



North Tyneside Council

Secure Sub-committee

Friday, 10 November 2023

Monday, 20 November 2023, Room 0.01 Chamber – Quadrant, The Silverlink North, Cobalt Business Park, North Tyneside, NE27 0BY commencing at 6.00 pm.

Agenda Item	Page
1. Apologies for Absence	
To receive apologies for absence from the meeting.	
2. Appointment of Substitutes	
To be notified of the appointment of substitute Members.	
3. Declarations of Interest and Dispensations	
You are invited to declare any registerable and/or non-registerable interests in matters appearing on the agenda, and the nature of that interest.	
You are also invited to disclose any dispensation in relation to any registerable interests that have been granted to you in respect of any matters appearing on the agenda.	
You are also requested to complete the Declarations of Interests card available at the meeting and return it to the Democratic Services Officer before leaving the meeting.	

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Agenda Item	Page
<p>4. Minutes</p> <p>To confirm the minutes of the previous meeting held on 25 September 2023.</p>	<p>1 - 4</p>
<p>5. Tenancy and Financial Support Project 2023 – 2026</p> <p>To present the Members with an update on the support packages available to Council Tenants.</p>	<p>5 - 20</p>
<p>6. North Tyneside Council Cost of Living Support</p> <p>To present details of North Tyneside Council's cost of living support.</p>	<p>Report to Follow</p>
<p>7. Work Programme 2023-24</p> <p>To consider priorities for inclusion in the work programme for 2023-24.</p>	<p>-</p>
<p>8. Date and Time of Next Meeting</p> <p>Monday, 29 January 2024 at 6.00pm.</p>	

Circulation overleaf ...

Members of the Secure Sub-committee

Councillor Andy Newman (Chair)

Councillor Gary Bell

Councillor Debbie Cox

Councillor John Johnsson

Councillor Josephine Mudzingwa

Councillor Joan Walker

Councillor Rebecca O'Keefe (Deputy
Chair)

Councillor Linda Bell

Councillor Julie Cruddas

Councillor Joe Kirwin

Councillor Olly Scargill

Councillor Matt Wilson

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Secure Sub-committee

Monday, 25 September 2023

Present: Councillor A Newman (Chair)
Councillors R O'Keefe, J Cruddas, J Johnsson,
J Kirwin, J Mudzingwa, O Scargill, J Walker and
M Wilson

S5 Apologies for Absence

Councillors L Bell and D Cox

S6 Appointment of Substitutes

There were no substitute members reported.

S7 Declarations of Interest and Dispensations

Councillor R O'Keefe declared a Non-Registerable Personal in Item 6 Review of North Tyneside Lettings Policy as she is a North Tyneside Council tenant.

S8 Minutes

Resolved that the minute of the meeting held on 10 July 2023 be agreed.

S9 Work Programme 2023-24

The Chair reminded the sub-committee to contact him with any suggestion for future topics for the work programme 2023-2024 going forward, and that there was an aspiration to include future areas such as Community Protection and Equality.

S10 Review of North Tyneside Lettings Policy

The sub-committee received a report and presentation on the North Tyneside Council Lettings Policy and the changes proposed by the service. The report's proposals were designed to manage the current demands on the housing register, help alleviate current pressures on staff and focus lettings on those in the most urgent and high need. Members were asked to note and comment on the report.

The presentation covered changes in format/branding, the frequency of the Letting Policy review, a change in banding titles, the implementation of band 2 reviews for tenants and the possible introduction of rehousing tenants outside of the borough with a priority status to rejoin the housing register.

Members agreed that the policy should reflect the current corporate branding as well as adding further clarity for residents and some introductory information to describe the current housing situation in North Tyneside.

In relation to the discussion of the frequency of the Letting Policy review, the current two-year review cycle was said to be very intensive for the service and could also be brought in line with other housing policy reviews. There was a discussion about the movement from biennial to every four / five years, and members were reassured that the policy could still be reviewed at any time at the request of the council and would remain responsive to changes in legislation, better practice or wider strategies. The committee was reassured that this change would not affect members being able to query or request changes to the policy if they felt this was needed.

A discussion took place about the proposed banding changes and creation of band 1+, with officers saying this was primarily about giving customers a better understanding of the process by re-clarifying the categories and the band's criteria. Members were assured that this process would not affect comparisons with other authorities. Members were concerned that this may lead to heightened expectations and some initial confusion from tenants, whilst not affecting the core issues or the volume of enquiries that members face. Members asked for confirmation that any potential temporary closure of the Housing register would not become permanent. Officers confirmed that the period of any potential

closure would be guided by the Authority and this could free up significant officer time to assist potential residents.

The Chair stated that the Affordable Homes programme documentation could be added to the work programme for a future meeting if members required.

A discussion took place on the current Mutual Exchange process and how the individual exchanges were primarily resident driven. It was felt this may exclude those who would like to downsize / exchange but may need support to engage with and complete the process e.g. elderly residents. Officers suggested this was something that could be investigated.

The Chair asked officers if social factors would be taken into consideration with any future banding changes, giving tenants the option of movement due to issues of family support or school preference and factors not figured into the policy. Officers explained the team's remit and assured the committee that focus was on assisting families.

The committee considered the proposal about homelessness and using out of borough provision to meet housing needs and relieve homelessness. Officers confirmed this provision was currently used for temporary accommodation and it was stated that current capacity would allow officers to properly assess any outside borough moves to ensure the tenancies were successful. It was stated that giving priority to any resident returning to the borough was explicitly considered.

A question was asked about who would be involved in the consultation on possible policy change, and it was stated that this would involve residents as well as external bodies and services area within the Authority. Members asked that this committee was also sighted on the results of the consultation and the cabinet proposals.

The Chair raised a concern about Direct Lets and how much they reflected the needs of the residents offered those properties and how happy those residents were. Officers said they would be able to supply data on appeals to members related to the Lets and could bring more detailed complaint information to a alter meeting if required.

On behalf of the committee, the Chair thanked the Housing and Property Service for their hard work.

It was **agreed** that (1) the Review of the North Tyneside Lettings Policy be noted; and (2) the recommendations of the committee be noted by the Housing and Property Service.

S11 Building a Better North Tyneside – Housing Strategy Action Plan

The sub-committee received a report on the Building a Better North Tyneside – Housing Strategy plan. The report outlined the Authority's plan for providing Housing in the borough, giving more detail on the five priorities and drivers; to deliver affordable homes and support regeneration plans, to prevent homelessness and improve the specialist housing offer, to help improve the private rented sector and tackle derelict properties, have greener homes to support carbon net-zero by 2030 and supporting tenants to improve our communities.

The chair queried whether the Authority had made any preparations to anticipate any possible incoming legislation covering damp and black mould. Officers responded that while new laws were not currently in place, they were currently meeting monthly to discuss and adapt current processes and procedures in preparation.

Officers took on board the Chair's suggestion that repairs begin to use a 1-10 scoring system via text for feedback on works completed and would investigate the possibility going forward to increase tenant engagement.

It was **agreed** that (1) the Building a Better North Tyneside – Housing Strategy Action Plan be noted; and (2) that a progress report on the Action Plan be received at a future meeting.

S12 Date and Time of next meeting

Meeting confirmed for Monday 20 November 2023 at 6pm.



North Tyneside Council

Secure Sub-Committee Report

Meeting: Secure Sub-Committee

Date: 20th November 2023

Title: Tenancy and Financial Support Project 2023 – 2026

Author: Ian Rice

Purpose of Report

To provide members with an update on the support packages available to Council Tenants.

Background

In response to the ongoing issues that are impacting on the financial circumstances of North Tyneside Council tenants, Cabinet agreed a financial support package (Tenants Support Fund) covering the three-year period 2023-24, 2024-25 And 2025-26.

The package totals £3.00m over the three-year period (£1.2m 1st year, £1.00m 2nd year & £0.77m 3rd year). This generous package recognises the impact that the current cost of living crisis is having on our tenants. The Housing Revenue Account (HRA) will be funding the package, so it is specifically for Housing tenants only.

There is a clear policy commitment in the Our North Tyneside Plan to tackle inequalities and the Equally Well strategy provides a framework for doing this in relation to providing a healthy standard of living for all.

A key factor in supporting tenants, and their families, to deal with the impacts of the cost-of-living crisis and in creating sustainable tenancies is to improve the financial capability and confidence of our tenants to enable them to live and flourish in their homes.

We know from experience that by taking the time to engage with and gain the trust of the customer, by having an honest discussion with them, we can identify the underlying issues that are impacting on their ability to sustain their tenancy and thrive in the current economic climate.

Once we do that, we can work with the to help improve their money management and budgeting skills, maximise their income and help them make the right decisions for their housing and financial circumstances.

This briefing note describes how we are going to use the Tenants Support Fund to help target those in most need.

Existing Support

In addition to the help and support available to all residents that is detailed on the Council website:

(<https://my.northtyneside.gov.uk/category/1652/cost-living-support>) our Tenancy Support Service work with housing tenants to help sustain their tenancies. Taking a whole Family approach, aimed at supporting families in hardship and at risk of homelessness, they provide an excellent person-centred support service to vulnerable customers. Helping them to improve their quality of life, live independently and successfully sustain their tenancy.

Working with customers on a one-to-one basis, they establish a trusting relationship which enables them to understand what their needs are and work with them to develop a support plan based on those needs. This includes support on employability, welfare benefits, energy efficiency, digital inclusion, and providing customers with budgeting and money advice.

The impacts of the pandemic, and the cost-of-living crisis, means the volume and complexity of cases referred to the service has increased significantly.

We need to do more. The current capacity of the service is not sufficient to meet the increasing level of need within our customer base and the additional complexity and diversity of needs that customers are presenting with is exasperating the situation. We are also finding that most customers who are referred for support have multiple issues. Therefore, we need to create more capacity to provide the help and support that is needed and to be able to respond more effectively to the more complex needs of customers.

The Business Approach

The aim of providing additional help and support to our tenants is to help them to deal more effectively with the impacts of the current cost of living crisis. This in turn will enable them to feed and clothe their household, heat their homes and, crucially, sustain their tenancy by making sure that they maintain their rent payments and reduce any arrears previously accrued.

When tenants maintain their rent payments and start to reduce their arrears this positively impacts on the HRA.

To effectively target the increased resources we have available via the Tenants Support Fund, we need to make use of the knowledge we have available to us.

The diverse nature of our customer base and the multitude of social, economic, and financial issues that can impact on our tenants, means that the underlying causal reasons for the increasing levels of arrears, and other financial hardship indicators, are extremely complex and varied.

Analysis of our arrears cases shows us that the main influencing factors on the likelihood of being in arrears, and the levels of arrears, are age and economic activity group.

Tenants between 16 and 45 account for 68% of the overall arrears by value, as of October 2023 (£2.8m out of a total of £4.1m). However, there are 5063 tenants between the ages of 16 and 45.

We also know that tenants who are on tax credits or legacy benefits NOT currently in receipt of Universal Credit will be migrated to Universal Credit at some point in the next 2 years. We know there are over 2400 of our current tenants who are likely to be migrated to UC over that period many of whom will need support to deal with the transition.

Therefore, there are over 7500 tenants who may need help and support over the timescale of the Tenancy and Financial Support Project. Even with the additional resources we can bring in, we are not going to be able to engage with and provide support to all of them. So, we need to look at other contributory factors to be able to effectively target our resources in the most effective way.

Through analysis of the data, we hold we have identified the following groups who we will target directly:

1. Tenants under the age of forty-five in arrears who fall into the following categories:
 - a. Those in receipt of Universal Credit
 - b. Those NOT in receipt of any welfare benefit (referred to as 'self-payers')
2. Tenants currently in receipt of tax credits who will be migrated to Universal Credit within the next 2 years – these are invariably those working but on low incomes.
3. Tenants currently in receipt of legacy benefits (Income Support, Job Seekers Allowance, and Housing Benefit only) who will also be migrated to UC in the next 2 years.

We will also continue to accept referrals from colleagues across the Housing Services when they identify a tenant who may need additional help and support, including referrals for reduced water rates.

Using the data, we have available to us we can estimate the numbers of tenants in each of the above groups and have set targets for engagement as well as arrears reduction levels and financial gains for those who do engage with us. The following table shows the breakdown of the numbers in each group and the targets we have set for each group.

Targets

We aim to meet the following targets over the two ½ years of the project:

Support Group	Number in group	Engagement Target	Overall Arrears reduction	Financial Gain for tenants	Total
UC claimants in arrears under 45 eligible for DHP	1175	490	£343,000	£98,000	£441,000
UC claimants in arrears under 45 not eligible for DHP	1682	703	£140,600	£140,600	£281,200
Self-Payers in arrears under 45 without children	360	150	£30,000	£45,000	£75,000
Self-Payers in arrears under 45 with children	361	153	£30,600	£45,900	£76,500
Tenants on Tax Credits to be migrated to UC	1015	433	£85,000	£85,000	£170,000
Tenants on IS, JSA and HB only to be migrated to UC	680	285	£79,800	£57,000	£136,800
Referrals from Income and Housing	624	520	£104,000	£104,000	£208,000
Water Rates referrals	1500	1250	£250,000		£250,000
Total	10113	3976	£1,063,000	3575,500	£1,638,500

Please see Appendices for further details on these groups, covering the numbers in each group, and targets:

Appendix 1 – The impact of Age

Appendix 2 – Economic Activity status

Appendix 3 – Self Payers

Appendix 4 – Managed Migration to Universal Credit

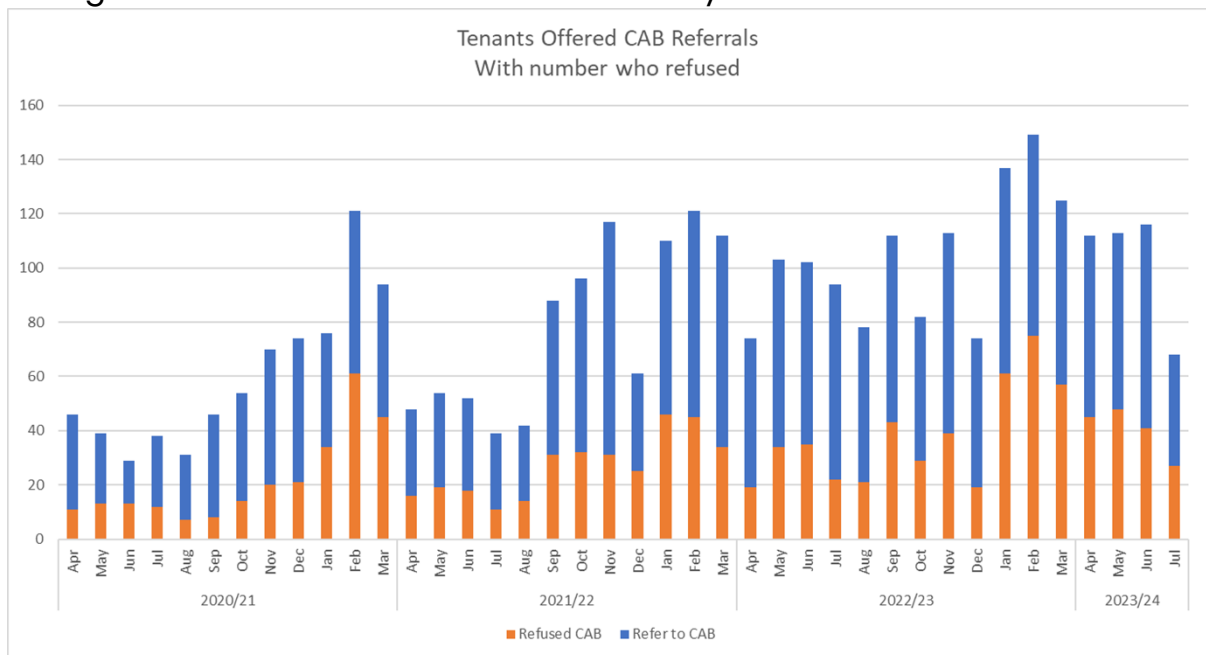
Appendix 5 – Referrals to the Service

Debt Management

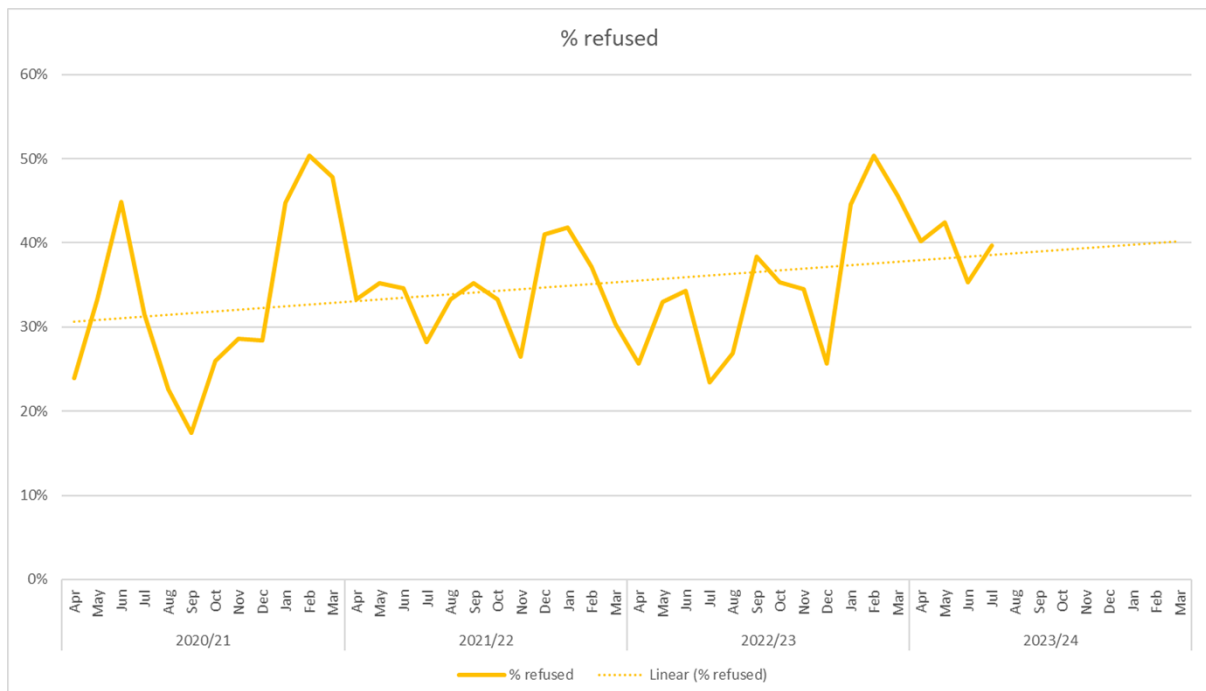
Debt Management services are not currently offered in house by the Housing Service. Independent Debt Management services are provided by CA and Step Change.

As a result of the ongoing cost of living crisis we are seeing an increase in the number of customers being offered a referral to the Citizens Advice (CA). The services provided by CA are impartial, qualified and of an exceptionally high standard. The CA is a national organisation that is highly trusted by millions of clients; in most cases referrals to CA are appropriate and we do not propose to change our procedures in such instances.

The following table shows the trend over the last 3 years.



However, for some tenants, who are positively engaging with Housing staff and have developed a level of trust and respect, being referred to another service is not in their best interests. We are also seeing an increase in the proportion of tenants offered a referral to CA who are refusing that offer.



We are now finding that 40% of those who staff assess as needing a referral to CA are refusing to be referred. Over the last 12 months 527 tenants have refused a referral to CA. Tenants who we assess as needing support are not accessing that support.

The next section covers how the service will be structured to deliver the aims and outcomes set out in this paper.

Tenancy and Financial Support Service

To be able to deliver the above targets this briefing note outlines how we will use the Tenants Support Fund to provide the necessary services to deliver the overall aims of the Tenants Support Project.

The following services to deliver this project:

Tenancy Support, Financial Inclusion, Money, and Debt Management

- Tenancy and Financial Support Officers
- Energy and Support Healthy Homes Officers
- Debt Management Officers

We will also fund the Development and Training of existing Tenancy Support Officers to enhance and develop their existing knowledge and skills to enable them to provide additional wrap around support to customers in need.

See Appendix 6 – The Role of Tenancy and Financial Support Officers for more information.

Additional Specialist Support

Energy Efficiency

- Energy and Support Healthy Homes Officers to provide specialist advice and support to customers to help them to reduce their energy usage, minimise the increases in their energy bills and reduce the carbon footprint of council tenants.

Specialist Debt Management

- Specialist Debt Management Officers to provide Debt Advice and Counselling. This is a specialist service that will require more intensive support over a longer period per case than the traditional tenancy support activities that are delivered.



North Tyneside
Council

Briefing Notes

Appendices:

Appendix 1 – The impact of Age

Appendix 2 – Economic Activity status

Appendix 3 – Self Payers

Appendix 4 – Managed Migration to Universal Credit

Appendix 5 – Referrals to the Service

Appendix 6 – Role of the Tenancy and Financial Support Officer

Appendix 1 – The impact of Age

Age is the most important factor with regards to the likelihood of being in arrears; the proportion of tenants in arrears increases as the age of tenant reduces. Basically, the younger the tenant the more likely they are to be in arrears; with those under 35 years of age being 33% more likely to be in arrears than those aged between 36 and 65 years of age, and 81% more likely than those aged over 65 years of age.

Age has always been a significant contributory factor. Twenty years ago Social housing providers targeted those under 25 for additional help and support. As the housing markets changed the average age and vulnerability of new tenants increased meaning that those under 35 invariably required more help and support to sustain their tenancies.

Following the pandemic and the cost of living crisis we are finding that the number of tenants up to the age of 45 who are showing signs of financial stress is increasing.

Currently in North Tyneside the 36 to 45 age group is the one with the highest proportion of tenants; this group account for 17.9% of all tenants. The fact that they appear to be adversely impacted by the social and economic factors currently prevailing is a concern. This group, as a result, now account for 23% of all those in arrears and 34% of the arrears by value.

Overall, tenants between 16 and 45 account for 68% of the overall arrears by value (£2.8m out of a total of £4.1m).

However, there are 5063 tenants between the ages of 16 and 45. Even with the additional resources we can bring in, we are not going to be able to engage with and provide support to all of them. So, we need to look at other contributory factors to be able to effectively target our resources in the most effective way (see below).

Appendix 2 – Economic Activity Status

When we factor in economic activity status we find that those most likely to be in arrears are younger tenants on Universal Credit.

Tenants on Universal Credit, aged between 16 and 45, account for 25% of all tenants, yet this group account for 36.5% of all those in arrears. These tenants are also more likely to be in higher levels of arrears, with this group accounting for 57% of the overall value of arrears amongst council tenants.

Being in receipt of Universal Credit is therefore the biggest indicator of higher levels of arrears across all economic activity groups. Overall, those on Universal Credit make up 40% of all tenants, 54% of all those in arrears but 77% of the value of the arrears overall.

However, we know that those in receipt of Universal Credit and other welfare benefits are able to access help and support from a variety of organisations, grants and funding streams by virtue of the fact that they are in receipt of those benefits for example, Discretionary Housing Payments, free school meals, Fuel Vouchers, free prescriptions etc.

We need to make sure that these tenants are accessing all financial and practical support that they are entitled to and crucially that they are receiving the correct Universal Credit elements at the right level. There are 4286 tenants on UC in arrears, with 2857 of them in the younger age groups (less than 45 years of age).

Ideally we would want to target those that are not receiving the correct UC elements and/or those who are not receiving the correct amount of housing element, as well as those who are not receiving the correct level of other elements, e.g. are all eligible children included.

Unfortunately, we cannot get aggregated data to help us to identify the number of tenants who are not receiving all that they are entitled to. We would also want to target those on UC who might qualify for DHP, i.e. those who are not receiving their full entitlement to Housing Costs Support, either because they are under occupying their home, due to their income or as a result of sanctions.

However, as we are not informed by the DWP what level of housing support each UC claimant receives we don't know how many tenants would be eligible for DHP. But, we can assume that the eligibility level will be similar to that amongst Housing Benefit recipients. Currently, 41% of HB recipients are in receipt of less than 100% of their full entitlement of HB and so may be eligible for DHP. If we use the same percentage we can assume that approximately 1,175 of the 2857 UC recipients under the age of 45 may be eligible for DHP.

Even with increased resources in the Tenants Support Service we will not be able to contact and support all of these tenants. Therefore, for this cohort of customers we need to look at ways to improve their understanding of ways

to access the additional support they are entitled to. Whilst also continuing to identify those amongst this group who are the most vulnerable and therefore unable to self serve.

It is therefore recommended that we continue to work closely with colleagues in the Housing Income and Estates teams to proactively identify those on UC who are in need of help and support.

Target:

We aim to engage with and support 1194 UC claimants under 45 in need of support.

240 during 2023/24, 477 during 2024/25 and 477 during 2025/26

We also aim to engage with and support 520 tenants with a variety of support needs who are referred to the support service by colleagues in other service areas, such as Housing Income, Housing Neighbourhoods, Housing Needs, Early Help and Prevention and Adult Social Care.

Outcomes:

We aim to reduce arrears for this cohort by 20% over the 3 year period - £483,000

We aim to increase the income of this cohort by £238k over that time.

Appendix 3 – Self Payers

The economic activity group who are next most likely to be in arrears are those that are not in receipt of Welfare Benefits, i.e. those who receive no support towards their rent payments.

We refer to this group as the 'Self Payers'; they account for 26% of all tenants. 24% of those in arrears and 18% of the value of arrears.

However, a large proportion of this group are pensioners, many of whom do have access to other forms of help and support or who have adequate income from private pensions and/or savings. There are always exceptions but traditionally, pensioners are not a group who struggle to pay their rent or make ends meet. We do need to be mindful of the impact of increasing fuel costs on our pensioners.

When we look at working age self payers separately we can see that they are feeling the impact of the cost of living crisis. Working aged tenants in the group, aged 16 to 65, account for 18% of our tenants, 19% of those in arrears and 16% of the value of arrears.

But, those aged 16 to 45 are the ones that are more affected in this group. They account for 7.7% of all tenants, 9.2% of those in arrears and 9.5% of the overall value of arrears. This group are also unlikely to be eligible for any other forms of help, support or grant funding simply because they are not in receipt of welfare benefits.

As this is a fairly small group of tenants, 721 of them, for whom indicators suggest they are adversely impacted by the cost of living crisis but have no access to other forms of support we can use the additional resources we are putting in place to proactively contact and target this group for support.

We can further split this group into two separate groups; those with children and those without children. Those with children are more likely to be in arrears, and the average level of arrears is £580 for 'self payers' with children compared to £406 for all self payers and £350 for those without children.

We aim to target this group of 721 tenants, but we will prioritise those with children in the household. There are 439 tenants in this group.

Target:

We aim to engage with and support 303 'self payers' under 45 in need of support.

61 during 2023/24, 121 during 2024/25 and 121 during 2025/26

Outcomes:

We aim to reduce arrears for this cohort by 15% over the 3 year period - £60,600

We aim to increase the income of this cohort by £91k over that time.

Appendix 4 – Managed Migration to Universal Credit

There are currently 1767 working age tenants who are still in receipt of legacy benefits. i.e. they have not yet moved onto Universal Credit. There are also 644 tenants with children who are not on HB (or UC) but who are likely to be in receipt of Child Tax Credits. Therefore, an additional 2,411 tenants are likely to move onto Universal Credit in future.

We know that the DWP intend to manage the migration of these tenants onto UC over the next 6 years. The first phase of this migration will be for those currently in receipt of tax credits (Child Tax Credits and Working Tax C) and this is intended to be completed by the end of 2024/25. The second phase will concentrate on the remaining Income Support (IS), Job Seekers Allowance (JSA) and Housing Benefit (HB) only claimants. Again, these will be completed by the end of 2024/25.

We do not know exactly which of our tenants fall into these categories but we can estimate that 371 of those on Housing Benefit, who have children living with them, and the 644 not on HB with children are likely to be in the Tax Credits category.

That's a total of 1,015 tenants with children who are likely to be migrated to UC over the next 12 to 18 months. Without the appropriate help and support these tenants may struggle to sustain their tenancy after the move to UC.

We know that tenants with children who are on UC are 31% more likely to be in arrears than those with children NOT on UC. The average arrears for those with children on UC is currently £779 compared to £442 for those with children NOT on UC. There is a potential additional arrears impact of £342,055 over the next 12 to 18 months as a result of this group migrating onto UC.

The remaining 1,394 working age tenants still on legacy benefits will be a mix of claimants on Income Support, Job Seekers Allowance, Housing Benefit (only) and Employment and Support Allowance. These will be migrated to UC after the Tax Credits claimants.

DWP will have completed the moves of all legacy cases with Tax Credits (including those on both ESA and Tax Credits), all cases on Income Support (IS) and Jobseeker's Allowance (JSA) and all Housing Benefit (HB) only cases by the end of 2024/25.

The migration of the remaining ESA cases and ESA/Housing Benefit cases, who don't have any other change in circumstances in the meantime, will be completed by the end of 2028/29.

We do not know for sure which benefits these remaining 1,394 tenants are in receipt of so we cannot say when each tenant will be migrating to UC. However, using the demographic data we hold we can estimate.

714 of them have told us that they have a disability or long term limiting illness. We cannot know for certain but these tenants may be in receipt of ESA so they will be in the last phase of those to be migrated to UC (by the end of 2028/29).

This means that there are 680 tenants who are likely to be in receipt of Income Support, Job Seekers Allowance or Housing Benefit only. These will be migrated to UC before the end of 2024/25.

Currently, these tenants are coping better, less of them are on arrears compared to those on UC and the average level of arrears is much less. We know from our experience to date that the impact on rent arrears for tenants who move from housing benefit to UC is significant. Working age tenants on UC are 32% more likely to be in arrears than those on HB and the average arrears level for working age tenants on UC is £706 compared to £152 for those on HB; this is £574 more per case.

Overall, the potential impact of the managed migration to UC between now and the end of 2024/25 has the potential to adversely impact the arrears as follows:

	Number	Average per case	Estimated increase
Tenants on Tax Credits	1,015	£337	£342,055
Tenants on IS, JSA and HB only	680	£574	£390,320
Total	1,695	£432	£732,375

Target:

We aim to engage with and support 425 Tax Credits recipients who will be migrated to UC and may need of support.

85 during 2023/24, 170 during 2024/25 and 170 during 2025/26

We aim to engage with and support 285 IS, JSA and HB only recipients who will be migrated to UC and may need of support.

57 during 2023/24, 114 during 2024/25 and 114 during 2025/26

Outcomes:

We aim to reduce arrears for Tax Credit recipients migrated to UC by 29% over the 3 year period – £85,000

We aim to increase the income of this cohort by £85k over that time.

We aim to reduce in negative impact of the transition from IS, JSA and HB only to UC by 20% over the 3 year period – £79,800

We aim to increase the income of this cohort by £57k over that time.

Appendix 5 – Referrals to the Service

As covered above, in addition to the proactive analysis and targeting approach we will be taking we will continue to encourage and accept referrals into the support service from colleagues across housing and other service within the Authority.

We envisage that the increased resources in the team will mean increased capacity to deal with more referrals. We estimate that the number of referrals for support into the service will increase from 104 per annum currently (not including water rates referrals) to 208 per annum for the duration of the project.

Therefore, we aim to engage with and support 520 additional tenants with a variety of support needs who are referred to the support service by colleagues in other service areas, such as Housing Income, Housing Neighbourhoods, Housing Needs, Early Help and Prevention and Adult Social Care.

Water Rates – Income based reduction

The service will also continue to accept and process referrals for Water Rates Income Based reductions.

We estimate that we will continue to deal with an average of 10 per week, a total of 1250 additional cases over the 3 year period.

Outcomes:

We aim to reduce arrears for those referred to the service for support by 20% over the 3 year period – £104,000

We aim to increase the income of this cohort by £104k over that time.

We aim to reduce the arrears for those referred to the service for Water Rates reductions by 20% over the 3 year period – £250,000

Overall Aims and Targets

- Improve information and support for Universal Credit recipients in arrears
- Proactively identify and target those Universal Credit recipients who are most vulnerable
- Identify and contact those legacy benefit customers who will be migrating to Universal Credit in the next 2 years
- Identify, contact, assess and support self payers who are struggling to cope with the impacts of the cost of living crisis.

Appendix 6 – Role of the Tenancy and Financial Support Officer

Tenancy and Financial Support Officers will work in partnership with colleagues in DWP Job Centres, DWP UC Centre, CAB, Employability and Support, Public Health, and Community and Voluntary Sector Organisations across the Borough.

They will also work closely with colleagues in other services such as Early Help and Prevention, Social Inclusion Team, Participation, Advocacy and Engagement Service, Welfare Assistance, Community Protection and Neighbourhood Housing Services.

The Tenancy and Financial Support Officers will provide the following support to tenants:

- Early Help Assessments and processes
- Help and support to understand Universal Credit
- Apply for Water Rates discounts
- Apply for Keep it Local Pre Loved Furniture & other furniture re-use projects
- Referrals for Food Parcels / Food Pantry's / Cedarwood Trust / Bread and Butter Thing
- Supporting tenants to make DHP applications
- Supporting tenants to apply for Council Tax support / Housing Benefit where applicable
- Applying for support grants such as via Greggs Foundation, Christians Against Poverty etc.
- Money Management and Budgeting Advice – prioritisation of spending / budgeting
- Welfare Benefit Advice including supporting them to identify additional benefits they may be entitled to and helping them to make claims for those benefits
- Support with Welfare Benefit appeals processes
- School Uniform Recycling scheme referrals
- Referrals for pre-loved clothing projects

They will also support tenants to access more specialist support where applicable for example:

- Employment and Skills
- Energy efficiency
- Digital capability and capacity
- Drug and alcohol misuse support
- Mental Health support
- Domestic Abuse
- Hoarding
- Dementia Care
- Menopause support
- Parenting skills
- Cooking and housekeeping
- Care and Connect
- Community Integration

- Tackling Isolation and loneliness
- Downsizing schemes and support with associated moving costs –
- Tenants who are under occupying their home, for example, may be better off downsizing.

The Tenancy and Financial Support Officers will also provide ongoing support to tenants identified as needing additional and ongoing support:

- New Tenants
- Tenants under 35
- Learning difficulties
- Leaving Care
- Mental Health issues
- Substance abuse and misuse issues
- Leaving TA

Officers within the service will have the skills and knowledge to provide the full range of services outlined above. However, in practice it is anticipated that officers will concentrate on or specialise in different cohorts, for example, under 35 year olds or those with substance misuse issues, mental health or learning difficulties. The exact numbers supporting each cohort will be dependent on the referrals and case load.