility criteria, application process and timeframe for processing and assessment Ensures that the commitment to change (e.g. job search, training) is made explicitly clear in the applications criteria and assessment process; Makes tenants aware that reapplications are possible; Is systematically distributed to those affected by welfare reforms. 	Not agreed	As indicated in the paper "Haringey's DHP Payments Policy 2014-15" funding for DHP is very limited (please see page 1 for a breakdown of the allocations of funding). Thus DHP can only be provided to tenants in exceptional circumstances as an interim measure – the criteria (and a large number of illustrative examples) are clearly set out on the Council's web page on DHP and in the above mentioned paper (page 7), which is also provided on this web page.
<p>3. In order to increase awareness and uptake of DHP among Registered Providers (RHPs) and Council tenants:</p> <ul style="list-style-type: none"> The DHP policy should be re-circulated to all RHPs (including Homes for Haringey) to help improve awareness of these payments, particularly in relation to the eligibility criteria and the application process; Further guidance should be provided to RHPs and Homes for Haringey, making use of case study examples of successful and unsuccessful DHP claims; The above information should be cascaded to front line RHP and Homes for Haringey staff to better advise potential applicants. 	Noted	HFH Financial Inclusion Team is helping tenants to understand their eligibility and the application process and is assisting tenants to make claims Please see the response to point 2 above.
	Noted	Please see the response to point 2 above.



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<p>4. It is recommended that, when considering DHP applications, the Council give greater priority to tenants who are facing legal action or eviction.</p>	<p>Noted</p> <p>HFH only takes action against tenants after very careful consideration of their family circumstances, their payment record and their eligibility for financial assistance. In addition the Courts only sanction legal action after very careful consideration. Occasionally it becomes impossible to avoid imposing a penalty on a tenant who refuses to engage. This matter will be considered by the Revenues and Benefits service with Housing and HFH in formulating DHP policy for 2015/16.</p>
<p>5. Improvements are made to the DHP assessment and notification process, including:</p> <ul style="list-style-type: none"> Faster processing of applications (it is suggested that this is 18 working days to conform with the targets for the processing of new Housing Benefit applications) 	<p>Noted</p> <p>The service endeavours to process applications as quickly as possible. The speed with which an application is processed depends to some extent on the quality of the information provided by the applicant. Recovery of overpayments of housing benefit constitutes a significant problem which could be exacerbated if priority were given to fast processing of applications.</p>
<ul style="list-style-type: none"> Improved communication between Revenues Benefits & Customer Services 	<p>Partly</p> <p>Substantial information flows already take</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<p>(RBCS) - as the processor of Housing Benefit claims, housing providers (RHPs) and tenants.</p>	<p>place between RBCS, HFH, other RHPs and the tenants (claimants). HFH's Financial Inclusion and Income Collection teams also inform and advise tenants about HB issues in person, by letter, telephone and text, through the Homes Zone magazine and the website. Liaison meetings between RBCS and HFH take place in the course of which communication matters are discussed.</p>	<p>agreed</p>
<p>6. As shortfall between the Housing Benefit lost and the availability of DHP may grow the Council should explore the merits and feasibility of using other budgets - such as the HRA (as other LAs have done so) and the homelessness budget - to supplement, even on a temporary basis, the financial support that is provided to tenants through the DHP.</p>	<p>DHP is only intended as short term help for tenants suffering hardship as a result of exceptional circumstances. Only a small number of councils so far have opted to provide additional funding from the HRA to supplement their government allocation. Current policy (as described in the responses to Recommendations 2 and 4 above) incorporates careful assessments where it is fair and cost effective to avoid evictions and homelessness by giving additional temporary support. Every effort is made to maintain a case by case approach and a long term plan for each tenant to avoid repetition (similar to the work of the coordinated Benefit Cap Hub approach in 2013/14).</p>	<p>Not agreed</p>
<p>RENT ARREARS POLICY</p>		
<p>7. Given the growing level of rent arrears among tenants affected by the 'bedroom tax' across the sector, it is recommended that</p>		



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<ul style="list-style-type: none"> Homes for Haringey and other Registered Providers make a realistic projection of rent arrears for 13/14 and for 14/15 (financing, impact). 	Partly agreed	<p>The factors affecting rent arrears depend to a certain extent on external factors. Thus in 2013/14 HFH rent arrears were significantly reduced by large credits to accounts resulting from "loophole cases" (resulting from defects in primary legislation). In 2014/15 HFH will be able to make an analysis based on the average level of arrears for each tenant, and trend in reducing number of cases.</p>
<ul style="list-style-type: none"> Rent arrears policies are reviewed to ensure: <ul style="list-style-type: none"> Implications for court order and evictions are full assessed; 	Agreed	<p>HFH accepts the need to keep its arrears procedures under review. It is very mindful of the need to identify under occupying tenants likely to be subject to legal processes with a view to early intervention before court hearings to offer support by the Financial Inclusion Team and by referring them to the CAB and Moneywise project. This helps tenants manage their finances better and avoid accumulating large arrears.</p>
<ul style="list-style-type: none"> That policies and practices are not a barrier to further action by the tenant (e.g. swaps, exchange and transfer). 	Noted	<p>HFH works with the Council's Under-Occupation Officer to offer the existing financial incentives to tenants for moving to smaller properties to reduce their arrears to bring them in line with the agreement as laid down in the Allocations policy.</p> <p>The Council's Allocation Policy presently</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

		allows transfers or mutual exchanges if tenants have maintained a repayment agreement for one year. A cost benefit analysis of the financial implications of varying this policy will be necessary before putting forward any proposals for changes.
<p><u>PARTNERSHIPS</u></p> <p>8. That Revenues Benefits and Customer Services develop a more systematic and coordinated process through which data on those tenants affected by the 'bedroom tax' is communicated with local housing providers (particularly as tenants move in and out of 'bedroom tax' deductions).</p>	Noted	<p>The Housing Investment & Sites Team (within the Regeneration, Planning and Development Service) has recently introduced a revised Partnership Agreement between the Council and all registered providers in the borough. The Partnership Agreement addresses this matter. It sets out, among other key requirements, the need for registered providers to "adapt their income collection procedures and have proactive measures in place to mitigate the impact of Universal Credit and other benefit reforms".</p> <p>The Partnership Agreement calls on registered providers and the Council to share information to facilitate this aim. The Housing Investment and Sites Team monitor the agreement but there is an expectation that each service unit will carry out the activities within its own remit and not rely on</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

		<p>the Housing Investment and Sites Team to manage this relationship. The partnership agreement can be made available to all relevant parties within the Council and contains senior contacts for every registered provider, including their chief executive and senior leadership team.</p>
<p>9. The Council should work with Homes for Haringey and other Registered Providers to identify partnership opportunities in the provision of information, advice, support or services to those tenants affected by the 'bedroom tax' and other welfare reforms (e.g. budgeting skills, welfare rights advice, employment & training). This will ensure a more consistent, efficient and coordinated approach to the housing and welfare needs of residents across the borough.</p>	<p>Noted</p>	<p>The response is as above for Recommendation 8. The Housing Investment and Sites Team can facilitate partnership working through regular monitoring of the Partnership Agreement where appropriate.</p>
<p>FINANCIAL ADVICE AND SUPPORT</p>		
<p>10. To improve the level of budgeting information, advice and support available to tenants affected by the 'bedroom tax' and other welfare reforms that the Council with Homes for Haringey and other Registered Providers:</p>		
<ul style="list-style-type: none"> Promote further awareness of the role of local (e.g. Moneywise at Haringey CAB) and national (e.g. Shelter, Crisis) advice services; 	<p>Noted</p>	<p>As a general rule effective arrangements are in place. HFH already works closely in partnership with the CAB (where it funds 2 workers) and Moneywise and makes appointments for tenants with them where appropriate. It publicises services such as the CAB and national money advice services through the provision of money factsheets for tenants which are available on its website</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<ul style="list-style-type: none"> Work with the Haringey & Islington Credit Union to develop awareness of this service and where possible, extend the accessibility and range of budgeting services available to local tenants (e.g. jam jar accounts). 	Partly agreed	<p>and which also provides links to national debt advice services.</p> <p>HFH advertises the services of the Haringey and Islington Credit Union (CU) in its leaflets. However this CU does not offer a "jam jar" account at present. Their budgeting account has a charge of £10 to the account holder and the matter is under discussion. HFH will continue to develop a continuing relationship with this CU.</p>
<ul style="list-style-type: none"> Explore the possibility of joint training to help improve budgeting and money management skills; 	Partly agreed	<p>HFH's 20/20 Project works with young people in Tottenham to support them develop life skills including financial management.</p> <p>HFH Financial Inclusion Team provide workshops with Moneywise for young people leaving care and moving into a Council flat; and with MIND for tenants with mental health problems.</p> <p>HFH Financial Inclusion and Resident Involvement teams are exploring the possibility of working with the Quaker Social Action project (FutureProof) – an initiative funded by the Council – to develop tenant champions in preparation for Universal Credit and with other providers on welfare reform issues.</p> <p>HFH Financial inclusion Team will explore opportunities for working with other</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<ul style="list-style-type: none"> Promote further awareness of other financial assistance schemes (energy/utility e.g. British Gas Energy Trust, EDF Energy Trust and Thames Water Trust Fund); 	<p>Noted</p>	<p>registered housing providers to provide joint training on budgeting and money management skills.</p> <p>HFH promotes the Council's Haringey Big Switch (run by Living Under one Sun) to combat high gas and electricity bills. It will continue to publicise these schemes.</p> <p>Through its Financial Inclusion Team it also makes applications to local charities on behalf of tenants in need. This team attends training with the charity Turn2us to acquire more information on different sources of financial assistance.</p>
<ul style="list-style-type: none"> Consider jointly producing a short guide/ booklet/ webpage detailing the above for Haringey residents. 	<p>Noted</p>	<p>The dissemination of this kind of information to residents takes place through a number of different channels, including leaflets, letters and webpages from various organisations. The effectiveness of communicating to residents on this and other subjects is under continual review.</p>
<p>'BEDROOM TAX' LOOPHOLE</p> <p>11. It is recommended Revenues Benefits & Customer Services assess and notify tenants affected by the 'bedroom tax' loophole as soon as practicable, ensuring that the implications of any Housing Benefit adjustments together with any reclaim of any DHP awards, is clearly communicated to tenants to allow them to plan and manage their finances.</p>	<p>Noted</p>	<p>Revenues Benefits & Customer Services has already completed the work of adjusting tenants' benefits and advising them accordingly. The "bedroom loophole" arose from the defect in the government's legislation.</p>



<p>FRONT LINE SERVICES (HOUSING BENEFIT AND HOUSING OFFICERS)</p>			
<p>12. It is recommended that front line staff in both housing services (Homes for Haringey) and Revenues (Housing Benefit & DHP) receive a refresher on the welfare reform issues and the impact that this may be having upon local residents, particularly in respect of:</p>		Partly agreed	
<ul style="list-style-type: none"> • Improve knowledge and understanding of welfare reform issues and how this may affect residents; 		Partly agreed	<p>HFH Financial inclusion team will commence work on an updated training programme covering welfare reform issues, suitable for all staff. The programme will be developed as the government clarifies how the welfare changes are to be implemented and it will include how these impact on residents, and the options for moving to smaller properties.</p>
<ul style="list-style-type: none"> • Awareness of other support services and agencies with appropriate signposting; 		Agreed	<p>HFH training programme will include signposting to other support and advice agencies</p>
<ul style="list-style-type: none"> • Sensitivity of client issues; 		Partly agreed	<p>Current procedures and practice include the importance of sensitivity to tenants in financial hardship and encouraging them to explore downsizing options and improve their budgeting and finance management skills. Most staff are very aware of the importance of sensitivity and renewed guidance is issued where appropriate.</p>
<ul style="list-style-type: none"> • Accessibility of services (telephone access). 		Partly agreed	<p>This matter is the subject of ongoing review as the options for access to services on line and by telephone is promoted, particularly as part of the Customer Transformation programme.</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<p><u>REFERRAL TO RELATED SUPPORT PROGRAMMES (EMPLOYMENT & TRAINING)</u></p>		
<p>13. That there is a more coordinated process through which employment training, advice and support is provided to those tenants affected by the 'bedroom tax' and other welfare reform. In particular:</p>	<p>Noted</p>	<p>HFH Financial Inclusion Team runs events from time to time to publicise employment and training options, often in conjunction with the Council. Individual invitations for these events are sent to the tenants affected by the welfare reforms.</p>
<ul style="list-style-type: none"> • Best practice across housing providers should inform service development opportunities (e.g. Family Mosaic back to work schemes) 	<p>Agreed</p>	<p>HFH already has the 2020 project in youth development in Tottenham, which supports young people in applying for work and apprenticeships and preparing for interviews – full details on the website. HFH in common with other service providers is committed to sharing best practice and to learning from other projects.</p>
<ul style="list-style-type: none"> • The possibility of sector-wide joint commissioning of employment and training schemes explored. 	<p>Noted</p>	<p>HFH already runs an apprenticeship scheme and links to its own contractor and suppliers. The cost effectiveness of a more coordinated wide scale approach will need to be evaluated as the rate of implementation of the welfare reforms becomes apparent.</p>
<p><u>CUSTOMER SERVICE TRANSFORMATION PROJECT</u></p>		
<p>14. Given the problems that tenants have experienced in accessing information and advice about the 'bedroom tax', DHP and other welfare reforms, the Committee would like further clarity from the Council as to the level of advice</p>	<p>Noted</p>	<p>The Council and HFH are continually re-evaluating the effectiveness of their channels of communication and the information they provide. Currently the HFH call centre refers</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<p>and support available to vulnerable adults or those less IT literate in the move towards greater digital service provision (channel shift).</p>		<p>tenants to a Tenancy Management Officer or the Financial Inclusion Team depending on the type of information and advice they require.</p>
<p>CORE STRATEGY – FUTURE UNIT SIZE</p>		
<p>15. In recognition of the impact of the 'bedroom tax' on local housing needs (e.g. increase demand for smaller properties and increased availability of larger properties) it is recommended that the Council undertake further modelling to fully assess the impact of this and other welfare reforms, and ensure that this is reflected in plans for future housing and development.</p>	<p>Agreed</p>	<p>The Council commissioned a new Strategic Housing Market Assessment which is currently in draft form and will be used to inform future housing needs. The need for new affordable housing, and in particular the bedroom size requirements, will take into consideration the potential impact of the bedroom tax. However, building additional smaller homes is only part of the answer, as new larger homes can be used to alleviate overcrowding within the existing social housing stock and therefore release additional smaller units to enable tenants to downsize. As a result, a comprehensive approach will be adopted to ensure that new and existing stock are used in the most effective way to meet housing need, including that which is brought about as a direct result of the bedroom tax.</p>
<p>VULNERABLE ADULTS</p>		



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

<p>16. A significant number of those affected by the 'bedroom tax' were identified as having multiple and complex health and social care needs (e.g. chronic long term conditions, mental health needs). It is recommended that all housing providers:</p> <ul style="list-style-type: none"> • Undertake additional work to further identify such tenants; 	<p>Partly agreed</p>	<p>HFH has had a programme of visiting all tenants over a 5 year period and identified residents with different disabilities, and recorded the ages of occupants. There are now checks twice a year on those already identified as elderly or vulnerable, and there is an ongoing programme of checks on a number of different categories of tenants. New tenants signed up by HFH's New Tenant Liaison Officers identify the new tenants with particular needs. HFH is developing triggers to enable a better risk assessment based programme of more frequent visits.</p>
<ul style="list-style-type: none"> • Ensure that <i>additional</i> and <i>ongoing</i> support is provided to assist them in accessing and navigating housing and welfare options available (e.g. access to budgeting advice, transfer and mutual exchange). 	<p>Noted</p>	<p>HFH Financial Inclusion Team, and the Council's Under-Occupation Officer, with other staff, and Key Support and Family Mosaic, provide initial support to vulnerable and elderly tenants on how to access and navigate a range of financial and housing options. The provision of additional and ongoing support for vulnerable people will need to be addressed as part of coordinated strategy involving a wide range of organisations but for HFH this will need to be</p>



Appendix B: Response to the report on the Under Occupation of Social Housing and Housing Benefit Entitlement

		included in a bid for additional resources for 2015/16

