



Welcome...

Welcome to Issue 7 of the Landlord Links, the twice yearly newsletter produced by Telford & Wrekin Council's Benefit Service.

Thank you for your continued support and contributions to the newsletter which we really do value and hope that you find this edition informative and useful.

Please let us know if there are any topics you'd like to be covered in future editions and we will do our best to include them.

In order to save money and resources we will publish this and all future newsletters on our website. We will send you an e-mail (or a letter if we have no e-mail address for you) to inform you when a new newsletter is available. If you would still like to receive a paper copy of our newsletter or need to update us with your e-mail address please let us know - our contact details are on the back page.

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Benefit Performance

I am pleased to report that the performance of the Benefit Service, across almost every single measure, is far better than we anticipated for 2009/10.



To give some context to the challenges we have faced in 2009/10. The number of benefit claims in payment has increased by a further 9% since this time last year (an increase of 18% over two years). We now have just over 19 thousand households receiving Housing/Council Tax Benefit in Telford and Wrekin.

The amount of Housing Benefit/Council Tax Benefit that we have awarded this year has increased by 19%, to £72.9 million.

Although we struggled to keep on top of this increased workload at the start of 2009, by September, we had started to make significant inroads.

We have also been putting many of our processes and procedures under a Lean review, which is basically taking a fresh look at everything we do to see if we can do things in a more efficient manner e.g. by reducing double handling and delays and using new technology.

Our ultimate aim is always to pay claims quickly and accurately.

In the first two quarters of the year, our average number of days to assess a new claim had increased to around 28 days. By the last quarter of the year, this was down to a consistent average of 19 days – which represents our best ever performance on new claims in the Service.

Our change of circumstances performance is just as pleasing, with the number of days taken to assess down to 7.42, beating our target of 8 days.

However, keeping on top of our ever growing workload will continue to prove a challenge for sometime to come as the effects of the recession continue to be felt and unemployment levels continue to grow.

I would welcome any suggestions you have to improve our Benefits Service for both you and your tenants. We are looking to introduce a customer panel to obtain feedback and to be able to obtain suggestions on new initiatives. We are also organising a liaison meeting for the larger Housing Associations within our area and plan to meet with members of the Wrekin Landlords Association on a more regular basis.

If you have any improvement suggestions please send these to benefits.service@telford.gov.uk

Lee Higgins
Benefit Manager

£15 top up to stay until April 2011

In our last landlord links we reported that “Any new claims made from April 2010 will no longer be eligible for the top up which is currently payable up to a maximum of £15 per week. For any existing claims, the top up will cease on the anniversary of the claim.” This change to the rules was however revoked before it came into force, so the £15 top-up currently remains in payment.

However in the recent budget there are some changes to the LHA system which were announced and it appears that the £15 top-up may go in April 2011. Please see Hot off the Press on page 4 for more details.

First Point

The new and improved First Point Telford has opened in Civic Offices and residents are now visiting for help, advice and information from a wide range of Council and partner services.

The new facility has built on the success of the credit crunch advice centre which opened in February 2009 in Telford Library.

The aim of First Point Telford is to bring a number of council services and partner organisations together in one location, to provide a more joined up customer service to help residents at the first point of contact.

Computers and phones are available for free use by members of the public who may want to access services or search for jobs and plasma screens are now bringing the latest information to residents.

Residents are met by a Customer Services Officer who will ensure that their enquiry is dealt with as quickly and efficiently as possible. They will also inform the customer of other services that may be beneficial to them.

Council services on offer include environmental maintenance (fly tipping, graffiti and vandalism, bins, refuse and recycling), Council Tax, benefits and housing advice, affordable warmth, Family Information Services, leisure and theatre bookings, Next Step Community Training, Land Charges and Registration of Births.

Opening hours

Monday	8.30am - 6pm
Tuesday	8.30am - 6pm
Wednesday	8.30am - 6pm
Thursday	8.30am - 8pm
Friday	8.30am - 6pm
Saturday	9.00am - 1pm



The list of partner services includes CAB, the Primary Care Trust, the Princes Trust, A4U, Employment Link and Shropshire County Training. More services will be added throughout the year.

A British Sign Language interpreter will be available to help customers with any council enquiry every Thursday afternoon from 1.30 - 4.30. If you require this service, to book an appointment, please call us on **01952 380000** or mail us at **contact@telford.gov.uk**.

Benefit Assessments While You Wait

In addition to our home visiting service for new claims we are now offering a benefit assessment service for new claims and change of circumstances whilst your tenant waits. This service is available at First Point Telford in Civic Offices during their opening hours including Thursday evenings and Saturday mornings (please see First Point article for full opening times).

Provided your tenant brings all of the required documentation and evidence with them to First Point we will calculate their benefit award with them while they wait. They won't even have to complete a claim form.

This also means that one of our experienced benefit assessors will be able to explain the calculation to the customer in person, ensuring that they are clear about how much benefit they will receive, and how much rent still needs to be paid.

Please encourage your tenants to use this service as in most instances we will be able to calculate their Housing Benefit and Council Tax Benefit whilst they wait. It is also considerably quicker than applying for benefit by sending us an application form.

It is advisable for your tenants to ring our customer contact centre on **01952 383838** to book an appointment to minimise waiting in a queue, however we will endeavour to assess the claims for all customers who come to First Point Telford.

Hot off the Press - Budget 2010

Budget 2010 announced a package of reforms to Housing Benefit, including:

- changing the way Local Housing Allowances are worked out from October 2011 which will have the effect of reducing the existing rates
- uprating Housing Benefit from 2013/14 using the Consumer Price Index (CPI)
- capping the size of property that is paid for to the four-bedroom rate
- maximum limits on Housing Benefit (from £250 a week for a one-bedroom property to £400 a week for a four-bedroom or larger)
- from April 2013, the size of houses for working age people in the social sector will reflect family size
- reversing the freeze on non-dependant deduction increases which will be uprated in April 2011 based on the Consumer Price Index (CPI)



- from April 2013 reducing Housing Benefit to 90 per cent after 12 months of getting Jobseekers Allowance
- increasing the budget for hardship cases (Discretionary Housing Payments) by £40 million
- covering the cost of an extra room for disabled claimants who need a carer

We are still digesting this information and waiting for more details and will provide you with more information in future editions of our Landlord Links newsletter.

Reducing Overpayments

We invest a lot of time and effort into ensuring the correct amount of benefit is paid. We do this by:

- Investing in the training of our staff
- Quality Checking the work of our assessment team
- Prioritising change of circumstances which could lead to an overpayment
- Having a proactive Investigation Team
- Reviewing our caseload based on risk and undertaking data matching exercises

Overpaid Housing Benefit is not only a significant inconvenience and problem for tenants and landlords, it also causes us a lot of work to administer.

We always try to minimise overpayments where we can e.g. by suspending benefit when it becomes apparent that an overpayment may be occurring. Please ensure you inform us of changes in your tenants circumstances that you are aware of. If your tenant moves out please inform us promptly. If you are aware of any other changes e.g. that someone has moved in or out of the property or that there is a change of income which has not been reported then it is your duty to report this to us. Please report any such changes in writing although you can telephone us and in most instances we will be able to suspend payments.

The sooner we are able to respond to a potential change in circumstance, the greater chance we have of minimising the amount of overpaid benefit we will have to recover from the tenant or landlord.

Local Housing Allowance Safeguard Decisions – what you can do to help us speed up decisions

I think it is fair to say that we have received far more requests to safeguard claims (to pay the LHA to the landlord because of a vulnerability issue with the tenant) than we envisaged. We have also seen a greater number of LHA claims than expected with nearly 80% of our private sector benefit claims being paid under LHA rules. This unexpected demand has however led to some delays in processing safeguard requests.

Unfortunately on many of the requests we receive we do not receive enough information to be able to make a decision at the first point of contact. We have noticed that some landlords have been taking a blanket approach and completing a safeguard request containing the same information for each of their tenants. We understand that there are some landlords who provide accommodation regularly to a specific client group, often with similar issues of vulnerability, but we have to have sufficient information to be able to make a decision in relation to the personal circumstances of every individual. This is something that we are not able to do if we only receive general comments such as “Mr X has significant money problems” or “Miss Y has debts”.

Whether someone has money problems or debts problems can be subjective - therefore we need detailed information regarding the individual customer to be able to make a more objective decision.

Latest figures from Moneysupermarket.com showed that 38% of current account users in the UK used their overdraft at least once in 2009. A vast majority of our population has some sort of credit or debt but this does not necessarily mean that an individual has debt problems or is unable to manage their own finances.



It would assist us greatly if you could encourage your tenant to provide proof to support any safeguard request. For example this may be evidence of:

- rent arrears
- other letters showing money outstanding and overdue e.g. utility bills
- bankruptcy papers
- proof of significant debts
- proof of overdrafts / bank charges being applied e.g. for returned direct debits

We will in most instances need to visit your tenant but having this information will allow us to be able to make an interim or short term decision. Also if your tenant visits First Point to have a change of address or new claim assessed or during a home visit having this information at hand can mean we can make a decision on the day about who payment should be made to.

We understand that delays in making safeguard decisions can cause further problems for what are some of your most vulnerable tenants, but by helping us by only making applications for safeguard in genuine cases of difficulty will mean that the genuine cases can be dealt with quicker.

We can also make safeguard decisions for other vulnerable tenants, e.g. for those with mental health problems, substance misuse etc, or those unable to manage their own financial affairs. In these circumstances it would assist us greatly if you could pass on the name of any support worker and for you to encourage your tenant to provide us with any relevant information that can help us to make a decision quicker.

We have noted that some landlords are including clauses in their tenancy agreements stating that the tenant must agree for the LHA to be paid direct. However, this is not a matter over which a tenant has any choice, and we cannot pay LHA to a landlord unless we are satisfied that there is a genuine vulnerability or evidence of financial difficulties that would mean the tenant was not able to manage their own rental payments.

New Planning Rules for Shared Houses in England - Changes effective from 6 April 2010

The Government is introducing a new Planning Use Class for Houses in Multiple Occupation (HMO).

From 6 April 2010 any residential property let to three or more unrelated sharers, forming two or more households, will be deemed to be an HMO in planning law. This includes shared houses, flats and bedsits, whether the occupiers have signed one tenancy agreement or have individual tenancy agreements.

A new Use Class 'C4 Houses in Multiple Occupation' has been created. This will apply to residential property that is to be let to between three to six unrelated people sharing amenities such as a kitchen or bathroom.

The rules for larger HMOs, (seven or more unrelated sharers), still apply.

This means that from 6 April 2010 landlords will be required to get planning permission if they intend to let a family home as a shared house to three or more unrelated people.

The new rules will not be applied retrospectively to existing shared housing.



Shelter Survey

In our last landlords new letter we promised to share the results of the Shelter survey on Local Housing Allowance (LHA).

The full report can be found on the Shelter website www.shelter.org.uk

The highlights of the report from a landlords perspective were:

- Nationally 80% of LHA customers reported that they were up to date with their rent. In Telford and Wrekin this figure was 84%.
- Nationally 9% of LHA customer reported that they often fall behind with their rent. In Telford and Wrekin this figure was 7%.
- Nationally 60% of LHA customers reported it was difficult to find a landlord willing to accept them. In Telford and Wrekin the figure was 50%.
- Nationally 77% of LHA customers reported it was hard to find affordable housing. In Telford and Wrekin the figure was 63%.
- Nationally 75% of LHA customers who contacted their local authority about LHA were satisfied. In Telford and Wrekin the figure was 92%.

If possible please take the time to read the full publication on the Shelter website.

Council Tax

We thought it would be useful to give you some information on Council Tax exemptions that Landlords can apply for when properties are unoccupied.

Class C:

- The property must be empty and substantially unfurnished
- All furniture must be removed although some white goods, carpet and curtains are permitted
- The exemption is available for 6 months
- The full charge resumes after the 6 month period

Class A:

- The property must be empty and substantially unfurnished
- The property must be undergoing or requires major repairs or structural alteration to render the property habitable*
- An inspection must be carried out by our the Council's visiting officer to assess eligibility
- The exemption is available up to 12 months
- The full charge will resume after the 12 month period

* A definition of major repairs or structural alteration is considered as work that affects the fabric of the premises such as under wall pinning, major roof or external wall repairs, foundation work etc. This does not include refurbishment, cosmetic work, kitchen/bathroom replacement.

How do I apply for an exemption?

To submit an application an 'Empty Property Questionnaire' must be fully completed. This application can be obtained by contacting the Revenues and Benefits Customer Contact Centre on **01952 383838** or visiting First Point at Civic Offices. Or alternatively email us at **council.tax@telford.gov.uk**.

How to speed up the application

To ensure that application for an exemption is processed as quickly as possible it is important to provide the correct information. To help the process along we need to be notified that a property is empty as soon as tenants/occupiers have vacated. You must not assume that tenants/letting agents provide us with vacation details as this is sometimes not the case. It is also helpful to provide a forwarding address for outgoing tenants. We need to know your current contact details and a telephone number; we are unable to award an empty property exemption without these. A current telephone number will help us to organise a suitable visit time for a 'Class A' inspection.

Occupied Property Exemptions

There are exemptions and discounts available for properties that are occupied. Such reductions may apply to your tenants. Discounts are available for students, single occupiers, carers, severely and mentally impaired. For full details please visit our website **www.telford.gov.uk** or contact the Customer Contact Centre on **01952 383838**.





Need to get in touch with Revenues & Benefits?

Customer Contact Centre - 01952 383838

Email: benefit.service@telford.gov.uk

Landlord Liaison Officer

Sue Gaff

T: 01952 383858

F: 01952 383990

E: sue.gaff@telford.gov.uk

Or write to Sue at:

Telford & Wrekin Council, PO BOX 215, Telford TF3 4LF

Have you received a Landlord Information Pack? Ring Sue for details.

Further information for Landlords is available at our website www.telford.gov.uk please click on Advice and Benefits.

To report Benefit Fraud please ring 01952 383839

(24 hour answer machine out of hours)

E: investigations@telford.gov.uk or visit www.telford.gov.uk



English

If you find the text in this document difficult to read we can supply it in a format better suited to your needs. Please ask someone who speaks English to contact the telephone number below.

Panjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਵਿਚਲਾ ਮਸ਼ਮੂਨ ਪੜ੍ਹਣ ਵਿਚ ਮੁਸ਼ਕਿਲ ਹੋ ਰਹੀ ਹੈ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਅਨੁਸਾਰ ਬਿਹਤਰ ਢੰਗ ਵਿਚ ਰੂਪ ਵਿਚ ਸਪਲਾਈ ਕਰ ਸਕਦੇ ਹਾਂ। ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਨੂੰ, ਜੋ ਅੰਗ੍ਰੇਜ਼ੀ ਬੋਲ ਸਕਦਾ ਹੈ, ਹੇਠਾਂ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਸੰਪਰਕ ਕਰਨ ਲਈ ਕਹੋ।

Urdu

اگر آپ کو اس دستاویز کا متن پڑھنے میں دشواری محسوس ہو تو ہم اسے ایسی شکل میں مہیا کر سکتے ہیں جو آپ کی ضرورتوں کے عین مطابق ہو۔ برائے مہربانی کسی انگریزی بولنے والے شخص سے درج ذیل ٹیلیفون نمبر پر رابطہ کرنے کے لئے کہیں۔

Chinese

如果您觉得这份文件中的内容不便阅读，我们可以提供更符合您需要的格式。请安排一位会说英语的人士拨打以下电话号码与我们联系。

Polish

Jeśli masz trudności z przeczytaniem tego dokumentu, możemy go dostarczyć w formacie, który będzie dla Ciebie łatwiejszy do odczytania. Aby go otrzymać, poproś znajomego, który mówi po angielsku, aby zadzwonił na poniższy numer:

☎ 01952 383991