



Welcome

2016 is shaping up to be a year of further major reforms to the housing benefit system which will affect many of your tenants. Not all of the details are available yet from the Department of Work and Pensions, but we have shared with you what we know so far in this newsletter.

We are also making major improvements to the way both you and your tenants communicate with Benefit Service by launching our new online change of circumstance reporting form, and giving all landlords access to details of their benefit payments online. We have also launched a new online form for reporting suspected benefit fraud and we have updated our Everyday Telford smartphone app with lots of new ways to report issues to the Council.

I hope you find these developments helpful and a more convenient alternative than calling our Customer Contact Centre or visiting First Point. I look forward to continue to working with you all in the New Year.

Lee Higgins Benefit Service Delivery Manager



Telford Homefinders

In July 2014 Telford & Wrekin Council launched our first Borough wide Landlord Accreditation scheme. This has proved very successful.

Joining our Landlord Accreditation Scheme will give you the opportunity to keep up to date on all the changes and regulations that as a landlord you must comply with. A regular training course is run for all new accredited landlords and newsletters detailing all new important information sent out to all members. There has been some statutory changes and requirements that came into force from 1st October 2015. You could join the scheme and be provided with all the up to date legislation changes and how this affects you.

For further information on the benefits of joining our scheme please contact email us at telfordhomefinder@telford.gov.uk or phone 01952 381940

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Local Housing Allowance Changes

The Local Housing Allowance (LHA) rates used within Housing Benefit claims are reviewed each year and any changes come into effect from 1 April.

However, in this year's July budget, it was announced that Local Housing Allowance rates will be frozen for four years from 1 April 2016 to 31 March 2020.

This means there will be no increase in the current rates payable for this period, but if market rent levels drop, rates could decrease as they can do under the current system.

New rates will be published in January 2016, to be implemented in April 2016.

In effect the rates that current apply will in theory be

set for 4 years with the possibility of decreases if the rental market costs reduce.

More information on how LHA rates have been calculated can be found on the VOA website or by clicking on the following link: <https://www.gov.uk/government/publications/understanding-local-housing-allowances-rates-broad-rental-market-areas>

LHA rates for Telford & Wrekin Area for 1 April 2015 – 31 March 2016:

| | Weekly | Monthly |
|----------------|---------|---------|
| Shared Rate* | £69.04 | £299.17 |
| 1 Bedroom Rate | £87.41 | £378.78 |
| 2 Bedroom Rate | £109.32 | £473.72 |
| 3 Bedroom Rate | £128.47 | £561.04 |
| 4 Bedroom Rate | £170.67 | £739.57 |

*Shared Accommodation Rate (applies to those in shared accommodation and most single under 35 year olds)



Welfare Benefit Reforms

Housing Benefit cap reduction

There is currently a Benefit Cap in place restricting the amount that a working age household can receive per year in certain benefits. A cap of £26,000 per year was introduced in 2013, but this is being reduced to £20,000 from April 2016.

For couples or claimants that have children outside London, the benefit cap is currently £500 per week. The limit for single people with no children is £350 per week.

From April 2016 the Benefit Cap will be set at the following:

£385 per week for couples or claimants with children and live outside London

£258 per week for single claimants living outside London

The benefits included to calculate if your income from benefits exceeds the benefit cap are:

- Carer's Allowance
- Child Benefit & Guardian's Allowance
- Child Tax Credit
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance (except when in the support group)
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance & Bereavement Allowance

If your tenant is affected by the reduction in the Benefit Cap their Housing Benefit will be reduced at some point after April 2016. We are still waiting details of the timetable for roll-out.

Family Premium

The Family Premium of £17.45 per week applies to the assessment of Housing Benefit when a claimant has one or more children. This premium is being abolished for new Housing Benefit claims and new births from 1 May 2016.

People already claiming Housing Benefit and have a child by 30 April 2016 will keep the family premium. However, they will be affected if they need to make a new claim for Housing Benefit in the future, for example, if they move to a property which falls outside their current local authority area.

Backdating

Housing Benefit backdating will be reduced so that new claims from working age claimants will be backdated for a **maximum of 1 month**. Currently working age claimants, Housing Benefit claims can be backdated for up to six months if they can show good cause for making a late claim and they would have qualified for the benefit sooner had they applied on time.

Pension age customers can still have their claim backdated for up to 3 months.

Temporary Absence Rules

From 1 April 2016, if a claimant leaves Great Britain for longer than 4 weeks, they will no longer be entitled to Housing Benefit. The current rule is set at 13 weeks temporary absence. We have not been advised as yet, whether there are any exemptions to this rule.



Landlord Portal

The Landlord Portal was launched early January 2014 and has proven to be a great success to Housing Associations, Social Landlords Private landlords and Letting Agents alike.

The portal allows the landlord to view live details of any housing benefit payments they have received, or are due via a secure website.

Feedback from landlords has been overwhelmingly positive, and due to the success of this product, we will now be offering all landlords access to the Landlord Portal from the new year. We will therefore no longer be issuing paper copies of your payment schedules from 1 April 2016.

The Landlord Portal enables you to securely access our website and view real-time information regarding the benefit payments you are receiving on behalf of your tenants.

You will also have the ability to search for claims, look at basic claim details such as weekly benefit entitlement, claim status and view payment history of the claims where payments have been made to you.

You will also be able to export this data to a spreadsheet which would help in managing your tenant's accounts and keeping your records up to date.

The Landlord Portal is simple to use and contains more information than is currently available on the paper schedules. It should also reduce the need for you to have to call us to enquire about housing benefit payments, which I know some of you find frustrating at peak times.

To request access to the Landlord Portal, please email landlord.liaison@telford.gov.uk and we will send you the registration form to complete and return.

Once returned, we will set up your online access and within 10 to 15 working days we will email your personal user ID, temporary password and link to the Landlord Portal together with a user guide. Letting Agents and larger landlords can apply for up to three staff members to have access to the portal.

It is therefore important that you complete the Landlord Portal application form by 10 March 2016 to ensure you can review your payments from 1 April 2016.



Universal Credit

Universal Credit is a new benefit for people who are on a low income or are out of work, making it easier for people to start work. It will help to ensure people are better off in work than on benefits.

Universal Credit will replace 6 main working age benefits with one simple payment:

- Income Support
- Jobseekers allowance (income based)
- Employment & Support Allowance (income related)
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

It is claimed online and paid by the Department for Works and Pensions (DWP) not the Council. It is paid monthly in a single payment to the household. The roll out of this new benefit took effect in the Telford and Wrekin area from 1st June 2015.

Alternative Payment Arrangements (APA)

Some people will struggle to manage monthly payments of Universal Credit or have trouble budgeting. If this is the case, tenants can request to have an Alternative Payment Arrangement. Landlords can also apply for an Alternative Payment Arrangement if their tenant is in rent arrears, this way the Housing Element of their Universal Credit award can be paid directly to the landlord, this is sometimes known as a Managed Payment. A Managed Payment to a landlord can be made when a claimant is in arrears with their rent for an amount equal to, or more than, two months of their rent. Alternatively, when a claimant has continually underpaid their rent over a period of time, and they have accrued arrears of an amount equal to or more than one month's rent.

In the first instance Personal Budgeting Support (PBS) may be considered by the DWP, using the standard PBS referral process. A Managed Payment of the housing costs element to the landlord will be considered for those claimants who have longer term problems paying their rent.

The claimant, their representative or landlord will be asked to provide additional information to support the request for the Managed Payment, and will include the following:

Proof of rent arrears, which must show the current outstanding balance on the rent account and the amount of rent due for each payment period.

A rent book, rent statement or letter from the landlord to the claimant on letter-headed paper are all acceptable as proof of rent arrears.

The landlord's contact details – their name and address plus their bank/building society account number and sort code for the payment.

Once the Universal Credit Agent receives this information they will decide whether or not a Managed Payment is appropriate and inform both the landlord and claimant.

The Managed Payment to the landlord will be reviewed at a stage deemed appropriate by the Universal Credit Agent, with a view to the tenant returning to the single monthly payment, having received additional Personal Budgeting Support where appropriate.

If as a landlord you need to make a APA request, this can be done by:

Phoning Universal Credit on 0345 600 0723 and requesting a rent arrears form, or

By accessing and downloading the Rent Arrears form via **GOV.UK** webpage

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/478234/uc47-universal-credit-rent-arrears-form.pdf

Once completed, the Rent Arrears form should be returned to: FREEPOST RTEU-LGUJ-SZLG
Universal Credit
Post Handling Site B
Wolverhampton WV99 1AJ

Housing Benefit and Council Tax support

Online form to report a change in circumstances

Customers have a duty to report changes in their circumstances to us that affect their Housing Benefit or Council Tax Support. It is important that they tell us as soon as possible to ensure they are not overpaid benefit that they then have to pay back. Traditionally customers have reported their change in circumstances by post, by email, over the phone and face to face at First Point.

We are now introducing a brand new way for customers to report their change in circumstance to us, which will mean that they no longer need to call us, or visit First Point. This means no more hanging on the phone, spending time and money travelling to First Point or waiting in a queue.

Customers can now report a change of circumstances online any time of the day or night and wherever they can get online. The new online form allows them to upload evidence of the change at the same time.

To encourage customers to report a change online, rather than phone or visit us we promise to reassess their claim within 3 working days provided they supply evidence of the change at the same time. Whenever you do speak to one of your tenants who may need to report a change of circumstance, can you please tell them about the new change of circumstance online form and encourage them to use it next time. Direct them to the online form which is on our Housing Benefit and Council Tax Support web pages. Please have a look and make yourself familiar with it. You can find the link here www.telford.gov.uk/onlinechange

Make sure that you tell your tenants that they must:

- upload proof of their change at the same time. They can upload documents in PDF or Word

format at the end of the form. They can not upload photos as part of the form yet, but they can email them to us at benefit.service@telford.gov.uk If they don't upload the proof then we cannot reassess their claim.

- put their claim reference number in the subject field. If they do not have their claim reference number they must give us their full name, address and postcode instead.

Remind them that if they have a smart phone they can complete the form or email their change of circumstance on there. This is a major change to the way we will interact with our benefit customers and the first phase of the channel shift plans for the Benefits Service. We really need you to support us in encouraging customers to use this new method.

Customers who do not have online Access

We are not forcing anyone to use the online form, i.e. if they do not have access or do not feel comfortable.

- Customers can still email us about their change in circumstances at benefit.service@telford.gov.uk Remind them to attach evidence of the change to their email and tell us their claim reference number or full name and address so that we can find their claim quickly.
- Customers who cannot access the internet or email can still report change in circumstances over the phone or face to face. We will still continue to deal with changes reported in these ways as we do now.

Changes to Opening Hours

Please note that from 4 January 2016 the Council's opening hours for Revenues and Benefits enquiries and claims both over the telephone and at First Point Telford, Southwater One have changed. The opening hours are:

- 9am – 5pm Monday to Friday
- Saturdays and Sundays closed

Benefit Assessment Team News

Our average processing times for December 2015 were 8 days for new claims and 7 days for change of circumstances.

We were very pleased when the Department for Work and Pensions published the latest figures for speed of new claim and change of circumstance processing. Not only were we top of the West Midland Councils but there were only 5 Councils in the whole of the UK with new claims processing times equal or better than ours. For the first quarter of 2015 our average processing time for a new Housing Benefit claim was 9 days (national average 24 days) and 6 days for a change of circumstance (national average 9 days).

Since May we have been sending out 600 review forms a month to check the current circumstances of our benefit recipients. We have also been receiving monthly real time information matches in relation to earnings and private pensions. Both have highlighted that customers are not always reporting change of circumstances when they happen. This is leading to overpayments.

Could you please assist us by reminding your tenants of the importance of reporting changes promptly. Overpayments are usually recovered directly from the customer's ongoing Housing Benefit entitlement and so means that they will have to find more money towards their rent if they are overpaid.

We have been reminding customers via SMS text message, Facebook and Twitter about the importance of reporting changes and you can read more about our new on-line change of circumstance form in the article within this newsletter. We have also been writing to customers who have not reported changes to inform them that delays in the future may lead to an additional financial penalty.

Although less common, we do come across landlords who delay or don't report known changes in their tenant's circumstances. For example not informing us when a tenant moves out. As a landlord you have a duty to report such changes and failure to do so could lead to the Department for Work and Pensions Single Fraud Investigation Service taking action. Changes can quickly and easily be reported to our email address: benefit.service@telford.gov.uk or our postal address shown at the end of the newsletter.

Need to get in touch?

If you are contacting us to report a change or to enquire about payments, please email us at benefit.service@telford.gov.uk

If you do not have email access, you can call our Customer Contact Centre on 01952 383838. Please note that the contact centre can get very busy between 10.30am and 2pm, so please avoid calling at those peak times if possible.

If you want to know more about the Housing Benefit scheme, wish to request a direct payment of benefit, or are having problems with receiving payments, you can email us at landlord.liaison@telford.gov.uk if you don't have access to email, you can call us on 01952 383858.

Our postal address is:

Revenues & Benefits Services, Telford & Wrekin Council, PO Box 249, Telford. TF3 4LP

Further information for Landlords is available at our website www.telford.gov.uk/landlordbenefitinfo

To report Benefit Fraud please use our online form www.telford.gov.uk/fraud email investigations@telford.gov.uk or use our **Everyday Telford App**, which is available to download for Iphone, Android, or Windows phones.

If you don't have access to the internet or email, or to report a message out of hours, you can phone us on 01952 383839.