

**HASC**

# **Welfare Reform - key indicators**

**December 2016**

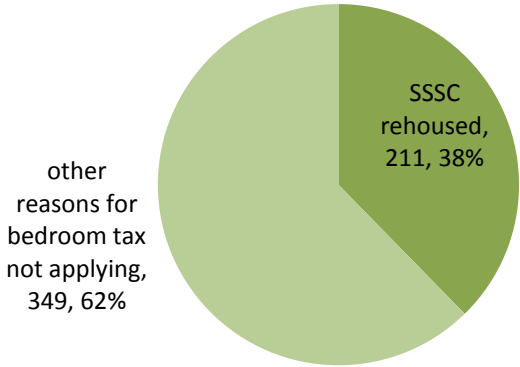
## 2. Impact of SSSC on council tenants

No.	%	
914		In March 2013 when SSSC was introduced there were 1531 LBC tenants affected. On 4/12/16 there were 914 LBC tenants affected. Reduction of 617 households. Number of households affected by SSSC continues to reduce slowly. Reasons for SSSC no longer applying are moving (38% ) or a change in circumstances (62%) such as employment, additional household member so no longer under occupying, entitlement to a benefit exemption or reaching state pension age.
£20.61pw		Average shortfall (£44.64pw is the maximum shortfall).
745	82%	Are under-occupying by one bed (proportion has been 80%/81% for past year)
169	18%	Are under-occupying by 2+ beds
481	53%	Percentage of SSSC tenants in arrears has been fluctuating between 51% and 53% since April 2015. Average owed is £458(all tenants 41% in arrears, £476 average owed) @ 4 Dec 2106. 68 SSSC tenants owe over £1000 on 4/12/16. (It has been between 70-80 cases since April 2016)
231		<b>SSSCers have moved since 1<sup>st</sup> April 13</b> (23 households from April to July 2016).

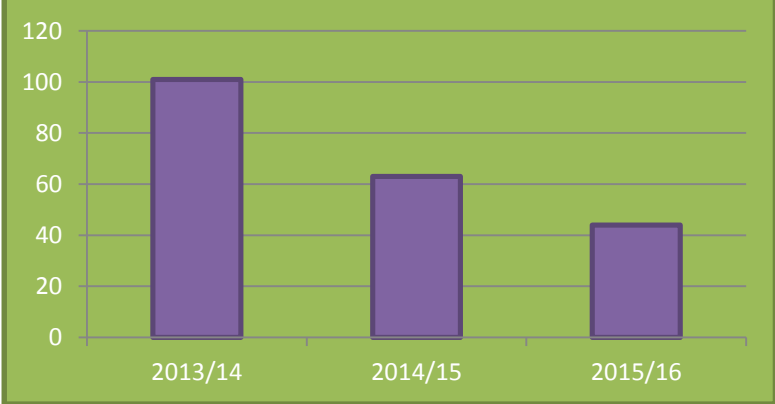
# 2. Impact of SSSC on council tenants

04-Dec-16	Bed size need					
Current property size	1-Bed	2-Bed	3-Bed	4-Bed	5-Bed	Count
1-Bed						
2-Bed	396					396
3-Bed	117	263				380
4-Bed	15	26	73			114
5-Bed	1	2	4	12		19
6-Bed			2	2	1	5
Count	528	291	79	14	1	914

Between Mar 13 and Mar 16, SSSC no longer applied to 560 households



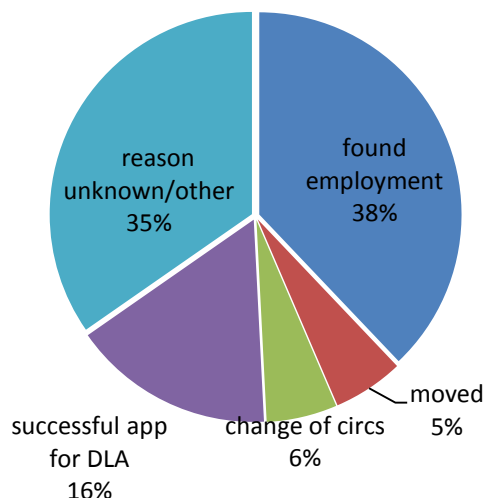
Between Mar 13 and Mar 16 208 SSSC moves



# 3. Impact of TBC on council tenants

39	Households capped on 4/12/16. Lowest number affected so far (max no. affected 79). From 7/11/16 those in receipt of Carers Allowance and Guardianship allowance are now exempted from TBC
28	72% are in rent arrears. 3 households owe more than 7 weeks rent. Percentage in arrears increased from a low of 32% in March 2014. Average owed is £647, highest level since TBC introduced(all DHO £473)
3	Owe more than 7 weeks rent or £1000
28	Affected households have received DHP payments between 1/4/16 and 30/11/16

**Reasons for TBC no longer applying  
(150 cases since 08/11/13 to 4/12/16)**



	04/12/16	No of tenants	Total loss pw	Average loss pw
Will be capped - currently £0.00		3		
Affected by <£10		0	£0.00	£0.00
Affected by £10-49.99		1	£21.31	£21.31
Affected by £50-99.99		17	£1,261.75	£74.72
Affected by £100+		21	£2,793.31	£133.01
Total		39	£4,076.37	£104.52
No. losing all HB entitlement		3		
No.in arrears for 7weeks and above		3		

## 4. New TBC – data to be provided in next report

### Current position

There are currently 221 households whose Housing Benefit is capped. The average capped amount is £46.84pw a total of £10,351.64pw.

Temp. Accom.	Council	RSL	Private	ESA	JSA	IS	Tax Credit
25	53	34	109	81	33	86	21

### Future position

From the DWP scan carried out in May 2016 the number of claimants whose Housing Benefit is capped will increase to 710. The average loss increases to £55.47pw a total of £39,383.70.

383 families affected

Temp. Accom.	Council	RSL	Private	Unknown	ESA	JSA	IS	Tax Credit	Other*
51	156	112	386	5	192	204	201	69	44

### Discretionary Housing Payments (DHPs)

The Council is currently supporting 70 claimants subject to the cap with DHPs at a cost of £4,417pw. The DHP budget had been increased by £164k to £1,049k. The DHP strategy states we will award DHPs to all capped claimants in temporary accommodation and to other capped claimants providing they are actively seeking employment.

### Additional Funding

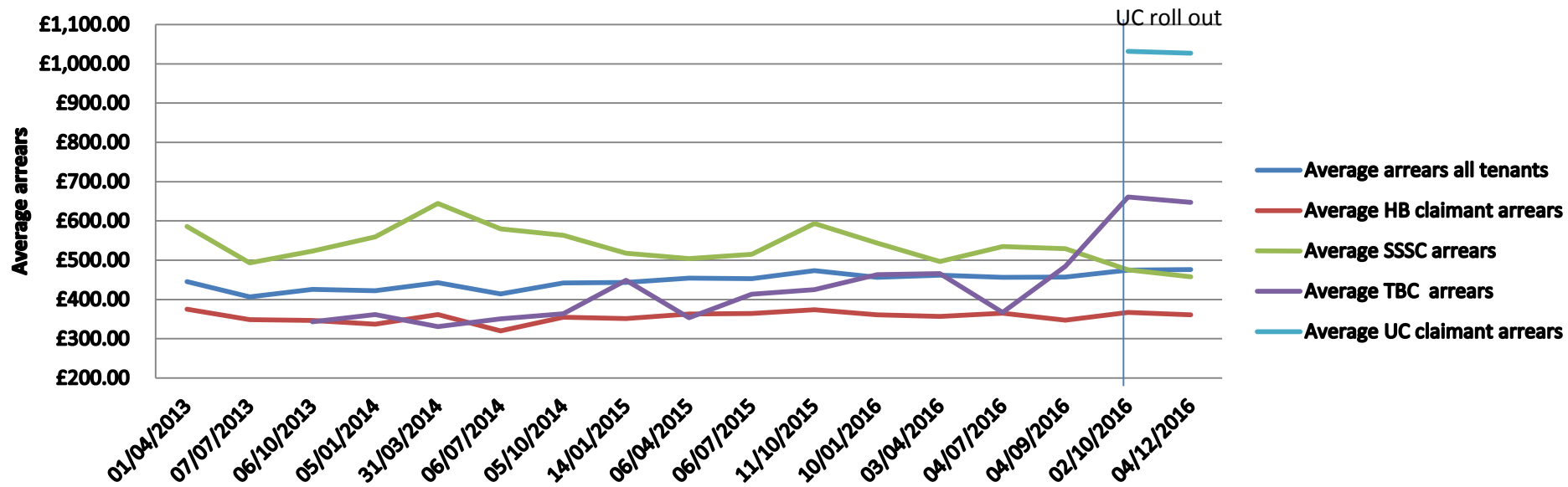
The DWP have awarded Camden £97,177 to deal with the cost of implementing the cap changes – for staff training, carrying out additional assessments and supporting capped claimants. 3 posts for a period of up to nine months

1. Housing Welfare Rights Team to provide support to Council Tenants subject to the cap,
2. Housing Options to assist capped claimants in the private rented sector find more affordable accommodation,
3. Partnership team to help capped claimants across all tenures overcome the barriers to employment.

# 5. Rent Arrears @ 4/12/16

Group	Number	Arrears rate	Average arrears amount
All tenants (all accounts)	22,706	41.19%	£476.00
HB claimants	14,577	40.00%	£360.84
UC claimants	184	87.85%	£1027.01
Affected by SSSC	914	53.00%	£457.55
Affected by TBC	39	72.00%	£647.26

### Average rent arrears



# 6. Impact on rent arrears for Council tenants

All tenants In arrears	SSSC introduced												Week 35	
	1.4.13	31-Mar	06/04/2015	03/04/2016	04/09/2016	02/10/2016	04/12/2016							
	All Accounts	All Accounts	DHO *All Accounts	DHO *All Accounts	DHO *All Accounts	DHO *All Accounts	DHO *	DHO *All Accounts	All Accounts	All Accounts	All Accounts	DHO *		
No	14960	14369	13713	13,867	13,215	13,172	13,105	13,172	12,587	12,587	13,447	13,354	12,737	
Yes	8268	8586	8251	9,022	8,619	9,084	8,644	9,576	9,115	9,115	9,281	9,352	8,929	
Total	23228	22955	21964	22,889	21,834	22,796	21,749	22,748	21,702	21,702	22,728	22,706	21,666	
%age	35.60%	37.40%	37.57%	39.42%	39.48%	39.85%	39.74%	42.10%	42.00%	42.00%	40.84%	41.19%	41.21%	
Average arrears	£445.54	£442.81	£445.04	£455	£458	£462	£463	£457	£451	£451	£475	£476	£470	
Total arrears	£3,683,746	£3,801,935	£3,672,063	£4,102,082	£3,948,764	£4,197,488	£4,000,749	£4,375,293	£4,108,114	£4,108,114	£4,408,214	£4,453,576	£4,193,259	
Tenants owing more than £1000	962	1,011	983	1,078	1,041	1,051	994	1,158	1,089	1,089	1,152	1,151	1,091	
All HB claims														
In arrears	1.4.1331-Mar		06-Apr	03-Apr	04-Sep	02-Oct	04-Dec							
No	10348	9521	9,184	9,074	8,652	8,795	8,748							
Yes	5333	5856	6,086	5,774	6,004	5,770	5,829							
Total	15681	15377	15,270	14,848	14,656	14,565	14,577							
%age	34.00%	38.08%	39.9%	38.9%	41.0%	39.6%	40.0%							
Average arrears	£375.48	£361.84	£362.81	£356.69	£347.67	£366.95	£360.84							
Total arrears	£2,002,421	£2,118,953	£2,208,069	£2,059,512	£2,087,382	£2,117,293	£2,103,310							
Tenants owing more than 7 weeks rent						48.0%	47.2%							
						558	556							
SSSC arrears														
In arrears	1.4.13	31-Mar	06-Apr	10-Apr	04-Sep	02-Oct	04-Dec							
No	781	644	487	466	441	438	433							
Yes	565	428	544	505	523	515	481							
Total	1,346	1072	1031	971	964	953	914							
%age	42.00%	39.92%	53%	52%	54%	54%	53%							
Average arrears	£586	£644.71	504.26	496.72	529.25	475.25	457.55							
Total arrears	£331,172	£275,938	£274,316.91	250,844.58	276,796.26	244,754.21	220,082.05							
Tenants owing more than £1000	91	89	83	76	75	71	68							
TBC arrears														
In arrears		31-Mar	06-Apr	10-Apr	04-Sep	02-Oct	04-Dec							
No		46	24	20	20	19	11							
Yes		22	36	40	37	28	28							
Total		68	60	60	57	47	39							
%age		32.35%	60%	67%	65%	60%	72%							
Average arrears		£330.67	353.67	466.06	484.66	661	647.26							
Total arrears		£7,275	£12,732.04	£18,642.58	£17,932.37	£18,507.87	£18,123.38							
Tenants owing more than £1000		3	3	4	6									
UC arrears														
In arrears														
No						20	22							
Yes						117	162						159	
Total						137	184						181	
%age						85.40%	88.04%						87.85%	
Average arrears						£1,031.50	£1,049.53						£1,027.01	
Total arrears						£120,686	£170,024						£163,294	
Tenants owing more than £1000						2.94%	3.82%						3.89%	
						44	51						49	

## 7. Universal Credit readiness:

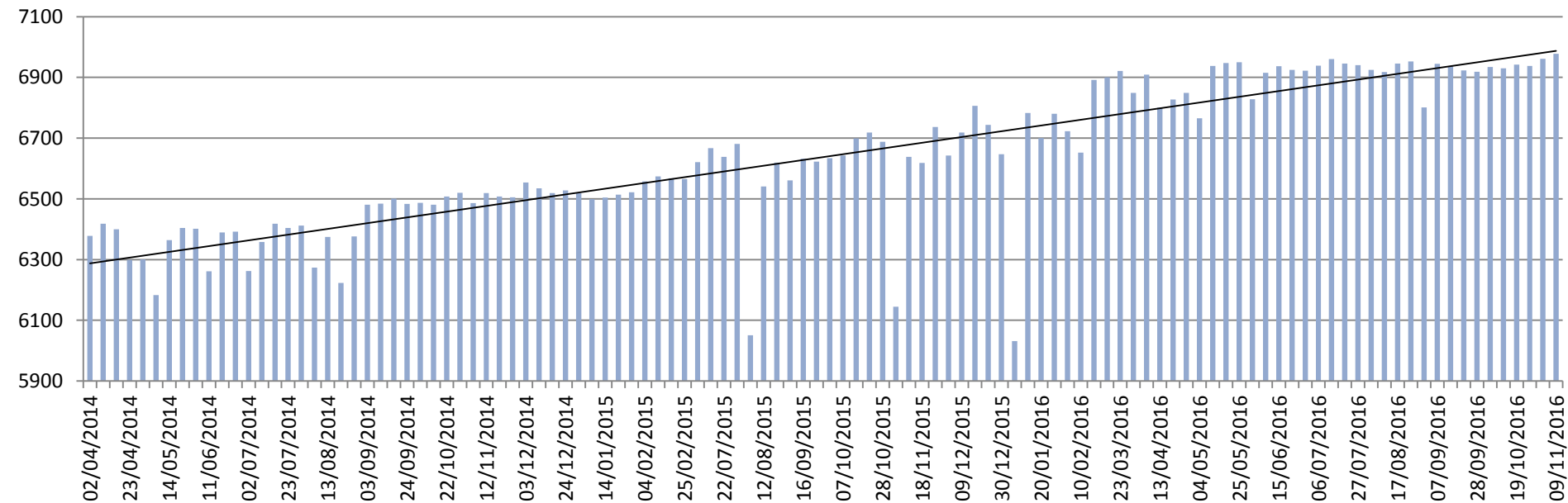
### Council tenants paying by DD or SO /tenants with email address

Gradual overall increase in tenants paying by DD or SO since Jan 2013, from 26% to 30% . Difficult to quantify churn particularly for tenants paying by standing order. Steady increase in tenants with a Camden account – 43% of all tenants.

Total number of tenants assumed 23,500

end of month data	No. of tenants with a Camden Account*	No. of tenants with an email address (on Northgate) (either general or rent email)	No. of tenants with an email address and HB claim number	% of all tenants
Aug-14		6657	4199	
Aug-15	1660 (1357 have logged in within the last 6 months)	8187	5039	36%
Aug-16	3435 (2409 have logged in within the last 6 months)	9965	6041	42%
Sep-16	3539 (2336 have logged in within the last 6 months)	10035	6039	43%
Oct-16	3649 (2281 have logged in within the last 6 months)	10129	6029	43%

### Total DD+SO





# 8. Impact of TBC on rent arrears for TA residents

## TBC cases in TA @ 4 April 2016

26 households in TA affected by TBC (includes new cap cases) 24 families and 2 singles.

Number of households affected has decreased by 7 in last month, due to 2 finding work and reclassification to specified accommodation for 5 households.

Date	29/09/2013	07/04/2014	06/04/2015	04/04/2016	05/12/2016
All TA residents (excl RSL accom)TA (B&B, annexes and hostels)					
Not in arrears	180	229	127	156	162
In arrears	360	304	283	211	192
Total number	540	533	419	367	354
%age in arrears	67%	57%	68%	57%	54%
Average arrears	£712.44	£526.34	£511.68	785.36	799.64
£800 +	95	66	51	63	
Total arrears	£256,478.97	£170,455.67	£144,806.70	165,710.63	153,531.43
Total Benefit Cap tenants					
Not in arrears	13	15	14	9	14
In arrears	23	7	20	17	12
Total (number of tenants)	36	22***	33	26	26
%age in arrears	64%	32%	87%	65%	46%
Average arrears	£499.80	£365	£119.87	638.15	514.19
£800+	4	2		5	
Total arrears	£11,495.43	£4,043.75	£2,397.47	10,848.63	6170.37
% of All arrears	4%	2%	2%	7%	4%

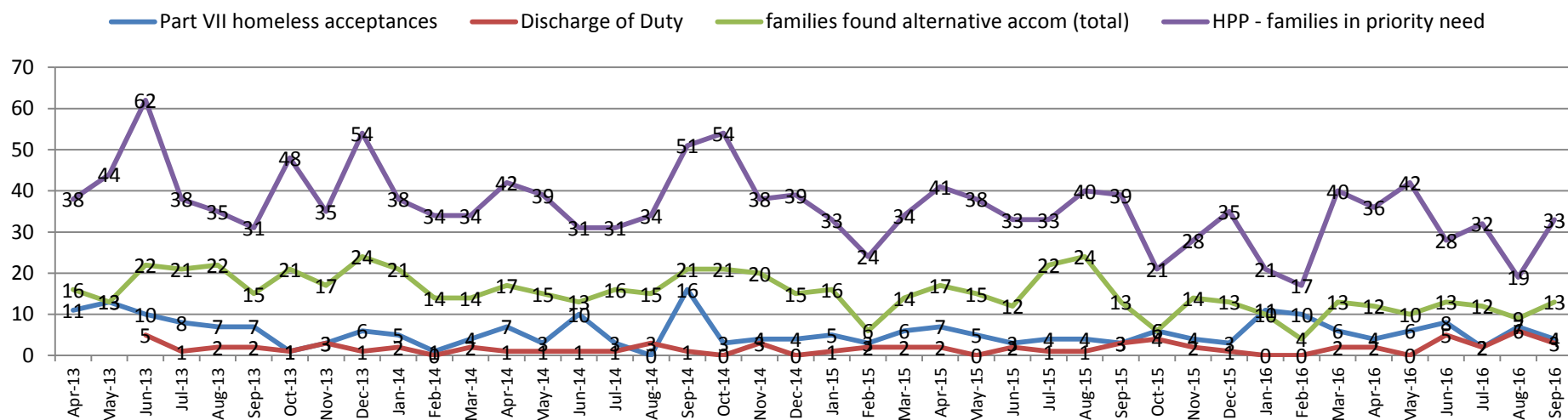
\* no figures for 4 Genesis clients

\*\*9 residents have been rehoused

# 9. Homelessness prevention

No.	comments
31	PtVII acceptances Apr- to Sep 2016 (similar to last year) 66 PtVII acceptances 2015/16. 64 acceptances 2014/16 and 76 acceptances in 2013/14
190	Homeless prevention cases between Apr-Sep 2016 - 80 families helped to stay in their accommodation, 69 found alternative accommodation and 41 cases where prevention failed. 2015/16 -386 Homelessness prevention cases (families) /2014/15 -450
69	between Apr-Sep16 69 families (HPP) were found alternative accommodation: 41 helped to stay in Camden 26 helped to move to other London boroughs 2 helped to move out of London
71	Discharge of Duty into PRS since February 2013 to Sep 2016 (36 placed in Camden, 33 in neighbouring boroughs, 2 OOL)

Part VII acceptances, DOD & HPP



# 10. DHP

2013/14	£1,680,807 DHP allocation
2014/15	£1,310,624 DHP allocation
2015/16	£889,000 DHP allocation
2016/17	£1,037,024 DHP allocation (increase for new TBC)

## Awards for 1<sup>st</sup> April 2016 to November 2016

Type	No	Nov-16	
		Month	Total
LHA Cap incl under 35s	79	£ 6,816	£ 70,844
Total Benefit Cap - Council	28	£ 4,463	£ 30,764
Total Benefit Cap - Temp Accom	29	£ 9,476	£ 74,954
Total Benefit Cap - RSL	15	£ 2,352	£ 16,024
Total Benefit Cap - Private	27	£ 5,876	£ 16,915
Social Sector Size Criteria - Council	205	£ 14,689	£ 114,719
Social Sector Size Criteria - RSL	101	£ 6,394	£ 55,474
Hardship - Council	143	£ 10,393	£ 95,200
Hardship - Private	89	£ 5,780	£ 53,251
UC (Cash Payments)	5	£ 259	£ 2,436
<b>Total</b>	<b>721</b>	<b>£ 66,498</b>	<b>£ 530,581</b>
<b>Target</b>			<b>£ 632,585</b>
			<b>-16%</b>

# 11. PIP/DLA and other issues

Difficult to present a picture of DLA/PIP claims/potential claimants in Camden as we don't hold data. According to DWP: national award rates (normal rules, excluding withdrawn claims) for new claims are 47% and 73% for DLA reassessment claims. Camden has 2871 PIP claims in payment including 413 reassessments , 51% award rate.

- Transition to PIP (for those under 65) – tight time scales for people to get form and complete. Medical assessments may be out of London. Criteria for PIP is stricter.
- An outstanding PIP claim has knock on impact on other benefits eg entitlement to carers allowance or exemption from TBC
- Where a tenants ESA claims is refused, the mandatory review process takes place. During this period tenants cannot get paid any sickness benefit until a decision is made, an appeal is then lodged and the Tribunal service notify the DWP.
- Sanctions can be up to three months and a person can lose all their entitlement – severe impact on households/mental health
- Medical re-assessments for ESA/PIP can result in no benefit for months
- UC taking 6-8 weeks for claims to be processed – again no benefit
- DWP taking 30-40 minutes to answer phone and losing post even though sent by registered post
- GPs charging for medical letters

2016 (April to Aug) (Welfare Rights and Income Generation Team – all tenures)	2014/15	2015/16	April –Oct 2016
HSG – monthly benefits income generated by Welfare Rights Team	£2,071,199,70	£4,973,411,70	3,112,266
HSG – number of new benefit claims completed with the Welfare Rights Team	692	1976	891
HSG – number of Welfare Rights Teams appointments (not including debt advice)	1003	2459	1465
HSG – number of new tenants seen and offered welfare advice	66	589	175
Appeals lodged		94	
	TOTALS		
PIP	41	269	50
ESA	66	254	90
DLA/AA	44	208	55
Total appeals lodged (subject to end of year amendments)	48	91	64

## 12. Universal Credit roll out

- Universal Credit is being rolled out nationally to new unemployed single claimants from 14<sup>th</sup> March 2016.
- **Next phase** of roll-out in Camden will be for **all working age new claims** (September 2018). Migration of existing claimants will take place between 2019 and 2022 - there are no dates for pensioner claimants.
- 770 UC claimants in Camden. 248 (32%) are in employment (DWP). Tenure is not known as no longer HB claim but DWP are informing us when council tenants are on UC
- On 7/11/2016 176 council tenants (all accounts) on UC (single job seekers) - 85% in arrears, average owed £1040.64
- Main issues relate to: delays in awarding housing element; inconsistent notifications (<30%); issues with picking up need for alternative payments early; and lack of clarity on award letters