

## WELFARE INQUIRY CALL FOR EVIDENCE

The feedback below has been gathered from across the Southampton Anti-Poverty Network, SCC services and via a range of organisations attending the Benefit Awareness Event on 17<sup>th</sup> October 2012.

Question	Response
<p>Has your organisation seen any direct or indirect impacts from the welfare reforms so far?</p>	<p><b>Housing:</b></p> <ul style="list-style-type: none"> <li>• Tenants are confused and don't understand the changes, many don't know about the welfare reform package.</li> <li>• We have had phone calls from worried tenants regarding the localisation of council tax and their ability to pay.</li> <li>• Existing landlords have stated they may stop using the Homeseekers Letting Service (offering private lets to homeless families) as we can no longer guarantee direct payments to them, when Universal Credit comes in.</li> <li>• Landlords have complained about the reductions in Local Housing Allowance. (The LHA now set at the 30 percentile)</li> <li>• We have seen an increase of enquiries from people looking for accommodation saying that landlords now require rent in advance, deposit and holding fees. Some landlords will no longer accept people on benefits etc.</li> <li>• We are aware of a number of clients that have lost accommodation as a result of the single room rate restriction (aged between 25-35).</li> <li>• The numbers approaching the Homelessness Unit, day centre, and No Limits often in crisis, appear to be rising. (This is not simply as a result of welfare reform, it is also a result of recession, and the widening of the EU as we are seeing increasing numbers of EU nationals without recourse to benefits, in April 2013 the EU will further widen to include Croatia)</li> <li>• We have had enquiries from claimants worried by total income caps.</li> <li>• It is very difficult to find any shared accommodation within LHA rates, particularly since the decrease to 30<sup>th</sup> percentile.</li> <li>• Some concerns that the increase in the single room rate to age 35 will reduce the affordable accommodation available to young people.</li> </ul> <p><b>Sanctions and Hardship:</b></p> <ul style="list-style-type: none"> <li>• I have had many lone parents inform me about their income support to JSA changes, some are also receiving incapacity/sickness benefit and have been informed of the changes, one lady came into Hightown Centre in tears, she was distraught and scared about feeding her child if her JSA was to be cut due to illness preventing her seeking work, she has had mental health issue previously (but not signed off sick at present).</li> <li>• We are giving out more food vouchers due to problems with JSA and getting hardship payments. People coming off benefits and going into work are asking for food vouchers also as they have to wait a month for money.</li> <li>• Employment and Support Allowance (ESA) and the Work Capability Assessments are still proving a problem with clients coming in and scoring 0 points, although they have multiple health issues. We have had training and shadowed staff from</li> </ul>

	<p>DAIN so hopefully we can now start dealing with some appeals. We are getting more clients who are facing sanctions because they are failing to take a series of job offers and who are on a Work Programme.</p>
<p>Are there any issues or concerns you have about the changes due to come in from April 2013?</p>	<p><b>Social Fund:</b></p> <ul style="list-style-type: none"> <li>• Young people could struggle to equip their new tenancies without Community Care Grants. (We are doing a bit of work to see how Community Care Grants and Crisis Loans are used by young people at No Limits).</li> <li>• Social Fund move to local provision makes emergency/crisis support into postcode lottery.</li> </ul> <p><b>Cumulative Impacts:</b></p> <ul style="list-style-type: none"> <li>• As an organisation operating in a LSOA many of our residents will be affected by the changes, not just the HB or CTB changes but the additional changes to other benefits they receive, as an organisation we cannot do anything to prevent the changes happening, however we strongly believe that by offering Raising Resident Awareness Days where agencies such as DWP, JCP and SCC can come face to face with residents and answer their questions, it will reduce people's fear of the changes, allow opportunity to financially plan for life after changes and so, we are trying to arrange such a day in early February, SARC, Just Money and Solent Credit Union will be invited to allow residents information on their services.</li> <li>• Reduction in CTB undermines the aims of UC especially if councils have different approaches across the country – how is it simpler.</li> </ul> <p><b>Housing Benefit and Council Tax Benefit:</b></p> <ul style="list-style-type: none"> <li>• Cuts in HB &amp; CTB will ultimately lead to unpaid debts, poverty and more clients to CAB.</li> <li>• Loss of CTB and HB – what will happen to those who do not / cannot pay – eviction, court, prison?</li> </ul> <p><b>Under-Occupancy/ Bedroom Tax:</b></p> <ul style="list-style-type: none"> <li>• Disabled children should not be expected to share a room.</li> <li>• People in adapted properties due to disabilities should be exempt.</li> <li>• Rules for Foster Carers.</li> </ul> <p><b>Homelessness:</b> Increase in homelessness – street living.</p> <p><b>Refugees:</b> New refugees face severe delays accessing benefits. Payment in arrears will prolong this.</p> <p><b>Safeguarding:</b> Issues addressed in real world to safeguarding children and vulnerable adults – how will they be picked up / protected?</p> <p><b>Care Leavers:</b> Impact on those leaving care.</p>
<p>Is there one key issue you like to see addressed?</p>	<p><b>Housing Benefit for Young People:</b></p> <ul style="list-style-type: none"> <li>• The proposal for no Housing Benefit for under 25s is very worrying as is Universal credit and the impact this could have on homelessness.</li> </ul> <p><b>Information and Training:</b></p> <ul style="list-style-type: none"> <li>• Lack of information and support services, hence our planned information awareness day.</li> <li>• Ensure training available for family budgeting for those who need it.</li> </ul> <p><b>IT and Online:</b></p>

- IT provision citywide needs to be addressed.
- People on benefits can't afford computer or internet services on benefit. Need for assisted IT centres.
- Online system – language barriers – not just translation but complexity of the English used, especially for those with limited English or poor literacy.
- What funding will be available to assess access and training to IT? Data captured re: unemployed internet access so far only 14% have access.
- Accessibility vs confidentiality for non IT users.
- Accessibility? Formats available for digital inclusion for blind, deaf and learning disabilities.

**Resources:**

- Expectations of the government on Local authority to provide extensive support at a time of reduced resources.
- Belief of central government that local councils and partner organisations will have the necessary additional resources in place to ensure 'digital by default'.
- The government expects the Local Authority at a time of dwindling resources (and at a time we are trying to implement Localisation of Council Tax and Social Fund), will be expected to provide extensive face to face and telephone assistance, to support bringing in these massive changes.

**Timescales, Resources and Concerns for Universal Credit:**

- The government envisages that, when Universal Credit starts 50% of applications will be made on line, this will later rise, until up to 80% applications are being made on line.
- We doubt this timescale is realistic, given that the government has a poor delivery record on IT contracts. On line applications are expected to take an hour and a half, and frankly it is now difficult to see that this sort of level of on line applications will be feasible either in Southampton or nationally.
- Many claimants will need help applying on line, on paper, or by telephone, claimants might also need help scanning, taking in proofs, etc. At the very least claimants will require help chasing up applications to whatever systems the DWP finally puts in place.
- If as a city we fail to achieve this support, there is a danger of adding to the increasing numbers falling through the government's safety net (eg those effected by caps, over occupation, new rules on conditionality, loss of social fund etc).
- As Universal Credit contains housing costs, applicants who are struggling to get their benefits administered, will probably approach the Authority for assistance, either directly, or via the DWP, who are already communicating, that so called hardship cases are best dealt with locally.
- Realistically most of the workload, for getting the most vulnerable households into payment is likely to now fall in part, on the Authority, without any guarantee that these "difficult" households will then be granted direct payments of housing costs to their landlord.
- However, assuming the success of on line applications, on schedule for Oct 2013, we still have no real firm answers from the DWP, for the remaining 50 % of applicants to such basic questions as:

	<p>How will someone without internet access apply locally?</p> <ul style="list-style-type: none"> <li>- Where will they apply locally?</li> <li>- What documents will they need and where will they take them locally?</li> <li>- Where will their local 'Universal Credit' office be?</li> <li>- What office accommodation will be used?</li> <li>- How does someone get face to face advice and help if they have a problem?</li> </ul>
<p>Do you have any 'best practice' examples you could share?</p>	<ul style="list-style-type: none"> <li>• No Limits are partnering up with Chapter 1 to secure accommodation for young people in the private rented sector.</li> <li>• Solent Credit Union is coming up with some creative ways of banking for when Universal Credit is introduced.</li> <li>• Plus You Limited are planning events and projects to assist our residents in what we believe will be some very difficult circumstances come next April/May.</li> <li>• STEPS work Club Project Thornhill.</li> <li>• Sure Start Children's Centres in the city using JCP Family Advisers to deliver Work Focussed Services.</li> </ul>