

# **Carmarthenshire County Council Universal Credit Support**

**December 2018**



## Summary

With effect from 12<sup>th</sup> December 2018 Carmarthenshire will become a Full Service Area for Universal Credit. Anyone making a new claim for one of the effected legacy benefits will be required to claim Universal Credit.

Following on from the budget in October 2018, a test and learn exercise will begin for managed migration in July 2019. Changes have been made in relation to the number of claims being migrated over to Universal Credit, now reduced to 10,000, as part of the test and learn process. Migration for existing claimants of the affected legacy benefits to Universal Credit will not now begin until after July 2020. The government has maintained that the full managed migration programme will still be completed by December 2023.

As yet, the Department for Work and Pensions have not issued any information on how this will be carried out. It is likely to be based on benefit type and this will allow us to identify who will be moved onto Universal Credit and when that change will happen.

For a number of years Carmarthenshire County Council have been working very closely with partners and stakeholders to ensure that we mitigate any potential negative impacts this change may have on some of our customers. This included being awarded one of eleven UK USDL trials to develop and test new models of working and customer support services with a range of public and third sector partners. We are committed to ensuring that the transition to this new way of claiming and receiving financial assistance is as smooth as possible for Carmarthenshire residents.

This summary provides an overview of the key support currently offered and planned, as full service roll out is implemented. The report outlines the package of support and advice provided by Council Services to help those affected with a view of minimising the financial impact and to help, where appropriate, people back into employment.

## Universal Credit Full Service Support

**Division:** Housing Benefit

**Department:** Corporate Services

1. Following the Carmarthenshire USDL trial the personal budgeting support service is now embedded in the Benefits Section. The personal budgeting support officer is proactively providing assistance to customers including via referrals from:
  - Jobcentre Plus (JCP) of both Universal Credit and ESA customers
  - The council's housing services division
  - The benefits assessment team for claimants seeking additional support to meet their rent via Discretionary Housing Payments

The personal budgeting support officer (Craig Evans), is based for one day a week at each of the 3 JCP offices in Carmarthenshire – Ammanford, Llanelli & Carmarthen. He ensures that the customer is able to budget their finances providing money advice, recommending applying for alternative payments, liaising with stakeholders / organisations, such as the foodbanks, for additional support and apply for discretionary

assistance fund grants. From April 2019, the personal budgeting support service will be provided by the Citizens Advice Bureau.

2. The section are the first point of contact and the main link with DWP.
3. The Revenue Services Unit have facilitated the acquisition of the Data Tank Welfare Reform Impact Analysis System. This system uses a range of data including housing benefit and council tax data provided by the revenue services unit to gain a clearer understanding of the impact welfare reform policies are having on residents. The system will enable better targeting of resources to provide support where it is most needed, and the housing division will use this analysis to determine those tenants most in need of support.
4. The housing benefits section continues to make other stakeholder services aware of key changes and updates as provided by the DWP and other information sources, particularly in relation to the roll-out of Universal Credit and issues arising from the roll-out areas elsewhere in the country.
5. The unit has facilitated Universal Credit awareness training for unit staff, staff in other relevant services and colleagues in other stakeholder organisations whose customers are likely to be affected by Universal Credit roll-out. Working closely with DWP colleagues these sessions have been delivered to: Landlords, Elected Members, Customer Service Centre & Contact Centre Staff and other partners delivering support in the community. Further training sessions are planned as we approach full service roll out.
6. The section co-ordinates the Delivery Partnership Agreement.
7. The housing benefits section is currently facilitating and co-ordinating liaison between council services that will either be impacted upon, or otherwise involved in the Full-Service Roll-out of Universal Credit. These meetings have provided the platform to encourage good working relationships and in these meetings we have been able to successfully address how we will be delivering support throughout the County. They have also resulted in the development of an information leaflet – Appendix 1.
8. The benefits team have attended regular meetings with JCP Work Coach Team Leaders, Council Housing Services, PBSO, Housing Associations e.g. Gwalia, Family Housing etc., with the purpose of addressing and resolving operational issues prior to going live with full service.
9. The housing benefits section is represented on the Universal Credit Full Service Engagement Workshops run by the DWP and attended by all the Welsh Local Authorities. Here we are able to learn from the experiences of those already live in full service and share best practice.
10. We have visited Swansea and Neath Port Talbot who have already gone live with full service to better understand the problems and issues they went through in order to inform how we go forward i.e. ensuring a good communication / relationship is set up between the HB officer and JCP work coaches.

# Support for Council Tenants

**Division:** Homes and Safer Communities

**Department:** Communities

Within Carmarthenshire County Council's housing stock, we have approximately 3,300 tenancies that are in receipt of housing benefit that fall within the working age category. Experience in other housing organisations with a similar level of housing stock report around a hundred households a month move onto Universal Credit following the launch of Full Service.

We have a further 2,100 tenancies below pensionable age, not in receipt of benefits but if they have a change of circumstances, will need to claim Universal Credit. These changes do not apply to those who occupy temporary accommodation because they are homeless or threatened with homelessness.

We currently have 160 tenancies in receipt of Universal Credit made up of live service and full service tenants. Whilst these are low numbers it has given us a flavour of the impact and issues locally.

We have engaged the Department of Works and Pensions and Housing Quality Network (a national organisation who work with local authorities to develop best practise) to ensure we are doing all we can to support our tenants through the process. We have also learned from other local authority pilots. The main focus is clearly to try to mitigate the financial impact by providing early support and intervention. An outline of actions and progress is provided in Appendix 2. The main actions are as follows:

## **Build capacity to ensure we can meet demand**

- Realignment of the service to offer a dedicated Advice and Tenancy Support Team;
- We have refocused the work of 14 Housing Officers who will specialise in providing the necessary support to tenants. These Officers will work closely with our Housing Advisors to ensure we maintain tenancies and prevent homelessness;
- Established a pre-tenancy service using new grant funding to help and advise new tenants to ensure appropriate benefits are accessed.

## **Provide tenants with early support and specialist advice**

- Working with the Communication team to ensure we raise awareness of UC. This will involve press releases, newsletters, promotional material and use of social media;
- Visiting and or contacting all tenants likely to be affected by UC in order to raise awareness and determine vulnerability in order to correctly target support;
- We will be notified when a tenant makes an application for Universal Credit via the landlord portal and aim to make immediate contact to offer support if required.

## **Support tenants to maximise income and gain employment**

- Advise on where to get employment advice and actively make referrals to Workways;
- Look to improve a household's income through activities including basic budgeting support, advice on savings via utility bills etc. and help to complete DHP applications;
- Housing Officers to work out of JCP offices

- Work closely with our colleagues in Shelter Cymru to help sustain tenancies.

### **Support tenants to access and use smart technology**

- As part of our visit program we will ensure tenants have access to the appropriate technology. Officers will have iPads which may assist
- Tenants will be signposted to our libraries and Hubs where they can access computers and free wifi. From April 2019, Assisted Digital Support will be provided by the Citizens Advice Bureau.

### **Ensure we develop and enhance key partnerships**

- Work closely with JCP and DWP staff who oversee the introduction of Full Service;
- Continue to work with third sector partners to ensure we provide as much advice and support as possible;
- Co-location of the Wallich Mediation Service and Shelter Cymru with our Advice and Tenancy Support Team in our Eastgate Offices;
- We will procure a partner to provide specialist debt and welfare benefits advice, co-located at Eastgate to allow ease of referral by Housing Officers.

## **Digital Support**

**Division:** Library Services

**Department:** Communities

Carmarthenshire's Library Service will be providing Assisted Digital Support across the County, with 3 main libraries and 19 branches available to customers. Computers will be available for customers to use to access the internet and claim Universal Credit along with support from staff based at the library to do so. The main libraries at Llanelli, Carmarthen and Ammanford will offer extended opening times until 6pm on Tuesday, Wednesday and Friday and until 7pm on Monday and Thursday. Saturday opening hours will remain as 9am-5pm, along with the mobile library service they provide.

## **Support against Financial Exploitation**

**Division:** Trading Standards

**Department:** Communities

The implementation of Universal Credit and the hardship that may befall recipients during the transition may provide opportunities for high risk credit providers, doorstep lenders, payday and illegal money lenders to take advantage of favourable market conditions brought about by consumer hardship.

Trading Standards operate a number of initiatives designed to prevent hardship and to protect the public from financial abuse:

1. The Financial Exploitation Safeguarding Scheme (FESS) creates a network of support and intelligence sharing with social care partners, private and third sector organisations to help identify and support vulnerable victims.

2. Trading Standards will work closely with debt advice providers, such as Citizens Advice Bureau, during the transition to ensure that vulnerable recipients of Universal Credit are not taken advantage of by unscrupulous lenders nor intimidated/harassed by debt collection agencies.
3. Where financial abuse is identified Trading Standards working with partners such as Social Services and the Police, may take civil/criminal enforcement action against the perpetrators.
4. Trading Standards provide specialist advice and training to partner agencies in relation to consumer credit and debt collection practices and have the powers to intervene in cases of irresponsible/inappropriate lending, aggressive or non-compliant debt collection practices.
5. Trading Standards administer Money Wise, digital financial education resources available in all county primary schools and are developing a financial education app for mobile devices designed to prevent financial hardship and to provide consumers with information about their consumer rights.
6. Trading Standards are further able to install protective/assistive technology in vulnerable consumers' homes in the form of nuisance call blockers, telephone line monitoring and call recording to prevent abuse and harassment.
7. Trading Standards Officers attend "pop-up shops" at local building societies, banks and Job Centre Plus to offer advice and guidance to service users and take priority referrals for vulnerable persons.
8. Trading Standards Officers sit on the Mid & West Wales Financial Capability Forum, giving them access to a range of regional support services such as Money Advice Service and Housing Associations.

## Signposting Support

**Division:** Yr Hwb

**Department:** Regeneration & Policy

Similarly to library services, Yr Hwb in Llanelli will be offering digital support to customers affected by Universal Credit. Yr Hwb also works with a range of advice and support agencies to offer appropriate and effective signposting to relevant support for those affected by Universal Credit.

In addition, as part of a six month trial, the rural hwb will be heading out into five pilot communities (Meidrim, Cwmann, Llanybydder, Ffarmers and Crugybar) to ensure rural residents are also able to access this support. The mobile libraries and customer services are working together to provide services that Carmarthenshire County Council offer on the door step of those living in rural areas.

## Support for Veterans

**Division:** Corporate Policy

**Department:** Regeneration & Policy

Two 'Armed Forces Universal Credit' overview sessions were held in September 2018 in partnership with DWP as part of a regional Veterans Hubs and One Stop Shops project, funded by the Ministry of Defence (MOD). Members of the Carmarthenshire Armed Forces

Steering Group including the Royal British Legion, Alabare (Wales Homes for Veterans), University of Wales Trinity Saint David and Links Combined Forces Project attended and positive feedback received. As a result a further session is being arranged in October 2019.

DWP have presented an overview of the Universal Credit and wider welfare reform changes to the Carmarthenshire Armed Forces Steering Group on a separate occasion. Many of the steering group member organisations are offering some level of advice on UC and also some digitally based support, so these links have helped to ensure a consistent level of knowledge and to create links between member organisations and the DWP for detailed advice and signposting.

