

WELFARE REFORM MITIGATION ACTION PLAN
September 2012

No	Objective	Action	Responsibility (<i>& Add. Costs</i>)	Timescale	Progress Report (to be updated every 2 months)
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Strategic

To ensure that a strategic and corporate approach is taken to mitigate the effects of welfare reform, including good data management

1	Ensure that members and senior officers are aware of the Welfare Reforms and their impacts and implications	(a) Present the CIH Report on the Impact and Implications of the Welfare Reforms on Epping Forest to members and senior officers	Director of Housing	Sept 2012	
2		(b) Webcast the CIH Report and Presentation and provide all members and officers with a link to view the Presentation Webcast	Director of Housing	Sep 2012	
3	Ensure that the Council prepares and plans for the effects of the welfare reforms in a corporate, effective and co-ordinated way.	(a) Establish a Welfare Reform Mitigation Project Team, chaired by the Director of Housing and comprising officers from Housing and Housing Benefits, to plan and oversee the delivery of the Council's response	Director of Housing	Sept 2012	
4		(b) Formulate a Welfare Reform Mitigation Action Plan for adoption by the Cabinet and formally monitor progress on a bi-monthly basis	Director of Housing	Oct 2012	
5	Update and refine the CIH's assessments of the effects of the Welfare Reforms	(a) Match EFDC property and tenant data to identify individual tenants to be affected by the bedroom tax.	Assistant Director (Benefits)	Oct 2012	

6		(b) Use data from the DWP to identify Epping Forest benefit claimants who will have reduced income as a result of the introduction of the Benefit Cap	Assistant Director (Benefits)	Oct 2012	
7	Improve the quality of information held about all the occupants of Council properties, in order to improve tenant profiling and identify potential current and future under-occupation	Undertake a further Census of all Council tenants, with data input resourced by 2 temporary members of staff for 6 weeks	Housing Resources Manager £5,000 – HRA (Service Enhance. Fund)	June 2013	

Information to Residents and Advice Agencies

To ensure that residents and advice agencies are provided with accurate, useful and timely information, advice and support on the welfare reforms; how they may be personally affected; and action they can take to mitigate the effects

8	Advise all current and new Council and private tenants of the main Welfare Reforms and the potential implications	(a) Produce a Special Issue of <i>Housing News</i> - received by all Council tenants - providing general information on the Welfare Reforms, and include relevant information in every issue until at least the end of 2013/14	Principal Housing Officer (Information & Strategy)	Special Issue - Jan 2013 / Ongoing to Mar 2014	
9		(b) Produce a leaflet on the main Welfare Reforms and the potential implications to Council tenants, including direct payments, bedroom tax, increasing non-dependent charges and the need for transactional bank accounts	Principal Housing Officer (Information & Strategy)	Jan 2013	
10		(c) Provide the Council's Welfare Reforms leaflet to all new tenants with their tenancy offers	Housing Options Manager	From Jan 2013	

11		(d) Include discussions on budget planning and debt concerns as part of the existing system of new tenant visits undertaken by Housing Management Officers	Area Housing Managers (North/South)	From April 2013	
12		(e) Assess the range of "Personal Welfare Reform Calculators" on the market and purchase the most appropriate application for Housing Management Officers and Benefit Officers to use in order to advise claimants of the potential financial effects.	Assistant Director (Benefits) Area Housing Managers (North/South) £3,000 – HRA (Service Enhance. Fund)	Dec 2012	
13	Ensure that all advice agencies are fully aware of the Welfare Reforms, the Council's response and identify potential increased partnership arrangements	Meet with all CAB Managers (and where possible their advisers), Epping Forest Housing Aid and NACRO Housing to explain the Welfare Reforms, the Council's response and who to contact	Assistant Director of Housing (Operations)	Jan 2013	
14	Provide targeted information to Council and private tenants known to be affected by the Welfare Reforms	(a) Write to all benefit claimants assessed as losing income as a result of the introduction of the Benefit Cap to advise them of the assessed loss	Assistant Director (Benefits)	Oct 2012	
15		(b) Produce and send a leaflet to all Council tenants in receipt of housing benefit, explaining the action required by them on the introduction of direct payments to tenants	Principal Housing Officer (Information & Strategy)	Sept 2013	

16		<p>(c) Write to all housing applicants of working-age on the Housing Register who have a housing need of 2 or more bedrooms as assessed by the current Housing Allocations Scheme, but a lower property size requirement under the Local Housing Allowance, advising them that:</p> <p>(i) if they are offered Council accommodation for their assessed property size need and are in receipt of housing benefit, their benefit will be reduced as a result of the "bedroom tax" from April 2013; and</p> <p>(ii) they therefore bid on smaller sized properties</p>	Housing Options Manager	Nov 2012	
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Reducing Under-occupation

To minimise the under-occupation of Council properties by working-age Council tenants in receipt of housing benefit, and to endeavour to assist under-occupying Council tenants to move to smaller accommodation if they wish

17	Minimise the number of Council tenants who under-occupy their Council property	(a) Update the Council's Housing Service Strategy on Under-occupation to include the Council's responses to the implications of the "bedroom tax"	Assistant Director of Housing (Operations)	Jan 2013	
18		(b) Appoint to the newly created post of Housing Under-Occupation Officer to deliver the Council's updated Housing Service Strategy on Under-occupation	Housing Manager (Older People's Services)	Jan 2013	

19	Identify Council tenants and housing association tenants assessed as being affected by the "bedroom tax"	Housing Benefits staff undertake a data-matching exercise and provide: (a) The Housing Service with a list of Council tenants affected; and (b) Housing associations with a list of their tenants affected	Assistant Director (Benefits)	Oct 2012	
20	Advise and discuss with Council tenants the options available to them in response to the "bedroom tax"	(a) Write to all Council tenants assessed as being affected by the "bedroom tax", explaining the position and advising that a Housing Management Officer will visit to discuss options	Area Housing Managers (North & South)	Nov 2012	
21		(b) Produce a leaflet explaining the effects of under-occupation for tenants in receipt of housing benefit / universal credit, the options available and support provided by the Council	Principal Housing Officer (Strategy & Information)	Dec 2012	
22		(c) Arrange for all Housing Management Officers to visit tenants affected by the "bedroom tax" to advise them of the options available	Area Housing Managers (North & South)	Feb 2013	
23	Ensure that new Council and housing association tenants are offered properties that meet the bedroom requirements of the Local Housing Allowance, to ensure that no "bedroom tax" arises on initial letting	When the Council's Housing Allocation Scheme is reviewed and revised, include provision within the Scheme to ensure that the size of Council properties offered to housing applicants meets the Local Housing Allowance requirements	Assistant Director of Housing (Operations)	March 2013	

24	Encourage under-occupying working age tenants to move to smaller accommodation	(a) Continue to ensure that under-occupying tenants are kept in the highest priority band when the Housing Allocations Scheme is reviewed and revised, and that the criteria for assessing their under-occupation is line with the Local Housing Allowance requirements.	Assistant Director of Housing (Operations)	March 2013	
25		(b) Double the budget in 2013/14 for providing tenants with a financial incentive if they downsize to smaller accommodation from £22,000 p/a to £44,000 p/a	Housing Resources Manager <i>£22,000 – HRA (Service Enhance. Fund)</i>	Nov 2012	
26	Assess the no. of 1 and 2 bedroom properties required for current and future under-occupying tenants who wish to downsize	Survey under-occupying tenants about their re-housing intentions when Housing Management Officers visit them to discuss options and record the no. of smaller properties required	Area Housing Managers (North & South)	Feb 2012	
27	Seek to ensure an adequate provision of 1 and 2 bedroom properties within new affordable housing developments	(a) Seek to negotiate with developers and housing associations sufficient numbers of 1 and 2 bedroom properties within new affordable housing developments to meet the demands of down-sizing Council and housing association tenants.	Housing Development Officer	Ongoing to March 2014	
28		(b) Endeavour to include sufficient numbers of 1 and 2 bedroom properties within the Council's Housebuilding Programme as part of Development Appraisals to meet the demands of down-sizing Council and housing association tenants.	Housing Development Officer	Sept 2013	

Reshaping Service Delivery

To change services, or introduce new services, to assist the Council and residents to mitigate the effects of the welfare reforms

29	Minimise tenants' debts and the financial loss to the Council from the introduction of direct payments of Housing Benefit and Universal Credit to Council tenants	(a) Advise Housing Management and Housing Options staff of the Welfare Reform Act's definition of "vulnerable people"	Area Housing Managers (North/South)	July 2013	
30		(b) Undertake an exercise by Housing Management staff to identify working age tenants classed as potentially "vulnerable" under the Act and; (i) Visit vulnerable working age tenants to explain the Welfare Reforms and their effects; and (ii) Seek their written agreement to having their Housing Benefit / Universal Credit paid direct to the Council	Area Housing Managers (North/South)	Sept 2013	
31		(c) Introduce a procedure for Housing Options staff to identify vulnerable housing applicants prior to lettings and to seek their written agreement to having their Housing Benefit / Universal Credit paid direct to the Council on tenancy sign-up	Housing Options Manager	Sept 2013	
32		(d) Introduce a procedure to maximise the use of the discretionary power within the Local Housing Allowance changes allowing Housing Benefit Teams to pay the LHA direct to private landlords and the Council's	Assistant Director (Benefits) / Housing Options Manager	March 2013	

		Housing Service where this would help to secure or retain a letting			
33	Assist Council tenants to prepare for the introduction of Universal Credit	(a) When visiting vulnerable working age Council tenants, offer assistance to those without transactional bank accounts to open accounts in preparation for Universal Credit	Area Housing Managers (North/South)	Aug 2013	
34		(b) Prepare for the automatic credit of housing benefit to tenants of pensionable age from their Pension Credit	Asst. Director (Benefits) / Housing Resources Manager	Sept 2013	
35	Support the introduction and operation of the Home2Home Furniture Recycling Scheme in Epping Forest	(a) Provide a grant of £20,000 from the General Fund and £10,000 from the HRA when there is surety and sufficient evidence that the Scheme will become operational and sustainable	Director of Housing / Policy Officer <i>£10,000 – HRA £20,000 – G/F (both already allocated)</i>	March 2013	
36		(b) Housing Options Manager to provide support and advice to the Scheme, including attendance at support meetings	Housing Options Manager	From Jan 2013	
37	Provide a facility for local residents to obtain independent general and financial advice on mitigating the effects of the Welfare Reforms, including the new Council Tax Support Scheme	(a) Discuss with Epping Forest CAB the possible of 2 temporary paid Advisors for 18 months, funded jointly from the Council's HRA (90%) and General Fund (10%) as an addition to the existing SLA, and recommend to Cabinet if supported by the CAB	Assistant Director of Housing (Operations) <i>£67,500 – HRA (Service Enhance. Fund) £7,500 – GF (DDF)</i>	Nov 2012	

Minimising Homelessness

To minimise the numbers of households who become homeless as a result of the welfare reforms and to assist such households to minimise the resultant effects

38	Provide sufficient staff resources to respond to the anticipated increased numbers of homelessness applications	(a) Recommend to Cabinet that part of the unallocated homelessness funding from the CLG for 2013/14-2014/15 is used to appoint 1FTE additional Homelessness/Prevention Officer on a temporary basis for 2 years	Assistant Director of Housing (Operations) £28,500 (CLG Funding)	Dec 2012	
39	Increase the availability of accommodation for homeless applicants	(a) Recommend to Cabinet the adoption of a policy to place homeless families with less than 3 years residence in the District in suitable private rented accommodation	Assistant Director of Housing (Operations)	Jan 2013	
40		(b) Work with the Council's Preferred Housing Association Partners to secure and provide private rented housing as part of the non-affordable housing provision on new developments or through acquisition from the open market	Director of Housing	From Jan 2013	
41	Target the increased CLG funding provided for Discretionary Housing Payments (DHPs) to private tenants in the most need, and with the greatest chance of using DHPs to prevent homelessness	Housing Benefits and Housing Options staff to jointly formulate a targeted Discretionary Housing Payment Scheme for adoption by the Cabinet	Housing Options Manager / Assistant Director (Benefits)	Feb 2013	

Council's Financial Management

To identify and minimise the financial cost and effects of the welfare reforms on the Council as an organisation, and to ensure that appropriate budget provision for the additional costs are made within the HRA Financial Plan

42	Adjust performance indicator targets to reflect the effect of the Welfare Reforms	(a) Reduce the KPI for rent collection rate from 98.80% to 96.75% from 2013/14	Director of Housing	Mar 2013	
43		(b) Increase the Management PI for rent arrears from 1.60% to 2.75% from 2013/14	Principal Housing Officer (Information & Strategy)	Mar 2013	
44		(c) Increase rent arrears targets for individual Housing Management Officers by 60% from 2013/14	Area Housing Managers (North & South)	Mar 2013	
45		(d) Increase the KPI for the no. of homeless households in temporary accommodation in 2013/14, based on Quarter 3 data	Director of Housing	Mar 2013	
46	Promote efficient payment methods for Council tenants receiving direct payments	(a) Recommend to Cabinet a Direct Debit Marketing Campaign for all Council tenants, providing an appropriate financial incentive for tenants who pay by direct debit for one year without any missed payments	Housing Resources Manager <i>£10,000 – HRA (Service Enhance. Fund)</i>	June 2012 (Effect. from Sept 2013)	
47		(b) Introduce a procedure to identify and seek third party payments from the DWP for: (i) Tenants in rent arrears of 4 weeks or more; and	Area Housing Managers (North & South)	Aug 2013	

		(ii) All licensees of the Council's Homeless Persons Hostel	Housing Options Manager		
48		(c) Join the CIH Direct Payment Learning Network to learn from the experiences of the national Direct Payments Demonstration Pilots	Area Housing Managers (North & South)	From Oct 2012	
49	Ensure the provision of adequate staffing to minimise Council rent arrears, as a result of direct payments and other Welfare Reforms	<p>Recommend to Cabinet:</p> <p>(a) The immediate appointment of 2 additional Housing Management Officers to help minimise the level of increased rent arrears; and</p> <p>(b) That Housing Management staffing levels be reviewed during 2013/14 in the light of the actual level of rent arrears</p>	<p>Director of Housing</p> <p><i>£57,000 p/a – HRA (Service Enhance. Fund)</i></p>	<p>Oct 2012</p> <p>Oct 2013</p>	
50	Make appropriate budget provision to fund the costs of the Welfare Reforms	(a) Increase the budget provision for the increased use of bed and breakfast accommodation	<p>Housing Options Manager</p> <p><i>£5,000 – GF(DDF)</i></p>	Nov 2012	
51		(b) Increase the budget for Council rent transactions by £50,000 p/a	<p>Housing Resources Manager</p> <p><i>£50,000 p/a – HRA (Collection costs)</i></p>	Nov 2012	
52		(c) Increase the annual budget provision for bad debts within the HRA by £93,000 (£632,000 to £725,000)	Housing Resources Manager	Nov 2012	

53		(c) Report to the Housing Scrutiny Panel on the required additional resources required from the HRA's Service Enhancement and Improvement Fund to meet the cost of new HRA services identified within the Welfare Reform Mitigation Action Plan	Director of Housing	Jan 2013	
54		(d) Report to the Finance and Performance Management Cabinet Committee on the DDF funding required to meet the cost of new General Fund services identified within the Welfare Reform Mitigation Action Plan	Director of Housing	Nov 2012	

Staff Training and Communication

To ensure that all relevant staff are aware of the welfare reforms, the effects on residents, the Council's response to the reforms and ways that residents can mitigate the effects on themselves

55	Provide information to all Housing staff on the main elements and implications of the Welfare Reforms	(a) Provide timely information within the <i>In-House</i> , the Housing Directorate's staff newsletter	Principal Housing Officer (Information & Strategy)	Ongoing to Dec 2013	
56	Ensure that Housing and Housing Benefits staff affected by the Welfare Reforms are briefed on the detail of the Welfare Reforms, the Council's response and the provision of appropriate advice	(a) Attend Housing Management, Housing Options and Housing Benefits Team Meetings to explain the detail of the Welfare Reforms, the Council's response and the provision of appropriate advice	Assistant Director of Housing (Operations) / Asst. Director (Benefits)	Jan 2013	
57		(b) Arrange for key managers and staff to attend training courses on the Welfare Reforms to ensure they are up to date with developments and emerging good practice	Director of Housing	Ongoing to Dec 2013	

58		(c) Ensure Housing Management and Housing Benefits staff are aware of all the circumstances in which benefit can be paid direct to the landlord (ref: Table 16.2 of the Shelter/CIH Guide to Housing and Council Tax Benefit 2012/13 and DWP Housing & Council Tax Benefit Circular A9/2009)	Asst. Director (Benefits) / Area Housing Managers (North and South)	July 2013	
Total additional resources required to meet the additional costs of the welfare reforms and implement the Council's response		Housing Revenue Account	One-off - £85,500 Ongoing - £129,000 p/a		
		General Fund	One-off - £7,500 Ongoing - £5,000 p/a		