

No.

HOMES AND SAFE COMMUNITIES COMMITTEE

Minutes of a meeting held on 12th February, 2020.

Present: Councillor Mrs. S.D. Perkes (Chairman); Councillor Ms. J. Aviet (Vice-Chairman); Councillors Ms. B.E. Brooks, Mrs. C.A. Cave, Ms. A.M. Collins, Mrs. S.M. Hanks, S.J. Griffiths and L.O. Rowlands.

Also present: Mrs. G. Doyle, Mr. A. Raybould and Mrs. H. Smith (Tenant Working Group Representatives) and Ms. B. Hunt (Citizens Advice Cardiff and Vale).

674 APOLOGIES FOR ABSENCE –

These were received from Councillors J.C. Bird and A.C. Parker and also from Mrs. W. Davies (Tenant Working Group Representative).

675 MINUTES –

RECOMMENDED – T H A T the minutes of the meeting held on 15th January, 2020 be approved as a correct record.

676 DECLARATIONS OF INTEREST –

Councillor Ms. J. Aviet declared an interest in respect of Agenda Item No. 6 – Welsh Government Five Year National Rent Policy. The nature of the interest was that Councillor Aviet was currently a Council Tenant. The Councillor did not have dispensation from the Standards Committee. As this was a personal interest, she could speak on the matter and remained for the duration of the meeting as there was no vote in relation to the agenda item.

677 TELECARE SERVICES UPDATE (REF) –

The Healthy Living and Social Care Scrutiny Committee had on 14th January, 2020 referred the report to the Homes and Safe Communities Scrutiny Committee for their consideration and comment.

The report was outlined by the Head of Housing and Building Services who stated that it provided an update on the current work and future developments of the Telecare Service for Council tenants of the Vale of Glamorgan Council.

The Head of Housing and Building Services went on to outline the Telecare Service which provided care and support so that people could live independently at home by enabling timely access to emergency support when required. This acted as a preventative service which helped to maintain and improve tenants'

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confidence and independence at home thereby reducing the burden on health and social care services.

The Head of Housing and Building Services highlighted emerging issues around Telecare such as the intended digital switchover in 2025 which would impact the present service as it was based on analogue telecommunications. This could potentially result in some key equipment of the service no longer being fit for purpose.

The Head of Housing and Building Services also set out the background to the system which had been introduced in 2008 alongside the pre-existing Vale Community Alarm Service (VCAS) which had been introduced approximately 30 years previously. The original VCAS system had been a hard-wired system for elderly residents in Council housing and had been originally plugged into the telephone line and with a pull cord as a means of residents raising an alarm. The introduction of the TeleV service and TeleV+ meant that more sensitive monitoring could be carried out. The original VCAS service had been based within the Housing Department but with the introduction of TeleV and TeleV+ this had now been merged with Social Services - although the Housing Department still collected charges in relation to the service and tenants which were then passed on to Social Services. On the topic of charging the Head of Housing and Building Services explained that TeleV gave a flat rate charge for installation and maintenance, a one-off installation charge of £59.50 plus a weekly charge of £5.25. However, this charge had been subsidised via the Supporting People Programme Grant by £1.24 per week in order to cover the monitoring of the alarm only since October 2018. He went on to say that maintenance was carried out by the TeleV team based within Social Services.

The Head of Housing and Building Services then outlined the TeleV+ service which catered for additional needs and thereby required a wider range of equipment such as fall detectors, bed or chair sensors, epilepsy sensors, GPS trackers etc. This could be tied in to the 24/7 monitoring centre or directly to carers. Funding was via Social Services as it was considered care and support. However, a customer contribution was required, the maximum charge being £8.77 per week for this service but could be reduced if the person in question was eligible for Supporting People Funding.

The Head of Housing and Building Services added that approximately 1,400 tenants were currently connected to the Telecare service for Council Housing Stock. The Supporting People Funding only provided help in terms of the monitoring costs with other costs being covered by the Council house tenant. The VCAS service was a universal service regardless of whether required it or not and previously had been included as part of the tenant's rent irrespective of the actual tenant's need for the service. The Head of Housing and Building Services also mentioned that the number of TeleV and TeleV+ customers had increased slowly over the last five years with a corresponding reduction in the number of VCAS customers with the introduction of the TeleV service or persons no longer requiring the service or if the equipment breaks.

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The Head of Housing and Building Services also explained that the Welsh Government Supporting People Programme had supported the Vale of Glamorgan Community Alarm service (VCAS) since 2003. From October 2018 this was extended to include all Telecare users acknowledging that Telecare complements housing related support by helping people to live independently at home. From April 2019, the Supporting People Programme Grant was combined with two other Welsh Government grants and was renamed the Housing Support Grant (HSG). Existing eligible alarm and TeleV customers were subsidised by £1.24 per week for monitoring costs; while new customers received the same £1.24 only if certain criteria were met, [i.e. a person was at risk of slips, trips or falls].

The Head of Housing and Building Services stated that the change in charging had led to issues being raised around equality. If tenants did not want the VCAS service, the Council were now removing these on request apart from those in sheltered housing schemes. Reasons for tenants not requiring the service was not necessarily to do with cost but was also related to technological change as there were now a variety of means that tenants could contact family, friends etc., for example via smartphone or other companies that offered technology similar to Telecare at more competitive prices. It was also proposed that all current and new tenants to Council housing, apart from those in sheltered housing schemes, were given the opportunity to withdraw from the service and have their Telecare devices decommissioned.

The Head of Housing and Building Services wanted to stress however that alongside this acknowledgement that not all tenants required the services for VCAS/Telecare there was still a need for it out amongst the wider tenant community and as part of that the Council were involved in a lot more proactive encouragement and promotion of Telecare services through primary and secondary health and social care, Third Sector brokers, Contact One Vale and through the Council's social media. In tandem with this the Council were looking at improving the response provided by Telecare services – for example, the Telecare team would like to pilot a mobile response service and were looking at funding opportunities around this. The mobile response service would be accessed via the Telecare equipment for those persons experiencing a fall for example. The Head of Housing and Building Services cited that from 1st April, 2019 to 30th November, 2019 the service received over 300 alerts requiring an ambulance response. From using a mobile response service, the hope was that this would reduce the need for an ambulance, as assistance may only be required from a family member attending in order to simply get the tenant up. The Telecare team aimed to trial a mobile response service during 2020 in order to avoid over reliance on commissioned care and support at night time.

Another challenge cited by the Head of Housing and Building Services was around the digital switchover, with analogue telephone lines due to be replaced with digital ones by 2025 – with the associated impact of Telecare then requiring all linked devices to be replaced by digital ones. As part of this, the Telecare computer monitoring platform would need to be upgraded (which is currently handled by C1V), in order to accommodate the change over and provide a greater suite of services, for example, GPS tracking and enhanced health monitoring at home such as with diabetes or hydration issues.

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A Committee Member asked whether the changes around TeleV and TeleV+ services would result in the removal of social services provision. The Head of Housing and Building Services replied that this was not the case and the changes in the Telecare services would complement and enhance these services alongside social service provision. With a greater use of artificial intelligence such as the use of Alexa, Google etc devices within the property would also help in the monitoring and alert process.

The Chairman asked if Council tenants who wanted the VCAS/Telecare installation removed required an assessment in terms of mental capacity for example. The Head of Housing and Building Services replied that due to the extensive benefits of the service any such request would require the Council to undertake background checks with partners in order to ensure that the requester did have full mental capacity. In tandem the Telecare team would also discuss the benefits with the tenant of maintaining the Telecare system due to the statutory safeguards it provided. If the Telecare service was removed from the tenant's property then colleagues in partner agencies would be notified in order to make them aware. Also tenants would be asked to sign a disclaimer. The Head of Housing and Building Services also wanted to reiterate the benefits that the Telecare and associated services could provide to clients such as tenants with disabilities – citing the use of artificial intelligence which could benefit them via the use of an 'Alexa' or a similar device in order to request lights to be turned on/off or other services to be activated or switched off.

A Committee Member asked a follow-on question regarding a scenario whereby in a block of flats if one tenant requested Telecare services to be removed would this impact all tenants within the block of flats and if removed and another tenant were to move into that property, could they get it reinstalled. The Housing and Strategic Projects Team Leader answered the questions. Firstly, with regard to a tenant in a block of flats requesting Telecare services be removed, he stressed that only the individual property would be impacted with the relevant installation being isolated and removed without impacting other tenants in other properties who had Telecare services installed. With regard to the second question from the Member, the Housing and Strategic Projects Team Leader responded by saying that any new tenant within the property where Telecare services had been decommissioned would need to contact the Telecare services team to request and pay for it to be installed.

It was

RECOMMENDED – T H A T the work and future development of the Telecare Service be noted.

Reason for recommendation

For consideration and comment by Members concerning the challenges, opportunities and strategic direction of the Vale of Glamorgan Council's Telecare Service.

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678 WELFARE REFORM – IMPACTS ON COUNCIL HOUSING TENANTS (PRESENTATION) –

The Housing and Strategic Projects Team Leader, in conjunction with the Money Advisor from the Housing Income team provided a presentation to the Committee to update Members on the impact of Welfare Reforms on Council Housing tenants and the range of responses which had been put in place in order to mitigate any adverse impacts on local people.

The Housing and Strategic Projects Team Leader outlined the various welfare reforms that had been implemented since 2012:

- The introduction of a benefit cap in the Vale of Glamorgan. This had been introduced in November 2016 with the threshold dropping from £26,000 down to the current level of £20,000. This impacted on 27 Council tenants but 12 of these had not had their Housing Benefit reduced. Those affected had been contacted by money advisors and offered help with budgeting which had mitigated the effects of this cap and stopped any fall into arrears.
- The removal of the spare room subsidy, also known as the Bedroom Tax, currently affected 312 Council tenants whereby households would experience a reduction in the percentage of their benefit as a result of under-occupying more than one bedroom. Again, affected tenants had been provided assistance with budgeting, downsizing options and applications for Discretionary Housing Payments (DHP). These methods had been so far effective but increased pressures in this area would mean the current actions would need to be reviewed.
- Changes to benefits to people with disabilities such as the reform of the Employment and Support Allowance (ESA), phasing out of the Disability Living Allowance (DLA) and its replacement with Personal Independence Payments (PIP).
- The introduction and roll-out of Universal Credit (UC).

The main part of the presentation related to the implementation of Universal Credit (UC) and its effect on tenants so far. The Housing and Strategic Projects Team Leader explained the key principles of UC whereby this benefit system would mimic work - for example, changes would be made to the amount received in order to reflect a client's change in circumstances such as increased hours in work. It was also paid monthly in arrears and as it used a digital claim system, this was paid directly into the tenant's bank account. The challenges around UC lay with the five-week wait for first payment and that advanced payments were possible but the repayment for this was required over 12 months from ongoing UC payments. However, provision had been made for vulnerable tenants with the use of Alternative Payment Arrangements (APAs) which were direct payments for persons with vulnerabilities – this worked out approximately 20% of all beneficiaries of UC.

The Housing and Strategic Projects Team Leader also stated that currently there were 543 tenants in receipt of UC and this number was growing with approximately 8-10 people per week going over to UC. He added that from 2024

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all legacy benefits would go over to UC which would replace the current six benefits provided for working and non-working claimants.

The Housing and Strategic Projects Team Leader explained the current effects of UC on tenants. This included an increase in waiting time between going over from the old benefit to the UC benefit in terms of payment. Also the impact on financial responsibility and budgeting with tenants facing difficulties in managing payments made via the new system for example tenants not realising that part of the payment is for rent. He stressed that for many of these tenants they had no previous experience of managing money directly and therefore it was a challenge in terms of budgeting and paying housing costs for them. This was a significant change from the old Housing Benefit system where housing payments were paid directly to the relevant landlord. He also referred to the fact that many tenants also did not realise that they would need to apply for Council Tax Reduction scheme separately. There had also been an increase in demand on support services for example UC claimants requiring urgent assistance and an increase in arrears with the UC roll out. Arrears were £300 higher on average for those tenants on UC as compared to those that were not and with 75% of UC claimants being in rent arrears at this time. It had been calculated that the debt currently owed by the 543 UC claimants was roughly equal with the total rent arrears figures prior to UC being introduced, with the impact potentially worsening as more tenants migrate across to UC.

The Money Advisor from the Housing Income team outlined the assistance available and what had been provided to Council tenants with the roll-out of UC.

He explained that approximately 2 years ago, a Working Group had been started in order to raise awareness around UC and the need to offer support to Council house tenants and others. As part of this an awareness raising exercise had been undertaken with the help of an external provider called 'Resource Ltd'. This had resulted in the creation and distribution of bilingual leaflets for Council house tenants and others using 'Carl' a blue monster who was ready for UC. Tenants were informed to be like Carl and to get ready themselves for the roll-out of UC.

In conjunction with the above leafleting campaign the Money Advice Team also carried out an out-reach exercise whereby they knocked on tenants' doors, attended roadshows, using the Safer Vale van to park up and make tenants aware as well as attending Resident Boards and Community Investment events.

The Income Team also provided support, offering complete rent cost verification and letting Money Advice know that the tenant was now on UC. The Income Team would also attempt to maintain their contact with tenants once on UC. Other forms of support were digital ready sessions although the Money Advice Officer caveated this by saying that take-up amongst older tenants was not so great and he believed that such tenants were relying on younger family members and Citizens Advice in order to get help and support in applying for UC online. The Money Advice Team also called on new UC tenants in order to give them general advice, confirm they had requested advanced payment if required and offered further support. This could be quantified by 824 visits by the Money

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Advisors so far which had resulted in an additional income being generated of approximately £223,433 for Council housing tenants.

The Money Advisor then went on to provide some case studies which illustrated the help and work undertaken by the Money Advice Team. A number of different scenarios around the claiming of UC were discussed, such as a person in insecure employment, providing assistance to someone applying for a PIP appeal as well as a family member inheriting a property not suitable for themselves due to underuse and Bedroom Tax.

A Committee Member asked about the 'Bedroom Tax' and outlined a scenario whereby there were two claimants – one Council house tenant and one private tenant but only the Council tenant needed to pay the Bedroom Tax. This was causing issues for the tenant who had tried to finance their arrears by using a credit card. The second part of the question was around advance payments with the Member noting that in other parts of the UK fraudsters were claiming such payments online with the actual person ending up having to pay for this. The Money Advisor advised that with regard to the first question, the Bedroom Tax applied to Council tenants only, with private tenants being subject to the Local Housing Allowance rate instead. He advised the Member to inform the Council tenant to go through to either Money Advice or the Citizens Advice Bureau. There they would work on the tenant's financial resilience and would provide advice concerning applying for Discretionary Housing Payment. In relation to the second question there had recently been a meeting with the Partnership Manager at the Department of Work and Pensions (DWP) regarding such fraudulent claims. From that meeting it was established that there would be a move away from online claims with a requirement now to have a face to face meeting with the applicant (including assessment), as well as the need for the applicant to provide evidence regarding children etc.

A Committee Member stated that there were a number of issues around the UC. She referred to the paragraph on the report noting a reduction in the volume of applications for the Council Tax Reduction Scheme in relation to UC claimants. The Housing and Strategic Projects Team Leader replied there had been discussions already between the Vale and UC claimants around applying for Council Tax Reduction in order to make this easier for them. The Member also mentioned that the Welsh Government was commissioning research into the issue and a detailed report was due to be published – asking that when the report was published that it be disseminated to the Committee. The Housing and Strategic Projects Team Leader replied that the report had already been published and he would forward this to Committee Members.

The Head of Housing and Building Services stated that himself and the Head of Finance had discussed some of the cross-Council and Directorate issues around this matter and are looking to extend support to wider communities. To that end, the Council was to establish an internal officer working group to include other support groups such as Citizens Advice Bureau that would look to help Council and private housing tenants.

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The Head of Housing and Building Services went on to say that there had been an increase in bankruptcy and Debt Relief Orders recently.

The Head of Housing and Building Services added his thanks to the three members of the Money Advice Team for dealing with financial and wider issues that Council house tenants faced (such as mental health) by helping them to deal with their financial matters.

The Head of Housing and Building Services finally wanted to say that the Discretionary Housing Payments (DHP) had been effective but had been exhausted. The allocation had to be limited to short to medium term interventions and recipients would need to become self-sufficient in the longer term. Going forward there would be a need to reassess the support required by applicants.

The Money Advice Officer stated that the Department for Work and Pensions would, once they had assessed the Council or private housing tenant, notify the Council in order for them to invite the claimant to apply for Council Tax Reduction. He added that this would be dated so that the applicant did not miss the period they were entitled to claim as well as raising awareness with the claimant on Child Benefit and other benefits not covered by UC.

A Committee Member enquired as to whether the Vale of Glamorgan Council had a good relationship with the Job Centre for example were leaflets raising awareness about UC given out to users of the service. He also added that some people had a strong sense of pride and therefore did not want to admit they had a problem around arrears or other debts. He also further enquired whether tenants were seen before or after claiming UC. The Money Advice Officer replied that his team had a good relationship with the Job Centre which did refer potential claimants to the Vale of Glamorgan for advice around UC. Also the DWP Partnership Manager was very keen to help claimants with UC issues. He caveated this by saying that the Job Centre did not necessarily know whether the clients were Council tenants but if they did refer them onto the Vale of Glamorgan Housing Department they would be able to assist them with any queries around Council housing and UC benefits. In terms of issues around individuals whose sense of pride meant they did not wish to seek advice, the Money Advice Team would make every effort to contact all UC claimants but obviously could not force these claimants to receive help if they did not want to or if they said they were fine. He added that the Money Advice Team made as much effort as possible in order to reach out to UC claimants such as via phone as well as email.

The Head of Housing and Building Services stated that he had been in contact with various companies regarding new housing software which could act as an early warning effectively for identifying tenants with potential debt issues in order to prevent these escalating or to identify tenants who were ignoring their debts and arrears.

A Committee Member asked what would happen if a person in receipt of UC gained a new job but was not paid for a month, would they still continue to receive UC for that time. The Money Advice Officer replied that for the month between starting working and getting paid the person would still receive UC and if it was

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part-time work potentially they would not lose their UC once they started employment. The Member wished to ask in addition whether they should advise new job starters who were Council tenants to seek out advice on Council Tax benefit or reduction with the Vale of Glamorgan Council. The Money Advice Officer stated that they should indeed seek advice from the Benefits Office.

A Committee Member asked if there had been any lobbying work around alternative payment arrangements and the reason for there being two payments. The Money Advisor replied there had been lobbying on these issues and pilot testing currently being undertaken by DWP in the near future regarding the change in the way that the managed payments were made so that these were sent to the landlord at the same time as tenants receive their money.

A Member, representing Citizens Advice Cardiff and the Vale, stated she helped clients who were Council tenants prior to their first payment of UC and asked the Money Advice Officer if there were any issues with referring these clients to the Money Advice Team for advice. The Money Advice Officer replied there was no conflict and it was important that the Citizens Advice Bureau signposted clients to the Money Advice Team in order to build up a relationship and support the Council tenant.

The Chairman thanked the Money Advice Team for their ongoing work and asked with more tenants now applying for UC what would be the capacity of the Money Advice Team to support these. The Head of Housing and Building Services stated that the purpose of the internal Working Group being set up was to deal with such issues and to provide leadership, structure and support to residents of the Vale and as a part of that they were looking to maximise the current resources they had to help applicants of UC, for example, there was a need to ensure that partners such as Citizens Advice were utilised in order to complement and assist the work of the Vale of Glamorgan Money Advice Team. However, there may well need to be additional capacity for the team as well as looking at the new housing system to speed up certain processes and thus release resources for providing help and support. Despite a potential £1m debt raised through arrears from UC, the 30-year Business Plan still remained viable. He cited the record of other Local Authorities that had encountered a rise in debt from UC noting that the level of arrears or debt had peaked and then had reduced through support mechanisms put in place.

A Committee Member asked whether a similar report would be provided to the Committee in the future in order to provide an update due to the fast-changing nature and impact of the roll out of UC and if this could be six monthly or annual. The Head of Housing and Building Services replied that the lead Scrutiny Committee (Corporate Performance and Resources) would receive a report from the Head of Finance on this matter, but he also said he would be happy to update the Committee on this as well.

It was

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RECOMMENDED –

- (1) T H A T the report highlighting the impact of Welfare Reform on Council housing tenants, be noted.
- (2) T H A T the Committee receive a report in the future providing a further update on the impact of the roll out of Universal Credit.

Reasons for recommendations

- (1) To ensure that the local impact of the Welfare Reform is understood and an appropriate range of responses are put in place to attempt to mitigate any adverse impacts on local people.
- (2) To ensure the Committee is updated on the ongoing progress and impact of the roll out of Universal Credit within the Vale of Glamorgan.

679 WELSH GOVERNMENT FIVE YEAR NATIONAL RENT POLICY (DEH) –

The report was outlined by the Operational Manager for Public Housing Services who explained that a letter had been sent by the Minister for Housing and Local Government in December 2019 outlining the National Rent Policy for Social Housing from 2020/21 – 2024/25. In essence this letter outlined the policy which would act as a balance between tenant affordability with public spending in particular around house building projects. This letter also outlined requirements placed on all social housing providers when determining their annual rent increases for the years 2020/21 – 2024/25 such as an annual rent uplift of up to Consumer Price Index (CPI) plus 1% each year for the five years from 2020/21 – 2024/25 using the level of CPI from the previous September each year. She added that CPI plus 1% would be the maximum increase allowable in one year, but this would not be seen as an automatic uplift to be applied as landlords' decisions on rent should take into account the affordability of rent for tenants. The Minister also had the power to change the rent levels should CPI fall outside the range of 0% to 3% for the year that it happens. Also, the Council, as a Social Landlord, would need to advise Welsh Government with any concerns about the impact the Rent Policy had upon their Business Plan or financial viability or on their ability to meet their obligations to tenants and lenders.

In line with the requirements of this new rent policy, and subject to full Council approval, an increase of 2.7% could be applied to all Council homes from 1st April, 2020 which would be below the notional rent increase originally planned to contribute to the current Council Housing Business Plan.

Other issues that needed to be factored in were:

- Tenant feedback on any rent rises as well as housing efficiency
- Aim to increase the carbon neutral footprint

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- New build housing (with lower or no Carbon footprint) would also help potentially in the future to mitigate any rent increases through savings in energy bills.

Finally, the Council would be developing a new local rent policy in 2021 and could decide to charge different levels of rents on new build properties or lower or higher annual rent increases could be applied to different sized properties. These decisions could be made as long as the overall rent increase complied with the Welsh Government requirement of limiting it to CPI +1% across all of the rent costs.

The Operational Manager wanted to add that a further report on the new Vale of Glamorgan Council Housing Rent Policy would go to Committee some time in 2021 once developed.

A Committee Member asked whether the National Rent Policy to be introduced would have an effect on the Business Plan. The Operational Manager for Public Housing Services replied the implementation of the National Rent Policy would only have a minimal effect on this Plan and would not affect the ambitious Council house building programme planned going forward. She added that the Business Plan was due to go to Council in March 2020. A requirement of this Plan was to undertake stress testing and look at the impact for example, of different rent scenarios – such as no inflationary uplift, CPI plus 0.5% etc. If there was little or no uplift then the Business Plan could be harmed with a knock-on effect on the services that could be provided to tenants. A 2.7% increase as recommended to Council would ensure the Business Plan remained on track with some borrowing and the rate of building may need to reduce in the years 10 – 15 but would be back on track after this period. In tandem there was a need to ensure sufficient funds for borrowing.

The Chairman asked if it was possible for details for all drop-in support surgeries which provided housing related support be circulated to Members of the Committee. The Operational Manager for Public Housing Services stated that she would do this as soon as possible.

It was

RECOMMENDED – T H A T the details of the Welsh Government Five Year Rent Policy for Social Housing from 2020-21 to 2024-25 and the intention to review the Council's local rent policy to ensure compliance with it, be noted.

Reason for recommendation

For information and comment.