

on the money

keeping you on top of welfare reform



2

**'FOR YOUR
BENEFIT' BUS
HITS THE ROAD**

5

**SUITING UP
FOR WELFARE
REFORM**

8

**MOORE
FOR YOUR
MONEY**

emh homes

welcome

Welcome to the first edition of 'onthemoney', the staff newssheet that helps you keep on top of Welfare Reform.

This edition focuses in on the Welfare Reform related activities that have been taking place over recent months across emh homes. We reveal current facts and figures and discover how we are working to mitigate the impacts of welfare reform, as well as the challenges that we will face in coming months.

We also catch-up with one of our new Welfare Reform Officers and meet the all new '**FOR YOUR BENEFIT**' bus that has begun rolling out across the region. There is also a report on the '**FOR YOUR BENEFIT**' conference recently held in Leicester.

I hope you find this newssheet useful, if there is anything you think we need to highlight in future editions please give me a call or send me an email.

Regards,

Kathryn Stonehouse

Project Manager – Welfare Reform



**FOR YOUR
BENEFIT**

'On the Road Again'

Housing teams are taking out the emh homes VW Caravelle on a series of roadshow events to take money advice direct to our tenants.



Flyers are being sent out advising tenants of the date and time the Caravelle will be in their area. On the day itself the teams will be knocking on doors, offering advice on welfare reform, budgeting, making payments on-line, and answering queries.

Profile data will be collected wherever possible, and a host of initiatives will be promoted to customers. There will be free Wi-Fi on the Caravelle for up to 10 users, and refreshments will be available. The Welfare Reform team is looking at expanding the service to include helping customers get online in future roadshows.

The Sutton team were out over the first weekend of November, and made contact with 117 out of 189 tenants. It was clear that there is a significant lack of awareness of Universal Credit from the majority of the tenants they met. There really is lots more work for us to do over the coming months, so it's definitely time to get on the bus!

keeping you on top of welfare reform

Our Facts and Figures October 2013

Under-occupation

- 5,000 tenants working age and receiving full or partial Housing Benefit across the Group
- 1,387 (27.7%) affected by the under occupation charge – September 2013 figures were 28% and August 30% - showing a reducing trend. There are a number of reasons for this, appeals and successful payments of Discretionary Housing Payment (DHP) and also a number of tenancy terminations.
- Average reduction in Housing Benefit is now £13.72 per week per affected tenancy.

This further breaks down to:

- * £12.12 per week – 1 bed under-occupied (1177 tenancies)
- * £21.87 per week – 2 bed+ under-occupied (245 tenancies)
- This now equates to a potential £20,375 per week drop in income direct to us, a slight decrease on the September figure of £20,445.
- Potential annual arrears increase therefore is £1,059,500.
- Our analysis of the figures shows that of 1,387 tenants, 770 cases have seen an increase in their arrears since under occupancy deductions came into effect. The potential annual arrears impact of this is now £336,548.

Mitigating the impact - what are we doing?

We are very concerned about the impact benefits cuts have on our tenants and the knock-on effect this could have on the business. One such impact is that of the spare room subsidy or under occupancy charge as it is also known. This affects around **1,400 emh homes tenants** at an **annual cost** to them of **£1.2M**. For the majority of those tenants, nothing can be done to avoid the changes, but we are working with them and other agencies to mitigate the impact. This includes:

- establishing a dedicated welfare reform team to support our customer facing teams, producing impact information, analysis & identifying the risks;
- developing a specific 'branding' for our project – **'FOR YOUR BENEFIT'** recognised by both staff and customers;
- increasing customer profile information with specific effort to help us predict impacts for welfare reform;
- using our customer profile information to provide targeted advice, inviting customers to the **'FOR YOUR BENEFIT'** conference;
- visiting every tenant affected by the changes and talking with them about options for downsizing, payment and other help they may be entitled to including Discretionary Housing Payments;
- board members, tenants and staff have agreed a firmer approach to income maximisation is required and a dedicated centralised income management team is being established;
- increasing payment options;
- providing lower cost loan and banking options such as Credit Unions;
- providing a wide range of training sessions and updates to staff including a learning café and this newssheet.

FOR YOUR
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Suiting up for Welfare Reform

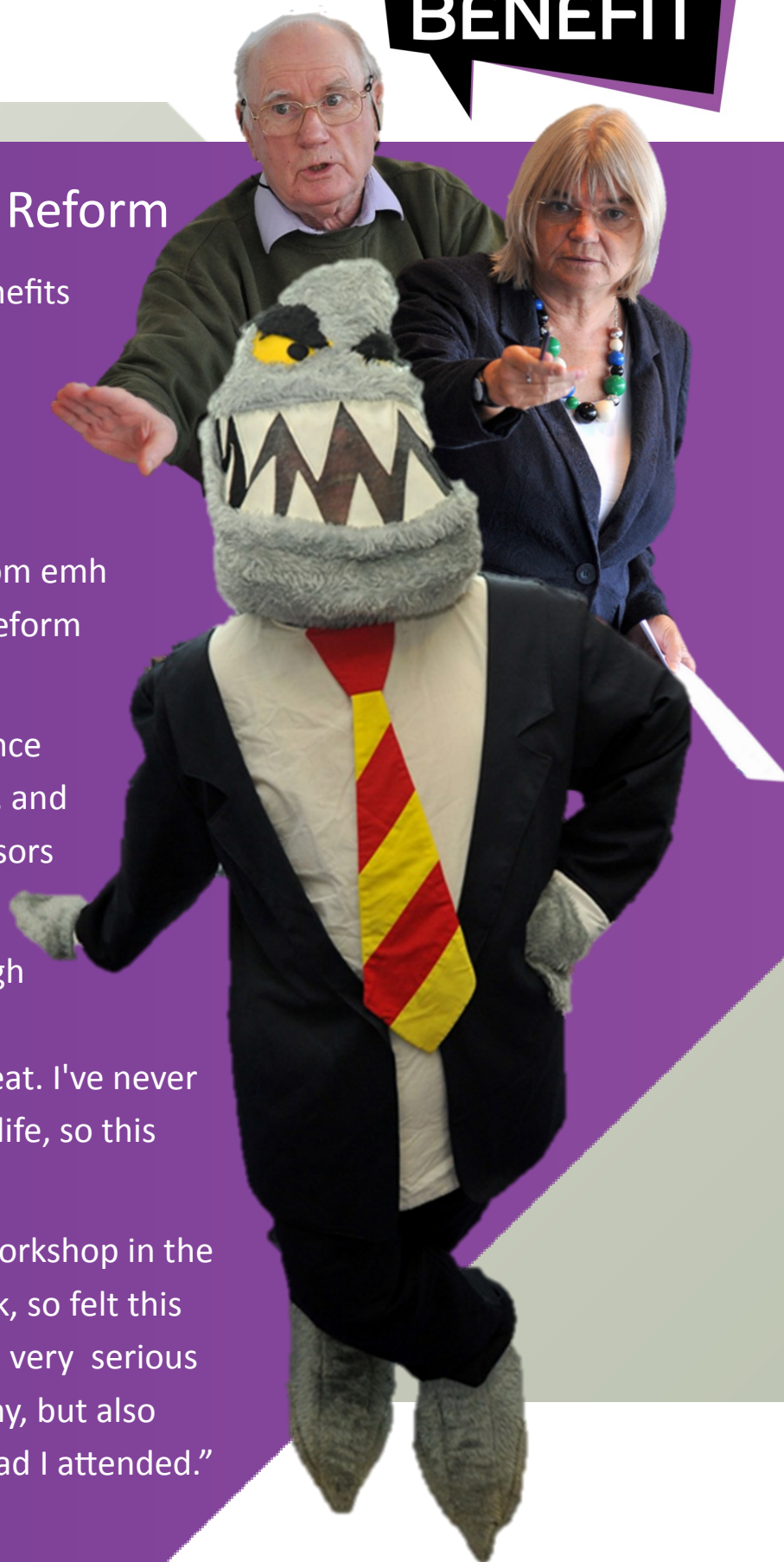
Managing money, changes to benefits and tips on finding a job were all discussed at our residents' conference at the King Power Stadium in Leicester.

Residents were joined by staff from emh homes as the effects of welfare reform topped the agenda.

Workshops gave tenants the chance to learn more about the changes, and appointments with financial advisors were available.

Resident Jill Izard of Loughborough said: "It was a well organised and enjoyable day. The venue was great. I've never been to a football stadium in my life, so this was a first for me.

"I attended the Selling Yourself workshop in the afternoon, as I'm looking for work, so felt this would be useful. It put across the very serious business of an interview in a funny, but also memorable manner! I am very glad I attended."



Challenges to Overcome

Universal Credit

- There is still little information around when Universal Credit (UC) will be rolled out in areas other than the existing six pilot areas. We work in 35 Local Authority areas and so we are concerned that we do not yet know when each area will be moved over onto UC.
- We are assessing the 'vulnerability' category under UC and looking at ways to exempt and support these tenants. There remains uncertainty and a lack of clarity by Government in this area. Vulnerability can for example be those who are not financially dependent, those with debt problems and poor credit histories, as well as those with physical and mental disabilities or literacy issues.
- We are working with our care and support arm Enable, to assess the accommodation we have and look at any that can be classified as exempt within the meaning of the UC regulations.

Discretionary Housing Payments

- Discussions with Local Authority colleagues lead us to believe that there is still financial support available in the Discretionary Housing Payment funds. We continue to encourage tenants to appeal decisions on under occupancy but we have started dialogue with Local Authorities about them using this to support tenants to downsize, for example by providing removal costs funding.

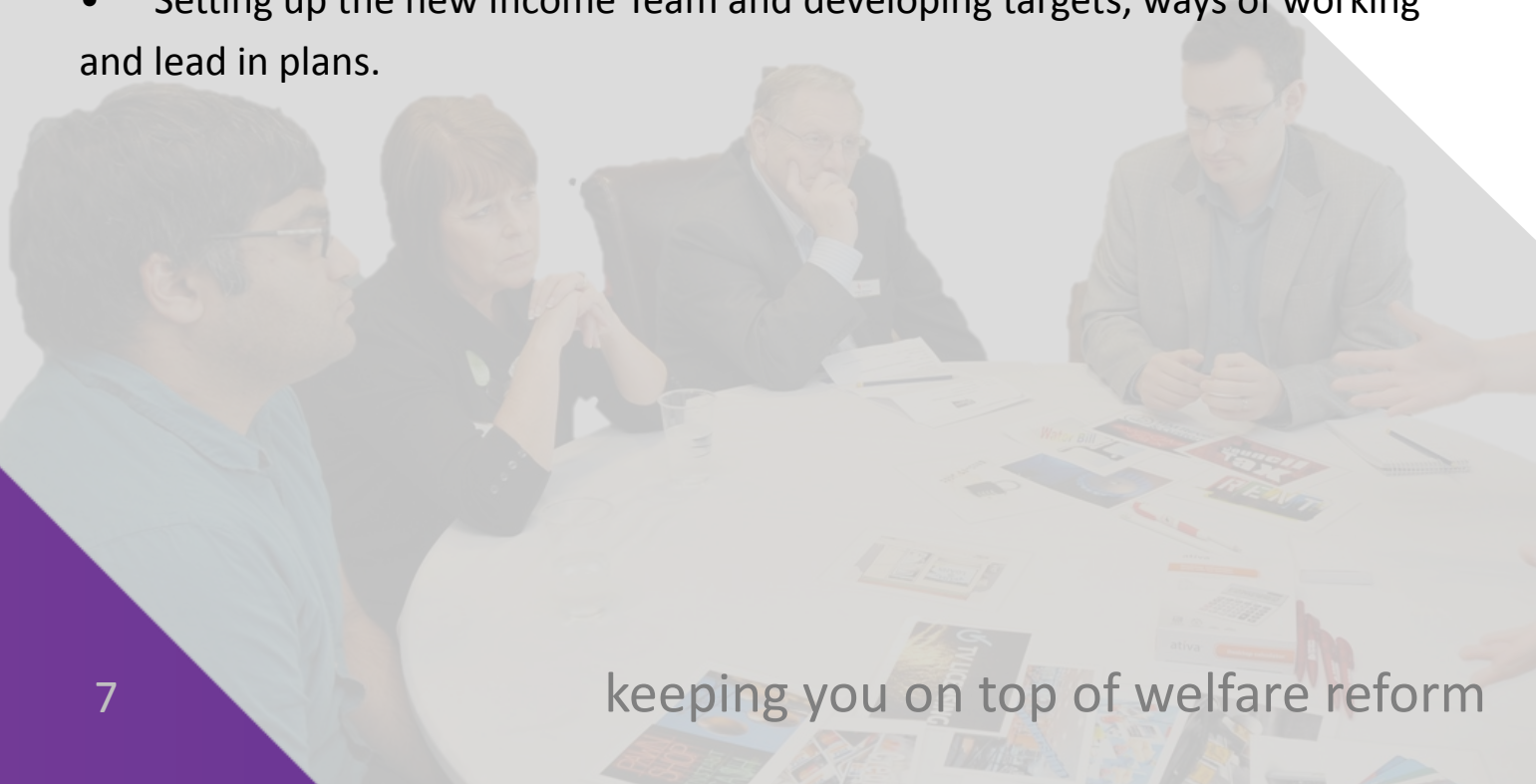
Under-25s removal of Housing Benefit

- We have begun to model the impact of this possible policy change. Early indications show that housing benefit income of £1.6M is attributable to this client group. We need to ensure that if this policy change is enacted, we have measures in place to address any income reduction as a result.

Our Future Initiatives

We know that the impact on our tenants and the business will continue as the roll out of Universal Credit and other changes to welfare reform ensue, and so we want to ensure we are best placed to support our tenants and to bring in the income. We are planning a number of initiatives to achieve this objective including:

- Ensuring that 'every contact counts'. We want to ensure we use every opportunity to talk to tenants about the changes and to capture information on their circumstances, profile and impact. This includes the role our contractors and in-house maintenance teams can play. Our aim is to use this exercise to target resources and better inform the business approaches to be taken;
- Assessing the outcomes working with Experian on the 'Rental Exchange' project can bring to us and our customers;
- Utilising a community insight tool to provide more intelligence to inform future plans and targeting of support, products and advice;
- Setting up the new Income Team and developing targets, ways of working and lead in plans.



**FOR YOUR
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Moore for your Money

emh homes housing teams are getting extra support across the region from five new Welfare Reform Officers. We recently met with Adrian Moore, based at our Leicester Office to find out what he has been up to and what the impact has been. He told us:

'I am here to provide support to the team by focusing in on particular cases and carry out in- depth income and expenditure work with those tenants. The aim is to maximise the income and then ensure that there is clear agreement in place to pay rent and any arrears as a result.

'The big question is whether or not they can actually pay the rent in the first place. Often there are very simple solutions. For instance one tenant did not realise that he didn't have to pay for Council Tax in February or March. This led to a negotiated agreement to pay the majority of this 'saved' money into his rent account.

'We also managed to help another tenant who was paying £20.00 per month in contents insurance to find a massive saving. He is now paying £5.65 per month and is able to manage his money and his rent payments much more easily. It is early days and I have just begun to scratch the surface, but am confident that there will be many more stories like these two!'





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