

APPENDIX 1 : COMMITTEE REVIEW – UNIVERSAL CREDIT AND OTHER WELFARE BENEFIT CHANGES

A consolidation from the minutes from the review

<p>Witness session 1</p> <p>26 September 2018</p>	<p>Officers introduced the report and provided an overview. The report provided brief statistical information regarding households likely to be affected by the roll out of Universal Credit (UC) in the London Borough of Hillingdon and considered how UC works in practice and its likely impact. Key points raised included the fact that the main full service roll out of UC for new claimants in Hillingdon was scheduled for 24 October 2018, universal credit had been introduced in some parts of the Borough. The overall caseload would increase next year through the introduction of managed migration to transfer residents to universal credit.</p> <p>Inderpal Mudhar, Partnership Manager, from the Department of Work and Pensions (DWP) addressed the Committee and provided an overview of the process. He explained that there were two different claimant groups namely mainstream and vulnerable.</p> <p>Mainstream claimant groups</p> <p>Mainstream claimant groups had access to IT, they had access to email, bank accounts and phones for texting services. Once the claimant was set up they would call the service and arrange an appointment with their nearest Job Centre. Workers at the Job Centre would sit and check IDs. Workers discussed options such as what claimants were going to do, how claimants would look for jobs and relevant training needed and, following this, the claimant's account would become active. If the claimant fell under the social housing category, the rent amount asked and the tenancy was verified with the Local Authority. There was also landlord portal which the DWP can access for information.</p> <p>Vulnerable claimant groups</p> <p>Mr Mudhar explained that vulnerable claimant groups usually had no access to IT and no knowledge of the digital process. Funds from the DWP had been commissioned to the Local Authority to support claimants. There were training providers that supported vulnerable claimant groups through the process and a training course usually took up to six weeks. If there were any arrears, personal budget services were discussed. Several job fairs were held, claimants had 1:1s, CV enhancement workshops and there were academies that provided work experience and training.</p> <p>Mr Mudhar informed the Committee that one of the reasons that arrears occurred was due to the claimant already having arrears before UC was rolled out. The DWP wanted to support claimants with arrears and if there was evidence of hardship, advances were offered. The DWP worked closely with food banks. Overall, there were many options available to support claimants if the LA and DWP worked together.</p>
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Members thanked officers and Mr Mudhar for his attendance. Members welcomed the close working between the DWP and food banks to support vulnerable claimants.

In response to Member questions, Mr Mudhar confirmed that the DWP had a complex needs plan to manage vulnerable claimant groups. For example where there were alcohol/drug abuse concerns, the DWP worked with specialist organisations to support claimants. Specialist advisors worked with claimants with disabilities and employees were trained so that they could offer the appropriate support and options. When asked how people were categorised as being vulnerable, Mr Mudhar explained that people at the front of the desk had specialist knowledge and had specific training. Other factors that could make claimants feel vulnerable included language barriers. Officers supported this and further explained that the Council was making individual contact with Hillingdon claimants, undertaking assessment, and doing this in advance of the verification process. Further information on this would be provided in session three.

Members questioned whether training could be tailored to meet different community needs. Mr Mudhar confirmed that different training providers were used such as GOSAC working with a majority of Somali communities.

During the discussion, it was noted that the main reason for UC was to encourage people back into work. Members questioned how many people were back in employment since 30 July 2018 and whether there were any trends and patterns in ages with people applying for UC. Officers and Mr Mudhar did not have this information to hand and Members asked whether it could be provided as it would be helpful to the review.

It was also noted that the landlord portal was only available for social housing and large housing associations claimants. It was not available for private housing claimants, although Mr Mudhar explained that claimants usually had to bring documentation to confirm their rent and tenancy type.

The Local Authority and DWP were all working in partnership to try and migrate to the new system. It was noted that there was a YouTube video that explained the process in detail, however the video only had 60k views. Members asked the DWP to consider whether this was the most effective tool being used and whether other avenues could be explored to educate and promote UC. Members questioned what the best way of registration would be if people did not have mobiles and Mr Mudhar explained that there was also the option to use emails and journals.

Members asked for further information on how other councils had managed the transition process. Members commented that facts and figures would be useful.

Although Members heard a great deal of positive information and a simplified explanation of the process, they still had concerns about how this process would be embedded in practice. This was particularly relevant to people who had specific conditions such as issues with overspending money and people not

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	<p>wanting to leave their house for whatever reason. People with alcohol or drug abuse were unlikely to be able to manage personal budgets. Members considered that this would lead on to other issues down the line. Members took the view that there was still the worry for these vulnerable people and the process did not take into account these specific needs. Although the Committee heard that there were visiting officers that visited homes to help these people, there was a general consensus that prevention need to be worked on and vulnerable claimants needed to be targeted. More work needed to be done and evidence of supported needed to be explained.</p> <p>After Member questions, Mr Mudhar confirmed that there was an appeals process in place which were dealt with by Job Centre Managers with a turnaround of seven days. This was an improvement from the previous process which could take up to eight months.</p> <p>Members all reached the conclusion that seeing the service in practice and on the front line, meeting with Job Centre workers and home visitors would enhance their understanding of the process. It would be insightful and allow Members to ask further questions and make informed recommendations. It was important for Members to undertake a decent and honest review and wanted to explore aspects of the transitions process.</p> <p>RESOLVED</p> <p>That the Committee:</p> <ol style="list-style-type: none"> 1. Thanked the witness and officers for their evidence and attendance 2. Noted the evidence presented; and 3. That Democratic Services liaise with officers and Inderpal Mudhar to arrange a site visit to a Job Centre.
<p>Witness session 2</p> <p>17 October 2018</p>	<p>Members heard evidence from two witnesses in relation to the Committee’s review on universal credit.</p> <p>Ellen Salkeld – Income Manager at Catalyst</p> <p>Ms Salkeld provided the Committee with an overview of housing support, how prepared Catalyst were for universal credit and their experience of universal credit so far. In summary, she explained that universal credit was a long running process in terms of implementing full migration to the service. Although the sector was taking steps to prepare for migration, the impact on customers was enormous and could cause services to be overstretched. Universal credit affected mass groups of customers at once, but there had been a delay in the amount of time taken to roll out the service.</p> <p>For every claim with universal credit, support still needed to be provided with other types of benefits such as council tax.</p>

In Ms Salkeld's opinion, the initial six months of transferring to universal credit were difficult for customers for a variety of reasons. However, after six months customers tended to adjust well and there were many advantages and disadvantages of the service. There were issues with roll out and some people required a large amount of support in making applications for universal credit claims. At Catalyst, 10 percent of customers were on universal credit and generally arrears were low. It was not all doom and gloom as the government had taken steps to mitigate the risks associated with the transition process. Ultimately, even with the changes in universal credit, the impact on each household was still the same.

Stuart Coleman – Head of Housing Management at The Barnet Group

Mr Coleman provided the Committee with a background, identified key risks and potential recommendations on the roll out of universal credit.

The Barnet Group was a small housing provider with around 10,000 units around Barnet. At the Barnet Group, universal credit went live in May 2018. It was due to go live initially in October 2017, then February 2018 and then May 2018 but there were delays. The main reason for the delay was to allow more time for The Barnet Group to prepare. Mr Coleman also prepared a presentation and handouts were made available to Members at the meeting.

In summary, a project was undertaken to look into the best way to roll out universal credit. There were challenges identified with the roll out of universal credit and a large amount of research was undertaken. A relationship with the Department for Work and Pensions (DWP) was developed and bench marking data was collated in order to create a model. From the research collated a five year plan was created, findings were presented to Barnet Council and actions were put into place. A number of partnership meetings were undertaken both at a regional and operation level and communication with tenants was significant during this period.

Mr Coleman explained that communication should range from the basics including how to make a claim and raising awareness of the service and information on how to make a claim. At Barnet advertising on promoting awareness on universal credit was undertaken for a year.

Mr Coleman suggested a number of recommendations that could be useful and assist with the smooth transition of moving residents to universal credit. Some of the suggestions included; creating a universal credit coordinator post, ensuring close partnership working with job centres and housing benefit teams, processes in place to ensuring early identification and intervention, and implementing coding to report on arrears accrued before and after a customer goes onto universal credit.

Mr Coleman informed the Committee that it was identified after five months into the roll out of universal credit that the wards with the high poverty indexes were most affected by the changes. There were however no strong correlations in

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terms of age/gender identified and the vast majority of claimants had been single people.

The main impact on claimants included; difficulties in accessing and managing their universal credit journals due to a lack of IT skills, changes in the behaviour to be able to budget monthly rather than fortnightly and high risks around the use of advanced payments. The risks included over collection, increased arrears and bad debts. Mr Coleman emphasised that it was important to ensure that there was a strong working relationship with DWP and Citizens Advice Bureau (CAB) and early intervention was key.

Committee discussion

All the points raised were noted by Members and Members were grateful for the witnesses' attendance.

It was confirmed that a universal credit coordinator at The Barnet Group had been in place for approximately 1.5 months prior to the roll out of the full service of universal credit. In addition, the landlord portal had been significant as the universal credit coordinator was able to use the portal to confirm rental levels and ensure that the DWP had accurate up to date information. The Barnet Group had three named officers/managers at the DWP who they regularly corresponded with.

Members questioned how vulnerable tenants were engaged in the process, especially people with health concerns. It was accepted that this was an important issue and in these circumstances a change of the method in the type of engagement needed to be considered. For example, if a claimant was not responding to letters, then texts ought to be considered, if there was no response to texts, then visits in person ought to be considered. The engagement types needed to be mixed up and tailored to meet the claimant and conversations needed to be normalised to ensure that the claimant had autonomy. Prioritising and monitoring cases closely and having personal budget support sessions were helpful in supporting vulnerable tenants.

In response to a question on how the process could be streamlined and what lessons could be learnt from the relationship with the DWP, witnesses explained that the introduction of welfare reform officers could be useful. There needed to be a cohesive relationship with named officers between the local authority and DWP and consistency was key. Although the CAB was taking on a considerable amount of additional work in supporting claimants, there were funding arrangements in place. Funding and sharing knowledge and priorities were both key factors for the CAB to support universal credit claimants.

In response to how individuals were identified as vulnerable. It was emphasised that early intervention was key and it was important to recognise individuals as people rather than numbers. It was important to look at a claim on a case by case basis and not to assume why a claimant had fallen into debt. Services could not

	<p>be applied in a holistic way. It was important to find a middle ground and consider having a risk indicator.</p> <p>RESOLVED:</p> <ol style="list-style-type: none"> 1. That the witness be thanked for their valuable evidence and attendance. 2. That the Committee noted the evidence heard and put before it.
<p>Witness session 3</p> <p>28 November 2018</p>	<p>The Council's approach in its capacity as landlord</p> <p>Rod Smith, Service Manager – Tenancy Manager introduced the report and provided an oral summary of the key points. Mr Smith also provided the Committee with some updated figures in relation to appendix 4 universal credit (UC) performance and activity measures.</p> <p>It was reported that UC presented two main risks to the Council in its capacity as a local authority landlord:</p> <ol style="list-style-type: none"> 1. higher levels of rent arrears; and 2. as a result for the higher level of rent arrears, a higher number of evictions. <p>In summary, the Committee was informed that UC was one of a number of risk factors which needed to be effectively managed by the Council to maximise its income stream and the potential for long term tenancy sustainment.</p> <p>Members commented that it was an excellent and outstanding report that provided detail information. It was clear after reading the report what action needed to be undertaken by the Council.</p> <p>During Member questions, it was confirmed that full roll out of UC was on 24 October 2018. Two postcodes had been rolled out in July 2018. In relation to people on UC since 24 October 2018, 25 % had not been paid. This was not expected to stay at this rate as it was primarily due to waiting period.</p> <p>Members were concerned about the enormity of the impacts of preparation on staff dealing with claimants transferring to UC. Members were mindful of the services transforming in to a mini social services and queried whether staff had the appropriate training and experience to deal with increased caseloads. Mr Smith explained that it was important for staff to also be taken on to the journey, and tools and training provided for claimants was also mirrored in staff. The Council was keen to shift the mind-set and culture and wished to empower staff. It was important to train officers cross the whole organisation so that everyone could provide advice on UC. Officers also confirmed that resourcing at this stage was adequate, but further resource would be provided by way of UC migration officers.</p> <p>Members queried how officers were dealing with vulnerable claimants and whether these claimants understood the process. It was explained that generally</p>

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speaking, from officer experience, claimants tended to have a basic understanding of UC. There was support available, regular risk assessments and the verifications process highlighted any causes for concerns. If concerns were highlighted during the verification process, then officers would be allocated to claimants that needed help.

Members noted the different categories on the UC risk assessment form and considered the categories to not be clear cut. Members were concerned about claimants that fell in one but not all of the different categories, however officers assured Members that verification process allowed officers to properly assess claimants. Communication was key in this instance.

It was noted during Member questions that before projecting the end journey picture, officers were keen to get an idea on numbers and case work to allow them to work with finance to model projections. Officers explained that a model was necessary to start looking forward and identify a new scale of risk.

Further to witness session 1, Members were still concerned about IT literacy and claimants being able to use computers to complete forms. Officers confirmed that this would be picked up during risk assessments.

Preparatory work being undertaken

Debby Weller, Policy and Strategy Manager outlined the preparatory work being undertaken to support the roll out of UC. She provided an oral summary of the report.

Members noted the key points:

- A UC Project Group had been created to facilitate an integrated response to challenges posed by the roll out of UC. It had a variety of members ranging from Hillingdon officers, to key partners such as JCP and CAB.
- The UC Project Review Group had developed a plan within the following work streams - resources; processes and procedures; communications (internal and external); training; and system support and customer insight.
- A risk log was maintained covering items such as council tax arrears, impact on call entre volumes and increase level of debts.
- Since April 2018, 36 UC claimants had sought housing advice from the homelessness prevention team; 21 were single people and 18 of these had a support need.
- There had been a number of changes to the roll out of UC as detailed in the report.
- Statistics showed that out of 905 UC claimants in Hillingdon – 325 were in employment and 579 were not in employment.
- There had been a focus on training housing officers and officers across the Council, to raise awareness of UC and what was expected of them.
- There had also been a focus on external partnership working. There are Council link officers in place for the Credit Union and the Citizens Advice

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	<p>Bureau to foster collaborative working and support vulnerable residents. Council officers had been working very closely with DWP at all stages of the process.</p> <ul style="list-style-type: none"> • The most recent Hillingdon Landlord Forum was held on 20 November 2018. Landlords themselves were able to apply for an alternative payment arrangement via the Gov.uk website. Other items discussed included issues regarding backdating of payments which is only allowable for 1 month under UC and had resulted in some difficulties, and delayed payments. Recent statistics show that 94% of claims were now being received on time. • The Landlords Forum also heard from the Council’s Welfare Reform and Tenancy Sustainment Manager about how the Council as a landlord had prepared for UC. This included using all contacts with tenants by officers to assist in identifying vulnerable tenants; encouraging tenants to pay a bit extra and build up a buffer; advising clients of the need for email addresses, bank accounts and access to computers; providing information on support available and how to access it. Information was provided on the Tier 1 and Tier 2 risk assessments used by DWP that assist in identifying vulnerabilities. • Members noted that in appendix 9, the Universal Credit flyer, there was a material mistake as it indicated that Hillingdon would accept new claims/change of circumstances for Universal Credit from 24 October 2018 for single newly unemployed people. The error was that the requirement to claim UC was extended from that date from single individuals to all new benefit claimants and those with changed circumstances (except the limited exceptions such as those over retirement age). <p>RESOLVED:</p> <p>1) That officers be thanked for the report and their efforts. 2) That the report be noted.</p>
<p>Site visit</p> <p>5 December 2018</p>	<p>On 5 December 2018, some Members visited the Job Centre Plus in Uxbridge to see in practice what the JCP offered claimants in terms of processing UC applications.</p> <p>Members met with the Customer Lead Manager for Hayes and Uxbridge and the Partnership Manager for The Department of Work and Pensions. Members were provided with an in-depth explanation of the processes in places, current challenges, and how the JCP was working with partner organisations to support claimants making UC claims. Both JCP representatives highlighted that staff underwent regular training to deal with different claimants and how to best support them. Further, Members were advised that mental health training was compulsory for all staff. Members were also assured that vulnerable claimants were signposted to appropriate organisations if support was required.</p> <p>Members observed the areas where claimants made applications and noted that the environment was quiet and welcoming. There were a number of members of staff available to assist applicants.</p>

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	<p>Overall, Members found the site visit to be useful, the DWP representatives to be receptive and open to discussions. Members considered that the site visit was good opportunity to engage with partners and see the process in practice.</p> <p>The notes from the meeting will be incorporated into the review's report.</p>
<p>Witness session 4</p> <p>16 January 2019</p>	<p>For the major review, the Committee heard from the following witnesses:</p> <p>Heather Brown – Director and Barbara Maccauley – Policy Manager from the Citizens Advice Hillingdon</p> <p>Ms Brown took Members through a presentation and provided a number of additional information documents.</p> <p>Members noted the key points as detailed below.</p> <p>During 2017 – 18, 35 % of the advice and information given to clients at the Citizens Advice (CA) was in relation to benefits and tax credits, 23% in relation to debt and 9 % was in relation to housing matters. From a CA perspective, the main aim of their service is to provide advice to people and improve policies and practice that affect people's lives. A lot of work had been undertaken by the CA to 'fix universal credit' which included the removal of the seven waiting days at the start of a claim, making the UC helpline free of charge and trying to make UC claims less complicated.</p> <p>According to the CA, some of the unintended consequences highlighted from UC include UC pushing people into debt, only 30 % of people getting through the identification verification process first time, budgeting difficulties and digital issues especially for middle aged with learning difficulties.</p> <p>When people are referred, staff at the CA make gateway assessments of client needs and provide telephone advice, arrange appointments with financial advisors and appointments with form fillers. 109 initial claims were recorded in the last six months from July to December 2018. The gateway assessments could also be undertaken over the telephone via a telephone call back.</p> <p>Following Member questions, it was confirmed that the CA used Somali speaking volunteers to communicate with people who were unable to properly speak English. When the volunteers were unavailable, translators were then arranged and used. People with mental health concerns were targeted and staff had had specific training on how to make adjustments and be flexible, such as arranging appointments in the evening if people were on meds in the morning. It was also felt that staff had had relevant training as this was not a new topic, this had been a targeted project for some time and a number of adjustments have been made with updated training. The telephone call back highlighted by the CA were also free to mobiles.</p> <p>It was explained that claimants were frightened about UC as they did not know what to expect. A recent letter sent out by the Council caused panic. The</p>

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Chairman informed Members that those Members who had undertaken the site visit had already been made enquiries about this letter and it would be referenced in the review.

There was an issue with clients applying too early and as a result, losing transitional rights.

Other CA services would not be compromised as a result of numbers projected as advice sessions were linked and benefit advice sometimes interlinked with debt advice. Capacity may be an issue if there are a lot of people with complex problems after they are in payment for UC. Government funding covers the period up to the claim and then stops. The main aim was to help people claim and assist them through the process as sometimes people were told to claim UC but did not have the established support to help them do this. Although staff were on fixed term contracts, managed migration was not expected in Hillingdon and plans were made in advance for recruitment.

Ms Brown advised clients to not panic and to not claim UC until proper advice was sought.

Nigel Gee – Senior Mental Health Worker from MIND

Mr Gee informed the Committee that his role was to help people spiralling into mental health (MH) issues. He covered benefit and debt advice, appeal, attended tribunals and also assisted with form filling.

In summary, Mr Gee explained that some of the key issues affecting clients included not having access to home computers, not having the confidence to use library computers due to a lack of social skills and concerns regarding a lack of security and privacy.

A large number of people did not have bank accounts which often made budgeting more difficult. When completing online applications, claimants were unable to save information and come back to it at a later date. This caused additional stress for claimants making claims as they would not need repeat the process a number of times to make claims.

It was difficult to upload passport pictures during the verification process. Remembering a password and username was hard, and clients usually forgot their username or password. Maintaining a UC work journal was difficult as there was a need to continuously remind clients to complete their journals. On average, Mr Gee confirmed that he issued four to five food bank vouchers weekly. There was also no capacity for an appointee to act on a claimant's behalf and Mr Gee was concerned that the job centre was not able to help clients with form filling and referred them to MIND.

Members were concerned with the points raised and asked Mr Gee if it would be possible to prepare a report which could be referred to as part of the major review.

Some of the information provided contradicting information provided at the site visit to the Job Centre Plus on 5 December 2018.

Giles Stratchan – Uxbridge College Partnership Manager from Uxbridge College

In summary, Mr Stratchan clarified that Uxbridge college staff (not students) assisted claimants with form filling. Free IT courses were offered to clients to help improve IT skills and this was an open ended commitment. Language barrier was a key observation in making claims.

Agreed actions

The Committee wished to invite Inderpal Mudhar – Partnership Manager from the Department of Work and Pensions and Nigel Gee to another witness session to discuss the concerns raised and how real and practical recommendations could be considered. The Committee decided that it would be unable to move on to considering recommendations until hearing from both witnesses again. Democratic Services agreed to facilitate this.

RESOLVED:

- 1) **That the Committee thanked all the witnesses for their evidence and time.**
- 2) **That Democratic Services arrange another witness session to take place with the DWP and MIND.**