

Colchester Borough Council and Colchester Borough Homes

Strong partnerships and comprehensive support for housing benefit changes

Key facts and figures

Benefit cap

- 220 - households affected at pre implementation data scan in summer 2012
- 98 - households affected at implementation in July 2013
- £58 per week - average loss to household at implementation
- 50 - households affected in May 2014

Under occupancy

- 1097 - households due to be affected at pre-implementation data scan in Jan 2013
- 1043 - households actually affected at implementation in April 2013
- 711 - households affected in May 2014

Social housing stock in Colchester

- 6,230 council properties managed by Colchester Borough Homes
- Approximately 5,000 housing association properties owned and managed by 16 different housing associations

Summary

“The scale of the reform agenda required us to start our preparations early and we combined our efforts to maximise the support on offer to those who required our help. All members realised the importance of our preparations and have welcomed the effectiveness of the approach taken here in Colchester.”

Councillor Paul Smith, Portfolio Holder for Business and Resources, Colchester Borough Council

“The aim of our work was to bring people together, for example housing benefit staff, customer support and other residential landlords, to achieve a consistent and holistic approach to those affected by the welfare reforms.”

Karen Loweman, Director, Colchester Borough Homes

Making welfare work locally

Colchester Borough Council and its arms-length management organisation, Colchester Borough Homes, recognised that welfare reform, particularly changes to housing benefit would affect many of their residents. They knew a considered and joint response was needed.

They developed a strategic response to welfare reform which involved early and clear planning, good [use of data](#) and strong [local partnerships](#) with the DWP and local charities.

They created new roles for customer support and financial inclusion staff, who provide individual, comprehensive advice to people affected by housing benefit changes. This included advice on benefits, employment support, budgeting advice and banking services. They used a [range of communication methods](#), including letters, phone calls, face to face visits and videos to ensure people became aware of the changes and to encourage them to take action.

A collaborative approach to strategic planning

Early in 2012 Colchester Borough Council set up a strategic welfare reform project team to plan, design and monitor their work on welfare reform. The team met monthly and involved people from a number of council departments, including housing options, corporate communications, housing benefit, welfare rights and housing strategy as well as Colchester Borough Homes. It was chaired by the Executive Director of Colchester Borough Council.

One of the initial challenges of bringing this group together was that different departments had different priorities and rules. However, it was clear that a consistent and holistic approach was needed to ensure that people affected by the benefit changes got the advice and help they needed. By engaging with each service area from an early stage CBC were able to identify impacts of the reform agenda across services areas and create joined up solutions.

Jason Granger, Customer Interventions Manager at Colchester Borough Council said:

“Setting up the strategic project team allowed us to make decisions quickly, and we recognised that a cross service approach was needed. It was not just a revenues and benefits issue. We knew that we would have to apply the changes, but also that we would have to make our services work together even more effectively to mitigate the impact on residents. Having to respond to welfare reform accelerated our partnership working philosophy and as a result, partnership working has never been so good.”

Early data sharing to assess impact and inform service delivery

The main aim of the strategic project team was to respond quickly and effectively to the welfare changes. They knew that identifying and supporting affected people early was key to success.

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Colchester Borough Council worked with Colchester Borough Homes, local housing associations and the DWP to identify households affected by the benefit cap and under occupation and predict the impact of benefit changes. They recognised that they all held different details about the same households, and that by combining information they could accurately profile those affected. Identifying households affected by the benefit cap began in summer 2012, a full year before implementation. Preliminary data for under occupying households was available in November 2012, and initial contact enabled refinement of this data to the accurate baseline figure of 1097 in January 2014.

Lauren Kilby, DWP Social Justice Lead for Essex, worked with Colchester Borough Council to develop a joint local response to welfare reform and to identify affected households. She said:

“We have had a strong relationship with Colchester Borough Council for many years, this meant that when we saw what changes were coming, it was clear that we needed to work closer together than ever before to ensure that Colchester residents got the support they needed to move into work. Sharing our data was clearly necessary and the Welfare Reform Act 2012 made this easier and as everyone was working to the same aim, this proved relatively straightforward to achieve.”

This approach allowed the council and the DWP to start making contact with affected households early, in many cases before the benefit changes were implemented. This meant residents had time to start considering possible options in advance of losing any housing benefit. In some cases, getting people engaged early on proved challenging because the forthcoming changes didn't seem real to people. In other cases, people were able to take action early and avoid being affected altogether, for example by finding work or claiming an exempting benefit.

Councillor Tina Bourne, Portfolio Holder for Housing at Colchester Borough Council said:

“I continue to be impressed by the strength of collaborative practice in this borough. Colchester Borough Council set up systems early to get to grips with the challenges of changing welfare support, consequently we have been able to minimise the impact of changes to benefits by working closely with key local agencies and expert partners.”

Getting the message out through varied communications and 'joining the dots'

The strategic project team decided early on that getting the message out on welfare reform to all residents and other local organisations was a priority. As a result, Colchester Borough Council and Colchester Borough Homes planned a joint communications campaign, which included local press, radio coverage, social media and online information. They also distributed information via other statutory agencies,

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registered social landlords and third sector partners as well as faith and community groups.

They produced a series of films, which were available on [YouTube](#). These films were produced using a young production company run by students using a very limited budget of only £2,000 Colchester Borough Council and Colchester Borough Homes took the decision to use [Facebook](#), [Twitter](#) and YouTube following a focus group with residents, who said that social media was an important way in which they would like to see information.

Colchester Borough Council also met with more than 50 local organisations, including housing associations and charities such as Colchester Citizens Advice Bureau to discuss the impact of welfare reform and joint responses. They knew it was especially important to share knowledge with providing first tier advice, to build resilience in the wider community. They recognised that they couldn't deal with the changes alone, and with limited resources, it was especially important to work together to 'join the dots'.

This joint approach was also applied internally within Colchester Borough Homes and Colchester Borough Council. Staff working directly on welfare reform realised that it was vital to make other teams aware of the changes that tenants and residents were experiencing, and the support that was available. For example, the Housing Manager at Colchester Borough Homes had given presentations to the Rent Accounting Team and the Property Services Team about welfare reform. The presentations gave these teams a better understanding of people's situations and the best way to respond. For example, staff working with residents now know when to signpost or refer people for support if they identify a need. Speaking with other teams also brought different ideas and perspectives on how best to respond to the changes and support residents.

Building resilience through individual support

The strategic project team knew early on that they needed to provide advice and support for residents. They created a dedicated Customer Support Team, which brought together existing staff from several council departments, such as housing options, welfare rights and benefits as well as a secondee from the DWP. This provided a central contact point for welfare reform enquiries, both for residents and for other local organisations such as housing associations, while minimising the need for additional resources. The introduction of Local Council Tax Support at the same time generated a county wide partnership to support this specific resident group, and the Customer Support Team received financial support through this, from Essex County Council, Police and Fire authorities.

The Customer Support Team contacted all households in the borough affected by the benefit cap, beginning with those who would lose the greatest amounts of money, including those in private rented accommodation. They did this by letter, phone and personal visit. Letters were sent jointly with both Colchester Borough Council and DWP branding to ensure a consistent message and boost trust. Because of the early work identifying affected households, the Customer Support Team were able to

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provide help to over 80 per cent of affected households before the cap was applied. The total number of capped households has reduced from 220 at the time of the pre-implementation data scans in summer 2012 to 50 in May 2014.

They took a similar approach to households affected by under occupation, prioritising those who were under occupying by two rooms or more. In January 2013 there were almost 1,100 households in Colchester that were under occupying their property. By May 2014 this had reduced by over a third to 711.

Colchester Borough Homes employs a dedicated Financial Inclusion Officer, through the financial support of the Council's portfolio for Housing. The Financial Inclusion Officer provides support to CBH tenants who are still capped or under occupying, and who need further help to achieve longer-term, more sustainable options. She works closely with the Customer Support Team and with other teams within Colchester Borough Homes and Colchester Borough Council.

Jigna Marzell, Financial Inclusion Officer at Colchester Borough Homes told us:

"It's important to look at all aspects of someone's situation. For example, I see people who are paying their rent but who aren't heating their homes, so we talk to them about how to reduce their energy bills. We have also worked together with our Property Services team to improve the energy efficiency of our housing stock and are running pilots to help tenants make adaptations, such as installing solar panels or replacing expensive heating oil systems with air source heat pumps. We are also working closely with a local bank to help people open basic accounts and set up direct debits to help them prepare for Universal Credit."

The Customer Support Team and the Financial Inclusion Officer work closely with other local organisations to provide the best support to residents, including food vouchers. They work with housing associations in Colchester and the local Jobcentre Plus, as well as voluntary sector organisations that provide specialist support on employment, debt advice or help with complex benefits appeals.

Denise Pearson, Customer Support Officer said:

"We find it's generally been easy making relationships with other local organisations as we all have the same aim and are keen to work together."

Alison Wade, Income Management Team Leader at [Colne Housing Association](#) told us:

"Our relationship with Colchester Borough Council is easy because unusually for local authorities in the area, they have a dedicated Customer Support Team so we don't have to deal with different people for each issue, e.g. housing benefit, DHPs etc. I strongly believe that Colchester Borough Council's work has had a positive impact on tenants and made a big difference to people. They work flexibly and communicate well with us, so we are involved in decisions and we can share data where appropriate."

Developing local policy solutions

In order to encourage under occupying tenants to move house, Colchester Borough Homes changed its incentive policy, offering tenants £500 for help with moving costs and £500 per bedroom they give up, to a maximum of £2,000.

Karen Loweman, Director of Colchester Borough Homes, said:

“The cost of this is quite low when compared with the potential loss of rent, crisis intervention, debt advice and court action. But tenants have told us that while the money is undoubtedly helpful, it is not just about that. People tell us that they need help to make decisions and take care of practicalities, so we provide an enabling team who work in a flexible way to help people move. This can include, for example, help with switching utility suppliers, arranging removals or finding new schools.”

Colchester Borough Homes also holds mutual exchange events to encourage tenants to swap homes with one another. This allows those who are under occupying to downsize by swapping with a household that needs more space. The first event was solely for Colchester Borough Homes tenants, but at the second event tenants from other local housing associations were encouraged to attend. People attending these events are able to find out not only about mutual exchanges but also the transfer incentive scheme. Representatives from many local organisations also attend to provide help on other related issues, such as debt, employment, access to responsible short term credit and utility bills. Tenants wishing to exchange are given help to 'sell' their property, using pictures and descriptions, much like those used by estate agents in the private sector.

Colchester Borough Council's discretionary housing payments policy is clear and is widely publicised. DHPs are administered directly by the Customer Support Team who have direct contact with residents and have an understanding of their situations. [Online applications](#) provide tailored suggestions for longer term solutions, so applicants are encouraged right at the start to think about more sustainable options. Pre reform priority for DHPs was given to tenants in the private rented sector, but it became clear that the fund needed to be opened up more widely. Spending was closely monitored against anticipated need and the budget for 2013/14 fully spent, with additional funding requested and granted.

Looking forward

Staff at Colchester Borough Council and Colchester Borough Homes are proud of the work they have done and what they have achieved but realise that there is still a lot to do. Whilst the focus of 2013/14 has been on stabilising, 2014/15 will involve more intensive work ensuring that longer term and more sustainable solutions can be found for households that remain affected by the benefit cap or the under occupation penalty.

Although numbers of affected households have reduced greatly, those who remain are likely to require more intensive and specialised support to help them take up support

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and make changes to their situations. The customer support team continues to work with other local organisations to support these residents.

The Financial Inclusion Officer is following up with all households who are currently managing their housing benefit reductions through a DHP to identifying longer term support needs. She is prioritising those under occupying by two or more rooms and capped households in the private rented sector who are at a greater risk of homelessness.

The lessons learnt and support models offered will also lead into the combined preparations for Universal Credit.