

BEDFORDSHIRE BENEFITS NETWORK

MINUTES OF MEETING

10.00 am, Wednesday 1st March 2017

CVS, 43 Bromham Road, Bedford

Present

Elliott Stephenson	Aragon Housing Association (Chair)
Samantha Lucas	DWP (Speaker)
Len Simkins	BAF / Infotrain (Facilitator and minutes)
Rucha Aghera	Citizens Advice Bedford
Karen Banfield	Citizens Advice Leighton Linlade
Lila Begum	Stonewater Ltd
Karina Chamberlain	Macmillan Welfare Rights Service
Samantha Conder	Macmillan Welfare Rights Service, CBC
Noor D'Agostino	Aldwyck Housing Group
Roweena Hamilton	Gateway Housing Support, CBC
Debbie Harris	Revenue and Benefits, CBC
James Hurd	Bedford Borough Council
Jon Howton	BRASS
Jane Jenkins	Citizens Advice Luton
Christian King	Disability Resource Centre
Julie Luckman	Revenue and Benefits, CBC
Yasmina Mahmood	Bedford Borough Council
Annette Pacey	Bpha
Jenny Pulling	Citizens Advice Mid Bedfordshire
Amanda Ryan	Bpha
Ashaq Shamin	Disability Resource Centre
Sheila Stubbins	Money Advice at St Andrews
Philippa Ward	Carers in Bedfordshire

Apologies

Jon Clingan	Carers in Bedfordshire
Sarah Dove	Gateway Housing Support, CBC
Karen Lister	Salvation Army Debt Advice Service (Bedford)
Cathy Moorhouse	BRASS
Bhavani Sarma	Disability Resource Centre
Helen Turney	Bedford Citizens Housing Association
Sue Warner	Citizens Advice Mid Beds

This Benefits Network meeting was organised by



on behalf of

Bedfordshire
Advice Forum

In partnership with



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Services Ltd

Aragon
Housing Association

Item	Subject	Action
1	Introductions and apologies	
	Elliott Stephenson (Chair) welcomed everybody to the meeting. Introductions were made and apologies for absence taken.	
2	Minutes of last meeting (28th September 2016) and matters arising	
	The minutes were accepted as correct, Matters arising were: Item 7.2 – Information Exchange – Macmillan Welfare Rights Service Samantha Condor confirmed that although the service is now focussing more on outreach appointments in hospitals, they are still able to make home visits, if necessary.	
3	Universal Credit	
	Samantha Lucas (Partnership Manager, Bedford and Central Bedfordshire Jobcentre Plus, DWP) gave a presentation on Universal Credit (UC). The Full Digital Service for UC will be introduced at Bedford Jobcentre Plus on 3 rd May. Bedford will be the first JCP office in Bedfordshire and Hertfordshire to run the Full Service. Sam is consulting with colleagues at JCP offices in London that are already using the Full Service. Training for Bedford staff will begin on 17 th March. The UC IT system is dynamic and can be amended at any time based on the experiences in the Full Service areas. From 3/5 new claimants of working age who use Bedford JCP will claim UC. The natural migration of existing claimants to UC will also start on 3/5. An existing claimant will transfer to UC when there is a significant change in circumstances. The managed migration of all other existing claimants will start at a later date and will take a number of years to complete. Current claimants with long-term on illnesses and disabilities will probably remain on the current, “legacy” benefits the longest, before being changed to UC. Sam is currently liaising with local stakeholders including the local authorities, housing associations, private landlords, and support agencies. She has had recent discussions about the rent verification process with social landlords, and about care leavers with local authorities. A comment was made to Sam about the wording used in UC correspondence . The term “liability for rent” is confusing for some claimants and should be changed.	

	<p>Q. Under the current rules advisers can ring JCP on behalf of a claimant if the claimant has given prior consent. With UC will verification be needed for every conversation?</p> <p>A. Yes. Implicit consent will not apply under the new Full Digital Service. A claimant will need to give explicit consent for each contact.</p> <p>Q. Will there be help for claimants that are not online?</p> <p>A. There will be increased support for digital assistance at Bedford JCP. Also Elliott reported that Aragon Housing Association have appointed a Digital Inclusion Officer who can offer support to tenants who need digital skills</p> <p>Q. Samantha Condor reported on problems she had had with some of her clients with cancer. There had been delays of 4-6 weeks to sort out some problems. Can advisers ring Work Coaches for support?</p> <p>A. Yes a Work Coach can be asked to help.</p> <p>Q. What are the practicalities of making an online claim for UC?</p> <p>A. The claimant will need an email account. Their ID will need to be verified. This can also be done online.</p> <p>Q. Will somebody in supported housing or sheltered accommodation be able to claim UC?</p> <p>A. Yes. UC will be paid for their living expenses. However, Housing Benefit will need to be claimed to cover the housing costs. The DWP has a list of exempt properties in Bedford Borough and need to liaise with Central Bedfordshire Council to get their list. Julie Latimer will send this.</p> <p>Q. What are the exact locations for UC claims from 3/5?</p> <p>A. New claimants in the following postcodes will claim UC from 3/5. MK40 1-4 and 9 MK41 0,6,7,8 and 9 MK42 0,6,7,8 and 9 MK43 0,6,7,8 and 9 MK44 1,2,3 MK45 1,2,3,4,5 and 9</p> <p>Sam was thanked for her presentation.</p> <p>Len confirmed that BAF that would be running some training courses on Universal Credit in May. Details will be circulated in a few weeks.</p>	<p>Julie</p> <p>Len</p>
<p>4</p>	<p>Benefit changes – April 2017</p>	
	<p>Elliott Stephenson gave an update on the main changes in April including:</p> <ul style="list-style-type: none"> • Removal of Work Related Activity Component • Two child limit for benefits • Removal of family element (CTC) and first child element (UC) • Changes to UC earnings taper • Restrictions for 18-21 year olds on UC • Changes to bereavement benefits 	

Work Related Activity Component

The WRAC will not be paid in ESA and UC for new claimants from 3/4/17. Current claimants receive this component which is £29.05 a week in ESA and £126.11 a month in UC.

Two child limit for benefits (except Child Benefit)

This change will affect HB, CTC and UC – but not Child Benefit.

The limit will apply to a third child born on or after 6/4/17, with some exceptions. Families who already have three or more children will not be affected.

New UC claimants with three or more children will initially be re-directed to claim “legacy” benefits because the current IT system for UC will not be able to deal with their situation yet.

Removal of family element

The Family Element will only be paid in Child Tax Credit for new claimants if a claimant has a child born before 6/4/17. Similarly the First Child Addition in UC will only be paid to new claimants from 6/4/17 if an eldest child was born before 6/4/17. Existing claimants will not be affected by this change.

Change to earnings taper on UC

The taper in UC will be reduced from 65% to 63%. So, for every £1 of earnings that are taken into account, a claimant will lose £0.63 from their UC but get to keep £0.37.

Restrictions for 18-21 year olds on UC

From 1/4/17 new claimants aged 18-21 will not receive help with housing costs in their UC. There will be some exceptions to this.

Also the new Youth Obligation will mean that people under 21 will only be able to claim UC for 6 months. After that UC will only continue if the young person is in work, education or training.

Changes to Bereavement Benefits

Bereavement Payment, Bereavement Allowance and Widowed Parents Allowance will be abolished in April. They will be replaced, for new claimants from 6/4/17, by Bereavement Support Payment. This new benefit will be based on a two-tier system depending on whether the surviving spouse or civil partner is has responsibility for a child. Entitlement to the new benefit will be based on the National Insurance contributions of the deceased person.

Elliott suggested that BAF could do a ½ **day training session** on the April benefit changes. This was supported.

BAF SG

6.2	<p>Housing benefit Office - Central Bedfordshire</p> <p>Julie gave an update.</p> <p>There had been a soft launch of their online claiming system for HB. It has been working well.</p> <p>There are no major changes to Council Tax Support but it may change in future due to UC. Non-dependant deductions will remain the same for CTS in April. Julie confirmed that in Central Bedfordshire the capital limit for CTS is £16,000 and all households must pay 25% of the Council Tax unless they are exempt.</p> <p>In Central Bedfordshire Local Welfare Provision is organised by the Council's Housing Department. Provision of vouchers is the main type of support. The contact for information on LWP is Janine Morris.</p>	
7	<p>Future plans for the Benefits Network</p>	
	<p>Len explained that the Benefits Network is organised by Bedfordshire Advice Forum.</p> <p>BAF received some funding from the Bedford Borough Partnership Board a few years ago to help with providing support to the advice sector on Welfare Reform. Some of this money has been used to facilitate the Benefits Network but the funding has now almost been used up.</p> <p>BAF will be looking at ways to continue with the Benefits Network. BAF's Steering Group is considering sending out a survey to BAF members to get their views on the network and future funding ideas. Suggestions could be to increase BAF's membership fee to cover the cost of the Benefits Network, or perhaps to introduce an additional fee specifically for the Benefits Network.</p> <p>There was agreement from those at today's meeting that BAF should try to continue to organise the Benefit Network meetings. Attendance at, and feedback from, the meetings continues to be very positive.</p>	BAF SG
8	<p>Information exchange</p>	
	<p>BPHA</p> <p>Annette reported that BPHA is a partner in the local Building Better Opportunities project. They are giving budgeting advice and helping to develop money management skills for BPHA tenants who are unemployed or economically inactive.</p>	
9	<p>Any other business</p>	
	<p>None</p>	
10	<p>Date of next meeting</p>	
	<p>10.00 am on Wednesday 20th September 2017. Venue to be confirmed.</p>	