

# BEDFORDSHIRE BENEFITS NETWORK MINUTES OF MEETING

10.00 am, Wednesday 16<sup>th</sup> September 2015  
Bunyan Meeting, Mill Street, Bedford

## Present

Elliott Stephenson	Aragon Housing Association (Chair)
Karen Banfield	Leighton Linslade CAB
Jon Clingan	Carers in Bedfordshire
Samantha Conder	Macmillan Welfare Rights Service
Sarah Dove	Bromford Support
James Hurd	Bedford Borough Council
Rebecca Hutton	Hightown Housing Association
Bryden Keenan	BRASS
Mary Lawrence-Balson	Bromford Support
Julie Luckman	Central Bedfordshire Council
Yasmina Mahmood	Bedford Borough Council
Duncan Mellonie	Bedford Borough Council – Youth Accommodation Support
Annette Pacey	BPHA
Paulette Rennie	Bedford Self-Help Group
Bhavani Sarma	Disability Resource Centre
Sheila Stubbins	Money Advice of St Andrews
David Verney	BAF and Advice Bedfordshire
Philippa Ward	Carers in Bedfordshire
Sue Warner	Mid Beds CAB
Len Simkins	BAF / Infotrain (Facilitator)
Sue Palmer	Infotrain (Minutes)

## Apologies

Georgia Bowers	Bedford Borough Libraries
Dean Crofts	Bedford CAB
Noor D'Agostino	Aldwyck Housing Group
Joe Richardson	Jobcentre Plus, DWP
Gemma Russell	Bromford Support
James Snelling	Jobcentre Plus, DWP
Jason Tsiricos	PBIC

This Benefits Network meeting was organised by



on behalf of



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<b>Item</b>	<b>Subject</b>	<b>Action</b>
<b>1</b>	<b>Introductions and apologies</b>	
	Elliott Stephenson (Chair) welcomed everybody to the meeting. Introductions were made and apologies for absence were noted.	
<b>2</b>	<b>Minutes of last meeting (5<sup>th</sup> March 2015) and matters arising</b>	
	<p>The minutes of the last meeting were agreed.</p> <p>Matters arising were:</p> <p><b>Item 3 – Universal Credit</b></p> <p><b>Can evidence on a mobile phone be accepted?</b> There was no official answer on this but general consensus is that it is not acceptable. James Hurd confirmed that the practice at BBC was that financial records need to be scanned and so a paper copy will always need to be provided to enable this to be done.</p> <p><b>If a UC claim is made, can it be withdrawn if the person should have claimed a different benefit eg ESA or Carer's Allowance?</b> Elliott confirmed that UC claims can be withdrawn. However, if a claim is withdrawn before the end of the assessment period, no payment of benefit will be made for the whole of that assessment period. Therefore a claimant could lose up to a month's benefit, with no possibility of backdating. Care is therefore required when considering withdrawing UC claims.</p>	
<b>3</b>	<b>Universal Credit</b>	
<b>3.1</b>	<b>Update on UC in Bedford Borough</b>	
	James reported that there had been 435 claims in Bedford Borough. 93 people had later moved onto full time work. Referrals had been low in terms of claimants needing financial support.	
<b>3.2</b>	<b>Plans for UC in Central Bedfordshire and Luton</b>	
	<p>Julie reported that the anticipated launch date for UC in Central Bedfordshire was now 1<sup>st</sup> February 2017.</p> <p>A number of questions about UC were asked.</p> <p><b>Q.</b> Is the IT system still in a 'trial' stage?  <b>A.</b> There are two systems being used. The main system is 'live' but is only being used for basic claims from single people. A new digital system is being trialled in London and, if successful, will be rolled out across the country next year. The digital system can process complex claims.</p> <p><b>Q.</b> How many UC claimants have moved to other areas?  <b>A.</b> Not many so far, as far as we know.</p> <p><b>Q.</b> How long can UC claims stay in the system before becoming dormant?  <b>A.</b> Six months</p>	

	<p><b>Q.</b> Can UC claimants also claim Housing Benefit in supported accommodation?</p> <p><b>A.</b> Claimants in “exempt accommodation” cannot make a claim for UC under the Gateway rules. However, if a person living in “normal” accommodation makes a UC claim, but later moves into “exempt accommodation”, then HB can be paid for housing costs along with basic UC.</p> <p>Len asked whether anyone had had problems with <b>UC online claims</b>.</p> <p>Bhavini reported that Luton staff were not particularly helpful with general IT support (although UC had not been launched in Luton yet). Sam suggested that reductions in staff in Luton will be a factor in this.</p> <p>James said that online support was being provided in the Bedford JCP office and that discussions had also been had with the libraries.</p> <p>Julie mentioned that each local authority should have a Partnership Agreement, which includes local support for claimants.</p> <p>It was still not possible to save the UC online claim form and come back to it. However, Julie confirmed that the new Housing Benefit online claim form at CBC can be saved.</p> <p>Len asked whether there had been any problems with <b>UC sanctions</b>.</p> <p>James reported that with so few claimants (only 435 after 6 months), there had been none that he knew of. However, sanctions might be used more as the number of claims increases. It was anticipated that claims would increase to 800-900 by the end of the year.</p>	
<p><b>4</b></p>	<p><b>Proposed benefit changes</b></p>	
	<p>Elliott Stephenson (Aragon Housing Association) gave a presentation on the <b>announcements made in the 2015 Budget</b>. A copy of the presentation will be circulated.</p> <p>Various questions were put to Elliott during and after the presentation.</p> <p><b>Q.</b> How will housing associations collect income details about tenants?</p> <p><b>A.</b> Some housing associations are asking for tenants to provide this information. Failure to do so results in rent being charged at market rates. Aragon would like to see HMRC sharing information, which would reduce administration for housing associations.</p> <p><b>Q.</b> What discount is Aragon giving for the Right to Buy?</p> <p><b>A.</b> Up to £75,000 discount depending on the length of tenancy.</p> <p><b>Q.</b> How many people does the Benefit Cap affect?</p> <p><b>A.</b> Currently about 40 in CB, potentially rising to 120 under the new rules. About 50 currently in BB with a similar potential rise. The extended cap will probably be phased in after April, probably by post-code. Julie added that when the cap was first introduced there was plenty of notice enabling the HB office to visit customers, with their social landlord. Len clarified that the Benefit Cap only affects working-age claimants.</p>	

- Q.** Is there a human rights issue in how the Benefit Cap will affect single families with children?
- A.** The fact that a Discretionary Housing Payment can be made to help alleviate the reduction in Housing Benefit, has resulted in test cases about the Benefit Cap being unsuccessful. There may be more challenges, especially in London, where rents are higher and more people are affected by the cap. Julie added that the DHP pot is limited and helping everyone on the Benefit Cap is not sustainable in the future. Elliott confirmed that the aim of the cap is to encourage more claimants into work. Some people reported on claimants affected by the cap somehow being able to survive – and some “disappearing” from the system.
- Q.** Are carers exempt from the Benefit Cap?
- A.** Not specifically. It depends on which benefits a person receives.
- Q.** What if overcrowding occurs, perhaps with the birth of a baby, but the family cannot afford to move to larger housing due to the Benefit Cap?
- A.** Elliott confirmed that to get on the housing register they would need to be overcrowded by two children. Aragon HA would support them to get extra work before supporting them to move.
- Q.** Is it an option to suggest self-employment to avoid the Benefit Cap?
- A.** Somebody who is working as self-employed is excluded from the benefit cap but there are growing problems with this option. Somebody who is self-employed is treated as earning the minimum wage even if no actual income is earned. Evidence shows that it can take up to 3 years to get a business going. David reported similar problems in people trying to create employment for themselves by setting up a charity and becoming a trustee, and not being able to draw income.
- Q.** What will happen to Council Tax Support?
- A.** Council Tax Support will not change next year. Because CTS is about collecting money rather than a payable benefit it is a different system.
- Q.** With Pay to Stay, where income is over £30,000, the rent will rise to the market rate. Will this benefit the housing associations financially?
- A.** The idea is to encourage people over the income threshold to buy their homes, so this change is unlikely to be an income generator for social landlords in the longer term.
- Q.** Will removing housing costs for 18-21 year olds mean that young people in hostels will not be able to move into rented accommodation?
- A.** The aim of the change is to encourage people to get work before they get a property.
- Other comments made included:
- Elliott clarified that **Child Benefit** is being restricted to two children per family. There may be discretion in certain circumstances including multiple births or cases of rape, which might be difficult to prove. Exact details of eligibility are not finalised yet.
  - David drew attention to the **4 year benefit freeze** and mentioned that although inflation is low it doesn't reflect the rise in many household budget items.

	<ul style="list-style-type: none"> <li>Julie confirmed that current Housing Benefit claimants will not generally be affected by the planned <b>Housing Benefit cuts</b>. However, if there are changes to their personal circumstances, such as change of address, they may be affected. The cuts are expected to come into effect in May.</li> </ul>	
<b>5</b>	<b>Update on other Welfare Reform Issues</b>	
<b>5.1</b>	<p><b>Personal Independence Payment</b></p> <p>Elliott mentioned that many PIP appeals were successful. This was confirmed by Bhavini.</p> <p>Elliott referred to the recent DWP CRG meeting where it was discussed that there was over-booking in the PIP assessment centres. This resulted in appointments coming through quicker, but the downside is that some appointments were having to be changed. In some cases people are being given appointments out of their area, even in London. This can potentially leave some vulnerable people having to negotiate difficult train routes.</p> <p>As a positive, Yasmina mentioned that by phoning through first she was able to get prompt PIP assessments for clients.</p> <p>Karen gave an example of a customer in a wheelchair with multiple needs, who scored zero points. Elliott clarified that somebody being able to get around in a wheelchair without help can be classified as mobile. But an appeal could be made.</p> <p>David mentioned that trying to get PIP under the ‘mental health’ rules was difficult, as mental health can alter daily with full functionality on some days as opposed to others. However Bhavini thought this difficulty had improved under PIP.</p> <p>Philippa explained that under the old DLA rules somebody who was certified as blind, below a certain score, could get the higher rate Mobility Component automatically. It is harder to get the enhanced rate Mobility Component in PIP because somebody who is blind needs to qualify under the normal rules. PIP assessments can vary in quality. Philippa had an example of the assessor trying to test a claimant’s sight by asking how many fingers he was holding up.</p> <p>Bhavini quoted that “the onus is not on the decision maker to contact the GP for evidence” and yet GPs charge for letters that have been requested by the patient. Elliott confirmed that GPs often charge £60-70 for a letter that may not even be useful. Philippa gave examples of GPs charging £90 for a letter in 2 days, £60 within one week or £30 if you were able to wait a fortnight. Bhavini suggested that medical information can be using a ‘Freedom of Information’ request. However, it was agreed that obtaining full patient medical records may not be as helpful as getting a letter addressing specific and relevant information for PIP.</p> <p>Len asked if anyone was still experiencing delays in PIP claims. There was general consensus that things had improved. Delays had reduced to 16-18 weeks with one case taking just 8 weeks.</p>	

## 5.2 Housing Benefit (Under-occupancy) / “Bedroom Tax”

Elliott reported that many residents continued to have problems with the HB cut. Julie reported that just under 1,000 claimants are affected in CB. The figure has been fairly static. James did not have exact figures for BB but approximately 750 were affected. The figure has gone down slightly, possibly due to a more fluid housing market in Bedford.

Some questions were asked, and comments made, about the rules and the current situation.

**Q.** At what age does a child qualify for a bedroom?

**A.** Two children of the same sex have to share up to the age of 16. Two children of different sexes have to share up to 10. A newborn baby qualifies for a room but would need to share with a sibling.

**Q.** Is alternative housing now available for claimants affected by the under-occupancy rules?

**A.** Generally, yes

Annette added that BPHA are finding properties for those under-occupying quite quickly. They are seeing people moving from 3 to 2 bedroom accommodation and from 3 to 1 bedrooms.

Elliott added that timescales for moving are quicker if tenants are flexible – for example if willing to move areas or considering alternative property types. However if someone has a dog for example, they may be limited in the type of dwelling they can consider.

**Q.** Is funding available for moving costs?

**A.** Elliott reported that if somebody is moving because of the under-occupancy rules, they can receive £1,000 from Aragon HA for each bedroom that is reduced

Julie emphasised that whilst a DHP might provide short term help when HB is reduced, paying to help people move is better in the long-term.

**Q.** Can those with rent arrears still move home?

**A.** If they move within the same housing association they can still move.

Sheila shared an example of a parent who had one child go into care and the other leave home, leaving her £78 p/w short for rent. DHP was granted for 6 months but due to lack of suitable available housing she went into rent arrears.

## 5.3 Council Tax Support

Julie was asked about the 25% contribution rule for some claimants in CB. Julie said it was unlikely that any changes to the CB scheme would be made in the near future. The impact of other benefit changes and future demands on CT Support need to be assessed before any change is considered. CBC will be looking at ways to cut the administration costs of running the local scheme.

	<p><b>Q.</b> The capital limit in CB for Council Tax Support is £16,000 but in BB it is only £8,000. Could this limit be made clearer on the BBC website?</p> <p><b>A.</b> James acknowledged that the information on the website does need updating. The capital limit will be added. The latest policy for the scheme in BB gives full details of the scheme. James will send this document to Len for circulation.</p> <p>Karen said that the information on the BBC website is not easy to navigate. For example, a search for “backdating rules” came up with zero results. James responded that the new system should be available for April.</p> <p><b>5.4 Local Welfare Provision</b></p> <p>The LWP scheme had been extended nationally for this year. James thinks it will not be continued next year.</p> <p>Sheila commented that previously some discretionary payments could help with rent and Council Tax shortfalls. She had written on behalf of a client who fell behind and got a form for Council Tax Relief. This was returned but no response was received now appears to have been ‘lost’ in the system. The client has had two years of court cases.</p> <p>James responded that the Council Tax Relief system is being updated and proposals will go out to consultation. James thanked Sheila for the useful feedback. It is recognised there is some confusion between DHPs, Council Tax Relief, and Local Welfare Provision.</p> <p><b>5.5 Benefit Cap</b></p> <p>Issues had already been covered in Item 4 above.</p> <p><b>5.6 Benefits for EEA Nationals</b></p> <p>Due to lack of time it was agreed to postpone discussion on this item to the next meeting.</p>	<b>JH</b>
<b>6</b>	<b>General updates from the local benefit offices</b>	
	<p><b>Housing Benefit Offices</b></p> <p>Julie reported that CBC has now launched their online HB claim form. Claimants have the choice of using this or the paper claim form.</p> <p>Aragon HA will be receiving a demonstration on the online form on Monday. If anybody else would like a demonstration, they should contact Julie at CBC.</p>	

<b>7</b>	<b>Information exchange</b>	
<b>7.1</b>	<b>Aragon Housing Association</b>  Elliott will circulate details of a vacancy for a Benefits Adviser (Maternity Cover). He is covering for the Team Manager at the moment. This cover ends soon.	<b>ES</b>
<b>7.2</b>	<b>BRASS</b>  Bryden reported that they BRASS are in the process of applying for funding to cover increased workload including benefits advice enquires. He also reported on the Immigration Health Surcharge that has been brought through Parliament quickly. Some refugees who are trying to bring their families across to the UK now have to pay upfront for what the family might need from the NHS. Some are being asked to pay £2,500 on top of their other immigration costs. Bryden will send details of the surcharge and will give an update at the next meeting.	<b>BK</b>
<b>7.3</b>	<b>Bedfordshire Advice Forum</b>  David reported that BAF are reviewing the local advice sector's training needs for 2016 at the next BAF meeting on 29 <sup>th</sup> September.	
<b>8</b>	<b>Any other business</b>	
	Len thanked everyone for another high attendance at the meeting. The BBN meetings are arranged through BAF, and funding had been allocated for two meetings in 2015/16. BAF will need to review the situation for 2016/17. There was good feedback from those attending and it was agreed that the meetings should continue, if possible. David (Chair of BAF) had attended for the first time today and had found the meeting very useful. He confirmed that BAF's Steering Group would try to ensure that meetings could continue next year.	
<b>9</b>	<b>Date of next meeting</b>	
	<b>10.00 am on Wednesday 9<sup>th</sup> March 2016.</b>  Venue to be confirmed. We will try to book current venue again.	