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**REPORT FOR: CABINET**

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<b>Date of Meeting:</b>	14 <sup>th</sup> November 2019
<b>Subject:</b>	Responding to the Recommendations from the Universal Credit Commission
<b>Key Decision:</b>	Yes
<b>Responsible Officer:</b>	Alex Dewsnap, Director of Strategy
<b>Portfolio Holder:</b>	Adam Swersky, Portfolio Holder for Finance and Resources
<b>Exempt:</b>	No
<b>Decision subject to Call-in:</b>	Yes
<b>Wards affected:</b>	All
<b>Enclosures:</b>	Annex 1: Universal Credit Commission Final Report Annex 2: Draft Universal Credit Commission Action Plan

## **Section 1 – Summary and Recommendations**

This report sets out the Council's response to the Member led Commission on Universal Credit in Harrow. As this was a Member led commission, there is a need for an Officer report to Cabinet to endorse the recommendations and the resulting action plan.

**Recommendations:**

Cabinet is requested to:

1. Note the Universal Credit Commission Final Report (Annex 1);

2. Endorse the draft action plan which has been developed across the Council and wider partnership (Annex 2); and

**Reason:**

The Member led commission was set up outside of the current Non-Executive arrangements of the Council so has no constitutional basis. Therefore this report allows a reporting route through to Cabinet in order to endorse the recommendations from the review and to sign up to the draft action plan.

## **Section 2 – Report**

### **Introductory paragraph**

The national roll-out of Universal Credit commenced in Harrow in 2017, so on this basis, the Commission was set up as a mechanism for driving practical and coordinated action for the benefit of Harrow residents. The Commission included the following Councillors from both Political Groups in the Council:

- Councillor Richard Almond
- Councillor Dan Anderson
- Councillor Phillip O'Dell
- Councillor Pritesh Patel
- Councillor Kiran Ramchandani
- Councillor Norman Stevenson
- Councillor Adam Swersky (Chair)

The Commission has been supported from the Labour Group Office in terms of the notes of meetings and the production of the final report. The final report attached at Annex 1 was signed off by the Members of the Commission (which are set out at Appendix 3 of the Final Report).

This report is principally set out to enable Cabinet to endorse the findings and recommendations of the Commission, and to give a vehicle to approve the draft action plan which follows the recommendations (attached as Annex 2).

### **Options considered**

One option would be not to bring the final report from the Commission to Cabinet, but as doing so offers the opportunity to bring to light the Council's Cross-Party work on this important topic, it has been decided that there is much greater value in Cabinet endorsement of the recommendations from the Commission and its oversight more generally in the implementation of the recommendations.

### **Risk Management Implications**

The risk related to Universal Credit implementation in Harrow is not currently on either the overall Council Risk Register or the Resources Directorate Risk Register. Obviously, any adverse impacts on the transition to the Universal Credit for residents and families is a risk to their welfare and could have impacts on other aspects of their life through creating greater hardship. The Citizens Advice Bureau (CAB) through the General Information and Advice Service is commissioned to support general enquiries of this nature, but nationally the CAB have also been awarded monies from the Department for Work and Pensions for specific advice around Universal Credit (which is being delivered through each local CAB). Therefore this is a key mitigation to support local residents who are facing challenges around the transition to Universal Credit.

Universal Credit remains of great concern to Housing. As of October 2019 63% of our general needs council tenants who claim UC are in rent arrears with an average debt of £562. For comparison 24% of our general needs council tenants on Housing Benefit are in arrears with an average debt of £257. Housing staff continue to spend a lot of time responding to the Department of Work and Pensions and also helping tenants, without any additional funding.

Rent arrears have a negative impact on the revenue generated for the Housing Revenue Account and therefore the budget that the Council has to spend on related services to the tenants and leaseholders across all Council housing.

The fourth annual Welfare Reform survey from ARCH (Association of Retained Council Housing) and the National Federation of ALMOs (NFA) shows that:

- households on UC are still significantly more likely to have housing debt than those on HB;
- UC is draining cash and resources from already hard-pressed councils and their ALMOs;
- households on UC are still significantly more likely to have housing debt and they also owe more; and
- the figures would be even worse if the 39 English councils and ALMOs who responded weren't plugging the gaps with their own staff, training, IT investment and cash.

The full report "Patching the net: Measuring the impact of Universal Credit on tenants and landlords" is available online.

## **Procurement Implications**

At this stage there are no Procurement implications to the recommendations, but as the Action Plan develops this may change. However, if this is the case, Procurement will be engaged early so that any decisions sit within the Council's Standing Orders.

## Legal Implications

There are no specific Legal implications as a result of the recommendations in this report. However, if this changes through the development of the action plan Legal will be engaged, and if this requires a further report coming back to Cabinet (as there are no delegations in the recommendations) then this will be brought back to Cabinet.

## Financial Implications

At this stage there are no specific financial implications, but if any arise from the development of the actions in the action plan Finance will be fully engaged, so that no actions are taken forward before an appropriate business case has been developed and the Council's formal processes to sign off any additional spend have been followed.

## Equalities implications / Public Sector Equality Duty

Although an EQIA has not been produced to accompany this report, as the recommendations from the Commission are clearly about improving outcomes for residents any impact is likely to be positive rather than adverse.

## Council Priorities

The recommendations from the Commission and the resulting action plan clearly support the priority **Supporting Those Most in Need**, through aiming to:

- Reduce levels of homelessness in the borough;
- Empower residents to maintain their well-being and independence; and
- Children and young people are given the opportunities to have the best start in life and families can thrive.

The recommendations also support the priority of **Modernising Harrow Council** through aiming to:

- Improving access to digital services

## Section 3 - Statutory Officer Clearance

Name: Dawn Calvert	<input checked="" type="checkbox"/>	Chief Financial Officer
Date: 4 <sup>th</sup> November 2019		
Name: Sharon Clarke	<input checked="" type="checkbox"/>	on behalf of the Monitoring Officer

Date: 5<sup>th</sup> November 2019

Name: Nimesh Mehta

Head of Procurement

Date: 4<sup>th</sup> November 2019

Name: Charlie Stewart

Corporate Director

Date: 5<sup>th</sup> November 2019

**MANDATORY**

**Ward Councillors notified:**

**NO, as it impacts on all Wards**

**EqIA carried out:**

**NO**

**EqIA cleared by:**

If '**NO**' state why an EqIA is not required for Cabinet to take a decision

An EQIA is not required at this stage as the decision to endorse the recommendations of the Commission is supportive to residents. As the Action Plan is further developed an EQIA can be undertaken where necessary to support targeted action where it is clear that considering the Protected Characteristics of those residents and families on Universal Credit will lead to a greater improvement in their outcomes.

## **Section 4 - Contact Details and Background Papers**

**Contact:** Alex Dewsnap, Director of Strategy,  
[alex.dewsnap@harrow.gov.uk](mailto:alex.dewsnap@harrow.gov.uk), 020 8416 8250

**Background Papers:** None

**Call-In Waived by the  
Chair of Overview and  
Scrutiny Committee**

*(for completion by Democratic  
Services staff only)*

**YES/ NO / NOT APPLICABLE\***

*\* Delete as appropriate  
If Yes, set out why the decision is  
urgent with reference to 4b - Rule  
47 of the Constitution.*

# **Harrow's Plan**

**to tackle the impact  
of Universal Credit  
on our residents**

**The Final Report of the Commission on  
the Implementation of Universal Credit in Harrow.**

September 2019

## Introduction and context for the Commission

The roll-out of Universal Credit (UC) represents the largest overhaul of the welfare system for working age people in a generation. Once fully implemented, it will affect around seven million people in the UK. In Harrow alone, there will be in the region of 15,000 families claiming the benefit, including nearly 28,000 children.

While the aims of UC are laudable - consolidating six complex benefits claims into one and ensuring that everyone is better off in work - its implementation has been deeply flawed. Subject to years of delay, the recent roll-out has exposed critical errors in some of the key assumptions of the programme, for example that all claimants could manage their benefit claim online and that claimants could manage the cash flow challenge of being paid monthly in arrears. While the National Audit Office describes the project as “not value for money now and... it’s future value for money unproven”<sup>1</sup>, Child Poverty Action Group believes it simply “isn’t working for working people”<sup>2</sup>.

While other Councils, such as Liverpool<sup>3</sup> and Southwark<sup>4</sup>, have provided valuable research on the impact of UC on claimants in their areas, Harrow Council chose to launch a cross-Party Commission to explore what we as a Local Authority could practically do to support our residents at a time of great uncertainty and transition. The aim of our work was to:

- Better understand the timeline for the planned roll-out, and the number and type of people affected over time in Harrow;
- Provide a forum for statutory and voluntary sector partners to share what they are seeing on the ground and what opportunities they see for better partnership working;
- Assess the likely impact on the demand for Council services, including housing, benefits, and social care;
- Explore opportunities for the Council to:
  - Use our data corporately to identify those most at risk, taking into account privacy and regulatory considerations;
  - Put in place corporate or service-level strategies to mitigate any downsides for both the Council and residents and to intervene early where issues arise;
  - Redirect resources to target specific need.
- Agree an engagement strategy with central government and others.

Over a series of three hearings, we took evidence from a wide range of people, including Council officers from our housing, revenue and benefits, and policy teams; voluntary sector representatives from Harrow Mind, Harrow Association for the Disabled, Harrow Citizens Advice Bureau, and the national Child Poverty Action Group; and representatives from the West London Jobcentre Plus district.

This report is divided into three sections:

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<sup>1</sup> <https://www.nao.org.uk/report/rolling-out-universal-credit/>

<sup>2</sup> <http://www.cpag.org.uk/content/universal-credit-assessment-system-leaving-claimants-out-pocket>

<sup>3</sup> <https://liverpoolexpress.co.uk/liverpool-says-rethink-universal-credit/>

<sup>4</sup> Safe as Houses, Nov 2018 (Southwark Council)



- A. The challenges faced by Harrow residents claiming UC.
- B. The opportunities for Council action identified by the Commission.
- C. An action plan for the Council.

The Commission was set up as a mechanism for driving practical, coordinated action for the benefit of Harrow residents. Its findings are endorsed by councillors from across the political spectrum. Its work will be judged by the impact it has on people's lives. They are people who, some through no fault of their own, are caught in trap of transition to Universal Credit and find themselves in hardship and debt.

## **Part A. The challenges faced by Harrow residents claiming UC**

The Commission found four key areas of concern:

- Rent arrears & Harrow HRA
- Application and calculation problems
- Digital inclusion / access
- Mental Health / disability

### **Rent arrears / impact on HRA**

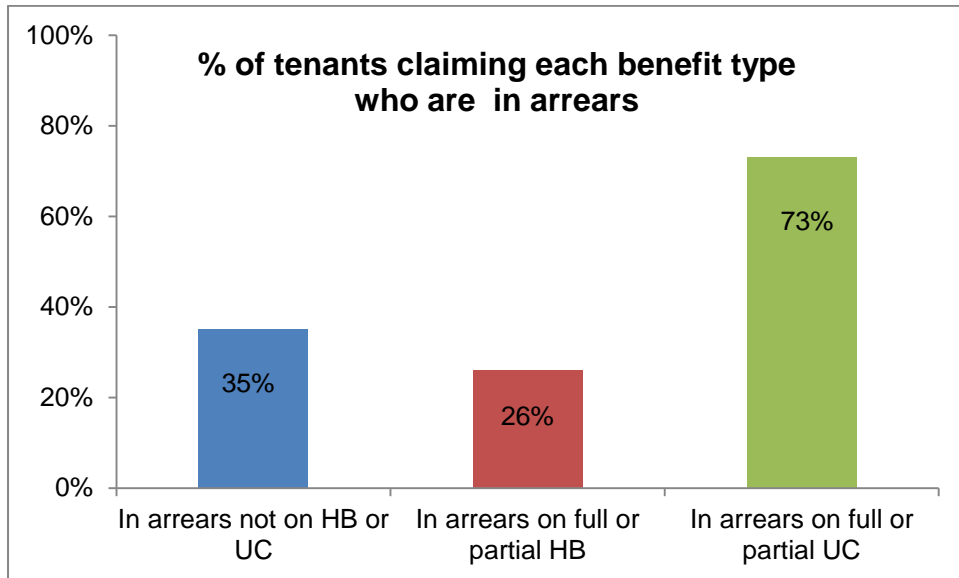
The most high-profile problem associated with the implementation of UC is rent arrears. There are two main causes of this. First, when full rollout of UC began, HB for existing claimants would cease immediately while their UC claim was processed. This can take up to six weeks meaning claimants could potentially wait up to ten weeks without receiving a housing payment (UC is paid one month in arrears). The DWP has sought to alleviate this issue by allowing HB to continue for two weeks after a UC claim is made but even with this change, claimants may still face a lengthy gap between housing payments.

The second problem element of UC from an arrears perspective is that claimants now receive a single monthly payment covering all benefit entitlements, including the housing element. Under the legacy system, housing benefit was often paid directly to landlords.

Both in Harrow and across the country, there is strong evidence that UC is significantly increasing rent arrears. Southwark Council has conducted two studies looking at this issue. These studies find that rent arrears initially occur during the transition to UC which is the trend described above. However, Southwark's study also identified a trend that after approximately one year, rent arrears began to reappear. This suggests that the rent arrears issue goes beyond teething problems during the transition to UC.

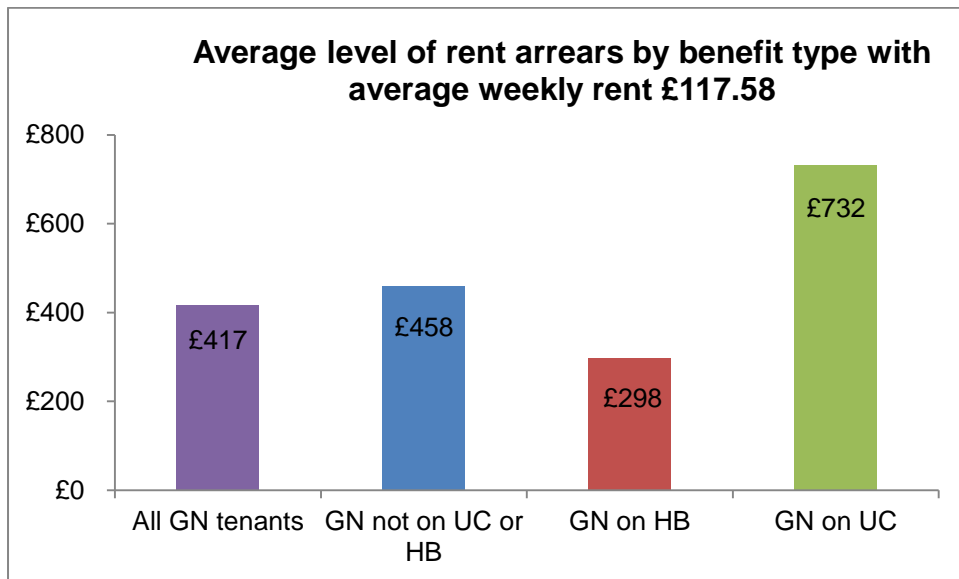
We have found similar trends in rent arrears in Harrow. Tenants in receipt of UC are both more likely to be in arrears and have arrears of a higher level. This effect can be seen in figures 1 and 2.

*Figure 1:*



Currently 5% of our secure tenants in general needs properties claim Universal Credit. Of these, 73% are in arrears with an average level of arrears of £732.

Figure 2:



By comparison, currently 58% of our secure tenants in general needs properties claim Housing Benefit. Of these, 26% are in arrears with an average level of arrears of £298.

The build-up of rent arrears as a result of UC is likely to have a significant impact on both social landlords (in our case, the Harrow Housing Revenue Account) and on the tenants themselves.

### **Application and calculations**

The commission found that a significant number of problems associated with UC originate from the application and benefit calculation part of the process. One key factor is that under UC, the DWP now calculates housing payments, whereas under the legacy benefit systems, housing benefit has been under local authority control since the 1980s. Consequently, there is a lack of knowledge and experience in this area among DWP staff.

This problem is compounded locally as Harrow is a top 20 local authority for housing complexity – for example people have multiple jobs (leading to fluctuating monthly

incomes), short-term tenancies and are from overseas. This results in a significant number of UC calculation errors.

In addition, the commission heard of cases of the DWP not following its own guidelines. This includes claims being closed within one week if the claimant fails to attend or book an interview (guidelines allows for one month); and the DWP not applying the non-dependent exemptions properly meaning that these must be re-applied for and often cannot be back-dated, resulting in a loss of funds for claimants.

Similarly, the Child Poverty Action Group (CPAG) reported that DWP admin errors and poor advice result in a large number of claimants receiving less money than they're entitled to – 40% of UC cases referred to the CPAG early warning system fall into this<sup>5</sup>.

Additionally, once mistakes are made, it is difficult to challenge the DWP decision making – waiting times for tribunals average six months and even up to sixty weeks when a medical expert is needed.

Harrow Council's UC working group also found that it is the payment and calculation side of the UC application process that mainly causes problems, particularly because DWP does not give sufficient information on how payment amounts have been calculated.

While claimants do receive regular meetings with a DWP Work Coach, the role of the Work Coach is to ensure that a claimant's worksheet commitment is being fulfilled (i.e. that claimants are spending the agreed amount of time looking for work). Work Coaches do not calculate benefits or explain calculations to claimants, consequently, claimants cannot resolve the issues highlighted above at these regular meetings.

### **UC and Mental Health / Disabilities**

The Harrow Association of Disabled People (HAD) reported that the claimants suffered from a mental health condition in the majority of cases referred to them. Overall, 43% of Harrow JCP users have a mental health condition<sup>6</sup>. HAD identified various additional barriers faced by UC claimants that have either mental health conditions or disabilities.

Again, these difficulties are often the result of DWP staff either lacking knowledge of mental health conditions and disabilities, or the DWP not following its own procedure correctly. HAD found that work coaches often fail to understand the significance of people's health conditions and do not make the appropriate allowances or correctly applying 'extra protections'.

In particular, those with complex needs are not always given the additional support to which they are entitled. In order to receive any benefits, claimants can be forced to sign up to work commitments that they cannot fulfil because of health condition or disability.

Other issues that were raised at the commission include the three month wait for 'limited capability for work' payments which are not always backdated; that the DWP does not always 'carry over' a claimant's status from legacy benefits as it should (e.g. if they were in receipt of ESA), meaning that claimants are incorrectly required to re-apply; work capability assessments narrowly focus on mobility and do not pick up the full impact that mental health can have on someone's capability for work.

### **Digital Inclusion / Access**

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<sup>5</sup> Reported to the Commission by CPAG

<sup>6</sup> Reported to the commission by HAD

The UC application process is digital-only and claimants must have an email address and bank account in order to complete an application. There are currently 1.5 million unbanked adults in the UK<sup>7</sup>. Digital inclusion is also an issue - while 89% of the UK population has regular access to the internet, access correlates to income / social class and the figure falls to just 62% for those on low incomes<sup>8</sup>. Therefore, digital exclusion will disproportionately affect UC claimants versus the UK population as a whole (as claimants typically have lower incomes than the national average). A lack of digital access restricts people's ability to apply for UC and monitor claims once they have applied.

Moreover, Harrow Mind reported that digital exclusion is a particular problem for those with a mental health condition as there has been no meaningful increase to digital access in the last five years for this group<sup>9</sup>.

Travel (to assessments, interviews and technology) is another barrier faced by UC claimants. Harrow Mind and HAD reported that travel requirements posed additional barriers for the disabled and those with a mental health need. These additional difficulties are often not taken into account by DWP staff.

## **Part B. The opportunities for Council action**

Although the means of tackling the most significant issues around Universal Credit lie in the hands of central government, the purpose of the Commission was to identify areas where Harrow Council could act to mitigate its most egregious local impacts.

We identified four areas of action:

1. Digital inclusion
2. Working with partners
3. Reviewing Council Tax Support
4. Relationship with Jobcentre Plus (JCP)

This section of the report provides further detail in each area.

### **1. Support claimants to access UC online**

One of the key challenges identified with UC is the requirement in the vast majority of cases for claimants to apply for, and manage, their benefit online. This is clearly problematic for a portion of the population, estimated at around 11%<sup>10</sup>, who do not have direct access to the internet. In addition, we identified a much larger group who may have access to digital services but who either lack the digital skills needed to complete a complex online application form or who struggle with the demands placed on them by the UC application and ongoing management process.

For example, we heard of individuals who were required to continually check their emails for updates or requests from their DWP caseworker. Failure to respond to these could lead to an application being rejected or payments being delayed or miscalculated.

The Commission recognised that digital skills are not only critical for claimants to get the correct amount of UC payments on time. They are also vital to access a whole range of other services, such as online banking, social networks, e-learning, and Harrow Council services.

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<sup>7</sup> <http://www.financialinclusioncommission.org.uk/facts>

<sup>8</sup> [https://www.ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0018/105507/internet-use-attitudes-bulletin-2017.pdf](https://www.ofcom.org.uk/__data/assets/pdf_file/0018/105507/internet-use-attitudes-bulletin-2017.pdf)

<sup>9</sup> Reported to the commission by Mind in Harrow

<sup>10</sup> [https://www.ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0018/105507/internet-use-attitudes-bulletin-2017.pdf](https://www.ofcom.org.uk/__data/assets/pdf_file/0018/105507/internet-use-attitudes-bulletin-2017.pdf)

We, therefore, recommend that:

1. **The Council implements a broad-based digital inclusion programme (“No One Left Offline”)**. This should start with a more complete analysis of the barriers to accessing digital services. It should then implement a programme that will provide digital skills training to residents, making use of free resources such as Google’s Digital Garage. This should build on best practices identified elsewhere. For example, other programmes have found that marketing digital skills training as a way of engaging with hobbies online is more effective than marketing it directly as a route to accessing government benefits or other services. The programme should also ensure that all Harrow residents have access to internet-enabled devices, taking into account mobility issues and the need for some people to have access to hands-on support.
2. **Work with others to provide targeted support to people struggling with the online UC application form.** The Council should promote the work of local organisations, such as Harrow CAB, Harrow Association of Disabled people and Jobcentre Plus, that already provide some targeted support. It should also explore how it can support these organisations to improve their reach and effectiveness.

## **2. Work with partners to better support UC claimants**

Harrow Council's partners in the voluntary and community sector (VCS) have extraordinary reach into communities that are in greatest need of support to access Universal Credit. Many of these partners gave evidence to the Commission and demonstrated their deep knowledge around the often complex and specific issues that claimants face when accessing the new benefit.

However, not all VCS organisations have the resources to fully train their staff on UC or to provide the kinds of support needed to their clients. A key part of the Council's plan to better support UC claimants in the borough must, therefore, involve supporting the VCS sector locally so they are better able to support claimants.

We, therefore, recommend that:

3. **The Council implements a training and support programme for VCS organisations in Harrow** to provide up-to-date information and guidance around UC. This should include sign-posting to further resources from DWP and/or other organisations.
4. **The Council builds operational communication links between Council staff and VCS organisations around UC support.** This would enable VCS staff to get rapid access to specific advice around individual cases and to leverage the Council's relationship with Jobcentre Plus to escalate issues.

## **3. Review Council Tax Support**

The Council currently has a single a service that supports residents to access both Housing Benefit and Council Tax Support. In the future, residents will need to apply directly to DWP for access to Universal Credit and separately to the Council to access Council Tax Support. This creates a number of challenges, as identified in Part A of this report.

The Council is planning to consult residents on changes to Council Tax Support (CTS) to address some of these issues. In particular, under UC, the Council is informed each month if there are any changes to an individual's income. This information is provided through a link between DWP and HMRC that provides Real Time Information to DWP on personal income. If a resident's income changes, the Council needs to re-assess entitlement to CTS. This is likely to be incredibly cumbersome for the Council and residents, as it could mean monthly re-assessments for every claimant.

The Council's consultation on changes to CTS is, however, an opportunity to explore how changes to CTS might support those worst affected by the transition to Universal Credit.

We recommend that:

5. **The Council's forthcoming consultation on CTS explores opportunities to reduce the impact of UC on the worst-affected claimants.** For example, this could include a one-off reduction in Council Tax for residents accessing Universal Credit for the first time. This could help mitigate the long delays that some claimants have faced in receiving their benefit.

#### **4. Strengthen the operational and strategic relationship with Jobcentre Plus (JCP)**

Under Universal Credit, nearly all claims must be made online and are then processed centrally by a national DWP team. This means that local Jobcentre Plus (JCP) staff have a much more limited role in processing and supporting claimants with access to this benefit.

Despite this, a close working relationship with the local JCP is critical for the Council to be able to effectively support affected residents. There are a number of ways in which this relationship can be effective:

- It enables Council staff in contact with UC claimants to escalate issues to DWP via the local JCP;
- It enables Council staff, in partnership with VCS organisations, to share wider concerns with DWP through the JCP partnership team;
- It supports better two-way communication between the Council and JCP around changes to UC, whether on loan advances to claimants, payment delays, opportunities to claim by phone or in person, or other aspects of the benefit.

Given the complexity of UC and the challenges for individuals in working out their entitlement, the ability for Council staff to have a quick and easy way to share issues and escalate cases is vital.

We recommend that:

- 6. The Council's establishes a set of regular communications channels with JCP,** for example a weekly conference call for operational staff and a quarterly partnership meeting for senior managers. As part of this regular communication, the Council and JCP should look for further opportunities to create operational links that make it quicker and easier to deal with individual or wider system issues.

## C. Action Plan

Overall accountability for this action plan will rest with Adam Swersky, Cabinet member for Finance and Resources, and Alex Dewsnap, Divisional Director for Strategic Commissioning.

<u>Recommendation</u>	<u>Actions</u>	<u>Lead(s)</u>
<b>1. A broad-based digital inclusion programme (“No One Left Offline”)</b>	<p>Conduct a more detailed analysis of the barriers to accessing digital services, including confidence, knowledge, access to advice, and access to internet-enabled devices.</p> <p>Develop a digital inclusion programme, in partnership with statutory partners and the voluntary sector, to ensure that there’s “No One Left Offline”. This should include:</p> <ul style="list-style-type: none"> <li>• Digital skills workshops which engage residents on non-UC topics (e.g. hobbies). This should leverage free resources from organisations such as Harrow’s IT partners and Google;</li> <li>• A programme to ensure all Harrow residents have access to internet-enabled devices, taking into account mobility issues and the needs of some people for advice and support alongside access.</li> </ul>	<p><b>Officer Lead:</b> Alex Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>
<b>2. Work with others to provide targeted support to people struggling with the online UC application form</b>	<p>Work with statutory partners and the voluntary sector to promote the provision of targeted support to people struggling to complete online UC applications and to communicate with their case officers through the online portal. Explore how we can support organisations providing support to increase their reach.</p>	<p><b>Officer Lead:</b> Alex Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>
<b>3. Implement a training and support programme for VCS organisations in Harrow</b>	<p>Facilitate additional training at all levels of the UC network (JCP, Harrow Council, VCS, CAB)</p> <p>Circulate / publicise existing informational literature on UC – e.g. CAB’s ‘Jargon cheat sheet’ and document checklist; Mind’s factsheet for those with mental health need.</p>	<p><b>Officer Lead:</b> Alex Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>
<b>4. Build operational</b>	<p>Ensure that VCS organisations</p>	<p><b>Officer Lead:</b> Alex</p>



<u>Recommendation</u>	<u>Actions</u>	<u>Lead(s)</u>
<p><b>communication links between Council staff and VCS organisations around UC support</b></p>	<p>providing targeted support on UC claims have direct access to the Council's Revenues &amp; Benefits and Housing teams to accelerate resolution of any issues.</p> <p>Ensure issues around UC are regularly reviewed in formal and informal discussions between senior Council and VCS staff.</p>	<p>Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>
<p><b>5. As part of forthcoming consultation on CTS, explore opportunities to reduce the impact of UC on the worst-affected claimants</b></p>	<p>All options to be considered – e.g. CT 'holiday' when residents transfer to UC</p>	<p><b>Officer lead:</b> Fern Silverio <b>PH Lead:</b> Adam Swersky</p>
<p><b>6. Establish a set of regular communications channels with JCP</b></p>	<p>Arrange for JCP to share escalation routes with Harrow housing officers.</p> <p>Arrange weekly 'keep in touch' sessions in order to raise issues.</p> <p>Arrange knowledge-sharing sessions so JCP staff can learn from Harrow's housing staff's expertise.</p>	<p>Alex Dewsnap with Nick Powell</p>

## **Conclusion**

During the Commission's meetings, we heard many important and serious challenges around Universal Credit. The migration of people and families in extreme difficulties to a new benefit with serious, unaddressed issues is making hard lives much, much harder.

This report is intended to spur direct action by Harrow Council, working in partnership with others, to do whatever we can locally to make a difference for our affected residents.

We also hope it will provide some insight and inspiration to other Local Authorities around the UK so that, collectively, we do what local government is best at: taking practical action that make local people's lives better.

## Appendix 1. About Universal Credit

### What is Universal Credit?

Universal Credit is the government's flagship welfare reform programme which merges six separate benefits into a single payment. The six legacy benefits are:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

UC seeks to avoid the "benefits trap" whereby employment is dis-incentivised as claimants can earn more on benefits by tapering payments of UC as claimants' earnings exceed the work allowance. This works by UC payments being reduced by 63p for every £1 earned above the work allowance threshold.

- **Who claims it?** – Working-age people making a new claim for one of these 6 benefits or those with an existing claim who have a change in their circumstances. The claim is completed and administered online.
- **How is it paid?** – It is paid monthly in arrears in one lump sum for both living and housing costs. It is usually paid directly to one member of the household.
- **How is the rent paid if the claimant is a tenant?** – Claimants must pay the full rent to the landlord regardless of the amount of UC they are awarded. There are circumstances where a landlord can request that the housing element be paid directly to them from the Department of Work and Pensions.
- **National Rollout** – Initially intended to be fully operational by 2017, the rollout of UC is now due for completion by 2022-23 when it will ultimately be paid to approximately 7 million people nationally and will be responsible for £63 billion of spending.

### UC in Harrow

As of October 2018, there are approximately 2,000 people claiming UC through the Kings House Job Centre in Harrow (Oct 2018). There are 14,600 Harrow families claiming tax credits (including 27,700 children), so a similar number of families are likely to be claiming UC once full rollout is achieved.

## **Appendix 2. List of organisations interviewed**

Child Poverty Action Group

Department for Work and Pensions – Jobcentre Plus

Harrow Citizens Advice Bureau

Harrow Council – Policy

Harrow Council – Strategy Commissioning

Harrow Council – Collections and Benefits

Harrow Council – Universal Credit Working Group

Harrow Association of Disabled People

Mind in Harrow

### **Appendix 3. Members of the Commission**

Councillor Richard Almond

Councillor Dan Anderson

Councillor Phillip O'Dell

Councillor Pritesh Patel

Councillor Kiran Ramchandani

Councillor Norman Stevenson

Councillor Adam Swersky (Chair)

## Annex 2

<u>Recommendation</u>	<u>Actions</u>	<u>Timescale</u>	<u>Lead(s)</u>	<u>Action Taken to Progress</u>
<p><b>1. A broad-based digital inclusion programme (“No One Left Offline”)</b></p>	<p>Conduct a more detailed analysis of the barriers to accessing digital services, including confidence, knowledge, access to advice, and access to internet-enabled devices.</p> <p>Develop a digital inclusion programme, in partnership with statutory partners and the voluntary sector, to ensure that there’s “No One Left Offline”. This should include:</p> <ul style="list-style-type: none"> <li>• Digital skills workshops which engage residents on non-UC topics (e.g. hobbies). This should leverage free resources from organisations such as Harrow’s IT partners and Google;</li> <li>• A programme to ensure all Harrow</li> </ul>	Mar 2020	<p><b>Officer Lead:</b> Alex Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>	<p>The critical aspect to respond to here is to understand how services can be digital by design and therefore fully accessible, rather than digital by default.</p> <p>A cross Council working group has been set up to take this forward which initially has agreed to outline all of the Council touchpoints for residents, for example through Libraries, Community Centres and Childrens Centres, and to map these against 1) potential resident need for accessing services digitally, and 2) where confidence and skills in such access are low. Once this mapping has taken place there will then be an audit of the IT environment to understand whether these places support the ability to provide digital access to broader government services, e.g. quality and access to Wi-Fi and possible additional technology. When this work is completed, a view will be taken on costs and whether these can be supported via sponsorship from other organisations rather than being a direct cost to the Council, and also whether such an approach should be piloted in the borough before any full roll out.</p>

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	residents have access to internet-enabled devices, taking into account mobility issues and the needs of some people for advice and support alongside access.			<p>Following this stage, further work will then be planned on how residents who have a low propensity to use digital services more broadly can be targeted and attracted to come to these places to support skills.</p> <p>Digital skills building is also being supported through other programmes such as Learn Harrow and Xcite so these can be joined up with any other offer to support and enhancement in skills.</p>
<b>2. Work with others to provide targeted support to people struggling with the online UC application form</b>	Work with statutory partners and the voluntary sector to promote the provision of targeted support to people struggling to complete online UC applications and to communicate with their case officers through the online portal. Explore how we can support organisations providing support to increase their reach.	Mar 2020	<p><b>Officer Lead:</b> Alex Dewsnap</p> <p><b>PH Lead:</b> Sue Anderson</p>	The Council has a contract with Citizens Advice (CA) to support generalist information and advice to residents. CA have also won the national work to give support directly to residents on the transition to Universal Credit and therefore this is explicitly being supported locally.
<b>3. Implement a training and support</b>	Facilitate additional training at all levels of the UC network (JCP, Harrow Council, VCS, CAB)	Mar 2020	<b>Officer Lead:</b> Alex Dewsnap	Partners are providing information to residents. However, as part of eth ongoing work we will assess how this can be improved in order to

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<b>programme for VCS organisations in Harrow</b>	Circulate / publicise existing informational literature on UC – e.g. CAB's 'Jargon cheat sheet' and document checklist; Mind's factsheet for those with mental health need.		<b>PH Lead:</b> Sue Anderson	support residents getting the right advice and information in as timely a way as possible.
<b>4. Build operational communication links between Council staff and VCS organisations around UC support</b>	Ensure that VCS organisations providing targeted support on UC claims have direct access to the Council's Revenues & Benefits and Housing teams to accelerate resolution of any issues.  Ensure issues around UC are regularly reviewed in formal and informal discussions between senior Council and VCS staff.	Mar 2020	<b>Officer Lead:</b> Alex Dewsnap  <b>PH Lead:</b> Sue Anderson	This is being support through the Advice Network, which brings all advice services together on a bi-monthly basis.  We will also ensure referral arrangements are made between VCS organisations supporting residents claiming Income Based JSA and Harrow Council's skills and employment initiatives, whilst also ensuring that the council's initiatives provide data to the VCS on the progress of referrals.
<b>5. As part of forthcoming consultation on CTS, explore opportunities to reduce the impact of UC on the worst-</b>	All options to be considered – e.g. CT 'holiday' when residents transfer to UC	Feb 2020 – <i>linked to CTS consultation timeline</i>	<b>Officer lead:</b> Fern Silverio <b>PH Lead:</b> Adam Swersky	This is being taken forward through the conclusion of the consultation on CTS.



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affected claimants				
<b>6. Establish a set of regular communications channels with JCP</b>	<p>Arrange for JCP to share escalation routes with Harrow housing officers.</p> <p>Arrange weekly 'keep in touch' sessions in order to raise issues.</p> <p>Arrange knowledge-sharing sessions so JCP staff can learn from Harrow's housing staff's expertise.</p>	Sep 2019	Alex Dewsnap with Nick Powell	<p>Communication has improved with JCP, so from this perspective the Council is happy that this recommendation has been broadly implemented. However, as indicated in the risk section of the report there are specific concerns for Housing tenants on the transition to Universal Credit which are having impacts on residents and families.</p> <p>There are also fortnightly "keep-in-touch" sessions, usually including staff from Harrow JCP, DWP Service Centre, Harrow housing benefit and Housing staff.</p> <p>We will also ensure JCP staff referring residents who are claiming Income Support to Harrow Council's job brokers that have sourced jobs with local employers, contractors in the council's supply chain and on key developments.</p>