

BEDFORDSHIRE BENEFITS NETWORK

MINUTES OF MEETING

10.00 am, Wednesday 28th September 2016

Bunyan Meeting, Mill Street, Bedford

Present

Elliott Stephenson	Aragon Housing Association (Chair)
Karen Banfield	Citizens Advice Leighton Linlade
Jon Clingan	Carers in Bedfordshire
Samantha Conder	Macmillan Welfare Rights Service, CBC
Noor D'Agostino	Aldwyck Housing Group
James Hurd	Bedford Borough Council
Mary Lawrence-Balson	Gateway Housing Support, CBC
Karen Lister	Salvation Army Debt Advice Service (Bedford)
Yasmina Mahmood	Bedford Borough Council
Duncan Mellonie	Bedford Borough Council – Youth Accommodation Support
Zoe Miller	Hightown Housing Association
Paulette Rennie	Bedford Community Self-Help Group
Bhavani Sarma	Disability Resource Centre
Sheila Stubbins	Money Advice at St Andrews
Sue Warner	Citizens Advice Mid Beds
Len Simkins	BAF / Infotrain (Facilitator and minutes)

Apologies

Dean Croft	Bedford Citizens Advice
Sarah Dove	Gateway Housing Support, CBC
Debbie Harris	Revenue and Benefits, CBC
Julie Luckman	Revenue and Benefits, CBC
Cathy Moorhouse	BRASS
Chris Stelling	Autism Bedfordshire
Helen Turney	Bedford Citizens Housing Association
Philippa Ward	Carers in Bedfordshire

This Benefits Network meeting was organised by



on behalf of

Bedfordshire
Advice Forum

In partnership with



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Housing Association

Item	Subject	Action
1	Introductions and apologies	
	<p>Elliott Stephenson (Chair) welcomed everybody to the meeting.</p> <p>Introductions were made and apologies for absence taken.</p>	
2	Minutes of last meeting (9th March 2016) and matters arising	
	<p>A clarification was made to the minutes. Item 1 (Benefits and EEA Nationals) – 2nd question/answer. The permanent right to reside rule only applies if a person has been lawfully resident continuously for 5 years.</p> <p>The minutes of the last meeting were then agreed.</p> <p>Matters arising were:</p> <p>Item 9.2 – AOB - Benefits training</p> <p>Len reported that BAF had recently run an Introduction to Benefits course as requested. A course had also been run on Welfare Reform.</p> <p>Item 1 – Benefits and EEA Nationals</p> <p>Following his presentation at the last meeting, Jason Tsirico will be running a ½ day course for BAF on Benefits and EEA Nationals. This was being organised for 1st November. Places are still available on this course.</p>	
3	Benefit Cap	
	<p>Len presented a paper on the benefit cap. From 7th November the maximum benefit level will be reduced to £20,000 a year for couples and single parents, and £13,400 a year for single people. The cap level will be higher for people living in Greater London</p> <p>Len explained who is affected by the cap and what benefits are included in the cap. He also ran through an example. Len confirmed that some people are exempt from the benefit cap. From November people receiving Carer's Allowance or Guardian's Allowance will also be exempt from the cap.</p> <p>James reported that about 300 extra current claimants in Bedford Borough would be affected by the new rules. Debbie Harris (CBC) had sent an email confirming they had identified 297 claimants in Central Bedfordshire who would be affected by the new cap compared to 38 at the moment.</p> <p>Noor reported that some of their tenants had been wrongly identified by local authorities as to be affected by the cap. Noor asked whether Bedford Borough Council could give housing associations their list. They have already received the information from CBC and other local authorities. Aldwyck will be ringing everybody who has been identified to check on their situation. They have developed a questionnaire to help see whether a tenant may be able to claim a qualifying benefit that will make them exempt from the cap.</p>	

	<p>There was some concern that the letters from the JCP about the benefit cap were not in plain English.</p> <p>Bhavani said that CPAG were looking for test cases on the new cap.</p> <p>Elliott reported that Aragon HA had identified 59 tenants who will be affected by the new cap. 56 of these are in Central Beds and 1 is in Bedford Borough. They could lose between £3 and £170 a week under the new rules. They are contacting the affected clients to give them advice.</p> <p>James confirmed that Bedford Borough Council has a limited amount in their Discretionary Housing Payment budget which can be used to help claimants affected by the cap. The aim is to encourage claimants to take up work. James was asked whether saving some DHP budget to help with the cap would result in less money being available for other situations. The answer was yes. There was also a question about financial assessments for DHPs. James replied that claimants need to justify expenditure that they make and cannot simply rely on figures entered onto financial statements used in debt advice cases.</p>	
4	Universal Credit	
	<p>Elliott reported that there were 5,502 claimants of UC in Bedfordshire and Hertfordshire on 10th June. 23% of these claimants were now working.</p> <p>33 claimants were involved in the In-Work Progression Trial in Bedford Borough and Central Beds.</p> <p>At Aragon / Grand Union HA there were 35-40 UC claimants. There had been some applications made to JCP for direct payment of rent, due to rent arrears. But there had been some problems in arranging this.</p> <p>Noor reported similar problems at Aldwyck Housing Group with some cases.</p> <p>A question was asked about whether any claimants were having UC payments made via a credit union. There seemed to be limited evidence of this with Bedford CU, but it was working in Northamptonshire.</p> <p>There were concerns that UC letters for JCP were not clear on how the housing element had been calculated.</p> <p>A query was raised about when the Full UC Service would be introduced. There were some indications that it would come to Bedford JCP in May 2017.</p>	

5	Update on other Welfare Reform Issues	
5.1	<p data-bbox="268 253 735 286">Personal Independence Payment</p> <p data-bbox="268 315 643 349">Various updates were given.</p> <ul data-bbox="284 367 1257 887" style="list-style-type: none"> <li data-bbox="284 367 1257 434">• From June 2016 new rules mean that children (under 18) in hospital will not lose PIP or DLA. <li data-bbox="284 456 1257 591">• Some DLA claimants are having problems with their lease cars if they lose the Mobility Element when they are asked to claim PIP. Sheila gave details of a case that she had been working on where a claimant was left owing money on her car. <li data-bbox="284 613 991 647">• PIP claims are now being processed in 8-10 weeks <li data-bbox="284 669 1230 770">• There have been some problems with the new PIP review forms used when there is a change of circumstances. Some claimants have not given enough information and then found that PIP has been stopped. <li data-bbox="284 792 1238 887">• Some examples were given of DLA claimants being refused PIP when they apply. Advisers were encouraged to help clients ask for mandatory reconsiderations if they disagreed with the decisions. <p data-bbox="172 927 775 960">5.2 Housing Benefit (Under-occupancy)</p> <p data-bbox="268 990 863 1023">Various updates and clarifications were given</p> <ul data-bbox="284 1050 1257 1536" style="list-style-type: none"> <li data-bbox="284 1050 1257 1117">• Some housing association tenants were arranging transfers to smaller properties <li data-bbox="284 1140 1211 1207">• Rents were still very high in the private sector and not an attractive alternative <li data-bbox="284 1229 1246 1330">• Some claimants were receiving DHPs to help cover the HB reduction. However DHPs are only paid for a maximum of 1 year. Claimants then need to re-apply <li data-bbox="284 1352 1246 1420">• 922 claimants in Central Beds were affected by the HB reductions. A lower number were affected in Bedford Borough <li data-bbox="284 1442 1142 1476">• 320 Aragon tenants were affected but the number is reducing <li data-bbox="284 1498 1187 1536">• The over-occupancy rules only apply to claimants of working age <p data-bbox="172 1576 560 1610">5.3 Council Tax Support</p> <p data-bbox="268 1639 619 1673">Some updates were given.</p> <ul data-bbox="284 1700 1238 2074" style="list-style-type: none"> <li data-bbox="284 1700 1238 1767">• There are no changes planned to CTS in Bedford Borough or Central Bedfordshire. <li data-bbox="284 1789 1238 1980">• A query was raised about appeal rights regarding recovery of an overpayment of CTS. James explained that CTS appeals can go to a Valuation Tribunal but they do not have jurisdiction to consider overpayments. A better way forward would be to ask for an internal review. Councils have the power to write off CT debt and can do so in certain circumstances. <li data-bbox="284 2002 1214 2074">• There had been a growth in CT arrears cases in Central Beds. Help had been given to some clients to get their debt written off. 	

<p>5.4</p>	<p>Local Welfare Provision</p> <p>Some updates were given:</p> <ul style="list-style-type: none"> • There is still little publicity about the LWP schemes • In Central Beds there seemed to have been fewer restrictions recently in getting help. But some clients were only getting £5 vouchers • In Bedford Borough there are no plans for changes next year (2017/18) • There has been an increase in applications for LWP in Luton because of the delays in getting paid when a Universal Credit claim is made. • Luton Council will be putting their LWP service out to tender 	
<p>5.5</p>	<p>Other changes</p> <p>Len gave an update on the various changes that had been introduced in April including:</p> <ul style="list-style-type: none"> • Single Tier Pension • Freeze on benefits for people of working age • The waiting period for getting with a mortgage in certain benefits went back to 39 weeks (from 13 weeks) • Housing Benefit Family Premium was withdrawn 	
<p>6</p>	<p>General updates from the local benefit offices</p>	
<p>6.1</p>	<p>Jobcentre Plus / DWP</p> <ul style="list-style-type: none"> • Elliott reported on the September CRG meeting. There had been a presentation of the Troubled Families Programme which had been running since 2015. Multi-agency support was provided to the identified families. • Len reported that he seems to have been taken off the CRG email list for CRG correspondence and has therefore been unable to forward this to Network members for a number of months. He will try to resolve this. • There were more concerns about some of the ATOS assessments for disability benefits. • There was also concern that a representative from JCP does not attend the Benefit Network meetings. 	
<p>6.2</p>	<p>Housing Benefit Offices</p> <p>James clarified that HB claims for people of working age can only be backdated up to 1 month whereas for pensioners claims can backdated up to 3 months. Applications for CT Reduction can be backdated 6 months.</p> <p>Bedford Borough Council is looking at introducing online claims possibly from October.</p>	

	<p>In Central Bedfordshire, Debbie confirmed, in her email, that:</p> <ul style="list-style-type: none"> • CBC were now providing Council Tax Support to 25 Universal Credit claimants • There had been an improvement in processing times for claims • They have a large number of vacancies but they have been unable to recruit enough experienced staff. CBC have created a trainee role and will be appointing 6 trainees. • With the gradual introduction of UC they are unclear about their staffing needs in the long-term 	
7	Information exchange	
7.1	<p>Citizens Advice Leighton Linlade</p> <p>Karen reported long delays in some Pension Credit claims. It is difficult to resolve these problems and has even been put off making complaints.</p> <p>There had also been some Pension Credit problems for some claimants whose immigration status has been challenged. Some of these people had lived in the UK since the 1950s or 1960s and it was difficult to obtain documentary evidence from that time.</p>	
7.2	<p>Macmillan Welfare Rights Service</p> <p>They had secured an extended 1 year funding contract. They will be appointing some new advisers in Central Bedfordshire. There will be more focus on outreach appointments at the Primrose Unit in Bedford Hospital rather than home visits.</p>	
7.3	<p>Carers in Bedfordshire</p> <p>Their funding for benefits advice has now ended. This has resulted in a change of services and there is more focus on signposting clients to other advice agencies. Jon now acts as a support worker.</p>	
7.4	<p>Aragon Housing Association</p> <p>They will be appointing a Tenancy Support Officer who will be providing extra support to tenants on top of the team's benefit and money advice.</p>	
8	Any other business	
	None	
9	Date of next meeting	
	<p>10.00 am on Wednesday 1st March 2017.</p> <p>Venue to be confirmed.</p>	