



Welfare Reform Update

Universal Credit Update

- Roll out of Universal Credit remains very slow because the Department for Work and Pensions has put in a place a long list of criteria which needs to be met in order to qualify for claiming Universal Credit. To date we have 34 customers and 7 clients claiming universal credit.
- Each of the clients had been wrongly advised to claim Universal Credit. Clients living in supported accommodation should be exempt, with the local authority continuing to pay the housing costs.
- We have experienced some issues where the local authority should continue to pay the housing costs for a client living in supported accommodation and has so far failed to do so. This issue is a result of how the local authority has interpreted the guidelines. We're currently consulting with the local authority concerned and our legal team to resolve this matter.
- In over half of the scenarios we've seen an increase in arrears before the Universal Credit claim. Housing benefit has stopped due to change in circumstances or housing benefit sanctions have been applied. In each of these scenarios the customer is more likely to make a partial payment when they receive their first Universal Credit payment.
- We've had some success in both recovering arrears from the Department for Work and Pensions and having the housing element paid directly to Home Group.
- Only one customer hasn't paid since receiving Universal Credit whilst about a quarter have made partial payments which means they've paid us something but less than the rent owed.
- Sanctions continue to be a concern which has resulted in some customers receiving no income for a period of time. Landlords are not informed when this happens.
- Customers are experiencing additional expenditure incurred e.g. phone calls to the Department for Work and Pensions, travel to job centre etc. Financial support isn't being offered as it should be by job centres.
- Communications from the Department for Work and Pensions is unclear generating further queries/confusion for customers and clients.
- The Department for Work and Pensions do appear to be listening to feedback and have recently made changes so that they now write to landlords to let them know their tenant is claiming housing benefit under Universal Credit.
- Universal Credit roll out extends during March and April to include the North East, Scotland and a number of areas across the South regions. Briefings, webinars and support are now being extended to these areas, similarly to the North West.
- We have mapped colleague and customer journeys based on the first 22 live Universal Credit cases and reviewed the actions and decisions taken by colleagues at each point of the journey where we have contact with them. Principles, parameters and guidance (in alignment with existing policies) are now being put in place to set much clearer expectations of colleagues in each scenario.

Not Protected

Paperless Direct Debit

Clients are now paying by direct debit for the first time. Paperless Direct Debit provides customers and clients the capability to setup a direct debit any day of the week. Full roll out is currently scheduled for between June and August 2015

Collections Academy.

So far 179 have taken part in the training and 868 have already signed up for training.

Customer Service Arrears Management

We are continuing to test tailored customer communications to address specific failure points (e.g. broken arrangements). We've built and are now testing a new range of operational arrears management reporting. The range of reports supplement our customer management system and will guide colleagues to take more timely action. It also provides governance by making visible where colleagues have failed to take appropriate action.

Income Protection Campaign

Research phase of Income Protection campaign is due to present findings and recommendations by early April. This is initially based on customers and colleagues in North West with other regions to follow. The creation of the campaign assets (e.g. posters, call scripts, web banners) will follow thereafter.

Customer and client profiling

We have previously identified the need to be able to identify the customers and clients most at risk and using customer intelligence to direct resources and intervention where it counts the most. We have made a start by identifying those customers who qualify for alternative payment arrangements and are starting to understand the triggers that will result in partial payment following Universal Credit.

Customer Services Partner – Income Maximisation (previously WISP)

The recently established roles are proving their worth in supporting customers and colleagues as they transition to Universal Credit. We're now looking at how we can make better use of the resources on a national level.

Trusted Partner Status and Data Sharing.

We had applied to participate in data sharing and trusted partner status pilots so that we could better predict who requires additional support and work directly with the Department for Work and Pensions. Our application to participate in the pilot was unsuccessful and so we must now wait until this is made available to us.