

Welfare Reform & Social Inclusion

Resources & Overview Scrutiny

Date: 12th March 2018

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Wards:	All
Locality Affected:	All
Parishes Affected:	All

1. Purpose and Reasons

- 1.1 To provide an update on Welfare Reform and how the Council is supporting Swindon residents through the changes to welfare benefits.
- 1.2 An update on the Assistance provided by Social Inclusion.

2. Recommendations

The Committee is recommended to:

- 2.1 Note the update and feedback on the assistance being provided.

3. Detail

- 3.1 The Welfare Reform Act was passed in 2012 and introduced a number of changes. These include the Social Sector under-occupancy Housing Benefit reduction, Council Tax Benefit changes, the Benefit Cap and Universal Credits.
- 3.2 Updates and training have been provided to the Individuals that were known to be impacted, Housing & other Social Landlords officers and Social Care and Advice Agency staff prior to the introduction of the changes and awareness of the support available was given at the time.
- 3.3 The Support Available Currently:
 - 3.3.1. Discretionary Housing Payments. The Council has a budget of £507,000 in 2017/18 and £492,000 in 2018/19 in order to provide short-term assistance to those with a shortfall between their rent and Housing Benefit or Universal Credit housing support element. If required the Council has also obtained permission from Central Government to use HRA funds in order to provide further help to its own tenants with such shortfalls.
 - 3.3.2. A permanent appointment of Social Inclusion and Enterprise Manager has been made, using savings from the Local welfare Assistance fund. Expenditure on the Swindon Emergency Assistance Fund has reduced significantly, as result of prioritising awards to those in most need and referring those that need budgeting and debt advice to Citizens Advice. The Social Inclusion and Enterprise Manager is involved in:

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- 3.3.3. Publicising and encouraging residents to join Credit Union. Now acting as an advisor to the board of Wiltshire Savings & Loans (WSL) and is assisting with the merger of WSL and Steam Ahead credit union. The Chief Executive of Bristol Credit Union has also been invited to review the new business plan. A new collection point has been set up in Penhill and work to have another in Highworth and other areas being undertaken. A Save as You Earn scheme has been introduced for Swindon Borough Council employees
- 3.3.4 Promoting the work of the National Illegal Money Lending Team ('Stop Loan Sharks'). Encouraging Referrals to this Team and use of their funding as a financial incentive for individuals to join the credit unions.
- 3.3.5 Working with Council's Affordable Warmth co-ordinator action has been taken on fuel poverty. Swindon Energy Matters switching site has been established and promoted to help residents transfer their energy suppliers and reduce the number of people on more expensive tariffs.
- 3.3.6 The Appointment of two 'Money Mentors' working with Citizens Advice continues until September 2018 at least. They are helping more residents who need debt or budgeting advice, particularly those impacted by the latest Welfare Reforms.
- 3.3.7 Working with the Council's commissioners and the Department of Works and Pensions set up a new process for managing vulnerable clients with drug and alcohol challenges in order to minimise the possibility of benefit sanctions and homelessness.
- 3.3.8 Run quarterly Financial Inclusion Seminars and updated the Council's Benefits webpages.
- 3.3.9 Commenced working with local partners and Social Enterprises in order to start a Social Enterprise Network that can try and assist each other, help new enterprises and possibly co-ordinate assistance.
- 3.3.10 Using Department Works and Pensions funding Universal Credit Claimants can be with provided one to one appointments for those needing help to make their claims online at the Central library and with Citizens Advice for Personal Budgeting appointments.
- 3.3.11 The Council's Revenues Team continue to provide assistance to those having difficulty paying their Council Tax. Amending the 'recovery routines' and trying to phone residents prior to issuing summonses (pledge 24).