



**Frontline  
Network  
Partner**



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## St Martin's Frontline Network – Coventry Citizens Advice: Coventry Frontline Network forum

27<sup>th</sup> November 2019

### General discussion, news from agencies attending

We had a really wide range of agencies represented at the forum, with lots of first-time attendees.

We discussed clients moving into new tenancies, often unfurnished with no carpets, also with social isolation issues. Resources on social support were compiled following an earlier forum – see Social Support document.

Valley House have a Refresh project, part of their wellbeing support. Free tea, coffee and breakfast for all [every Thursday 9-11am at Valley House](#).

- A leaflet of supporting services and sessions has been distributed with the minutes.

We discussed rough sleepers being targeted on the streets, having belongings stolen.

- [Victim Support](#) can support people following crime, even if the crimes have not been reported. This could be useful for client groups who do not wish to engage with the police.

We talked about clients with dogs and how this could be a barrier to accessing hostels and other accommodation.

- The [Dog's Trust](#) have some resources in this area.

Bardsley Youth will be launching a 12 Days of Christmas social media campaign, running for 12 days from 25<sup>th</sup> December.

- Keep an eye on [www.bardsleyyouth.org](http://www.bardsleyyouth.org) for more.

## Rough sleeping

An Alternative Giving scheme for Coventry has been approved by Cabinet. A website will be launched, hopefully before Christmas – information from the Homelessness Forum on 6<sup>th</sup> December gave a target date of 13<sup>th</sup> December.

Streetlink can be used to alert services to people sleeping rough – alerts in Coventry will go to the Rough Sleeper Initiative team (John Toman). The group discussed whether Streetlink needed more publicity, to highlight to agencies and also the general public. We noted that their website/social media pages have existing resources that could be shared.

- [www.Streetlink.org.uk](http://www.Streetlink.org.uk)
- [www.Facebook.com/TellStreetLink](https://www.Facebook.com/TellStreetLink)
- [www.Twitter.com/Tell Streetlink](https://www.Twitter.com/Tell_Streetlink)

We also noted “[What three words](#)” which uses three words to locate any location. This can help to locate people.

There will be a leaflet created for **Steps for Change**, the rough sleeper hub in the City Arcade.

Steps are always happy to host more agencies and would welcome advice agencies, although advice agencies present didn't currently have capacity to provide sessions.

## Housing First

Clients who are suitable for Housing First can be referred to the project via a referral form. We noted that Brighter Futures will invite referring agencies to attend the next Housing First decision panel, to discuss their cases. The next Housing First decision panel will be in January 2020; however the project has accepted clients up to current capacity (35) to date.

One agency had referred a client but had not had any response. They were advised to resend the referral.

Another agency reported success for a client they had referred, who had been accommodated quickly.

The group discussed the need to manage clients' expectations about where suitable properties will be available. There can be a delay between being accepted onto Housing First and being housed.

We noted that the group would benefit from having Housing First reps in this meeting.

- FLN to invite to speak at the next forum

## **Other support**

Crisis run Tenancy Ready courses for anyone who is homeless or at risk of becoming homeless; these services are free to access. In future Crisis will be running tenancy Ready courses at Steps for Change.

- Info on Crisis sessions: [www.crisis.org.uk/get-help/coventry/timetable](http://www.crisis.org.uk/get-help/coventry/timetable)

Bardsley Youth have a daily drop in for anyone up to the age of 26 – see social media, or the organisation can provide flyers if needed. Location: Bardsley House, Hill Top, CV1 5EP.

[www.bardsleyyouth.org](http://www.bardsleyyouth.org)

## **Homefinder review**

Council proposals are out for public consultation - see [Let's Talk](#).

CCC encouraged everyone to reply, either as agencies or as professionals in the sector. Everyone on the Homefinder waiting list (approx. 14,000) has been invited to respond –250 responses have been received already. Information packs are available at libraries.

FLN are hosting a meeting on 9<sup>th</sup> December to discuss the proposals, which are very wide-ranging.

- [Register here](#) to attend, or frontline workers are welcome to submit views to Zoë for inclusion in the FLN response (ztitchener@coventrycab.org.uk)

## **CCC Temporary Accommodation charging policy**

There are currently no charges payable by tenants while residing in TA in Coventry. CCC are consulting about those deemed to have “excess income” paying a (capped) amount towards accommodation, council tax and utilities.

This will go out to public consultation soon – expected 13<sup>th</sup> December.

- FLN will arrange a meeting to discuss the proposals when these are issued

## **New CCC contracts**

CCC confirmed four new Homelessness contracts will start from 01/04/20:

- Complex needs – Salvation Army
- Families – P3
- Youth – St Basil's and YMCA consortium
- Older people – P3

P3 don't currently operate in Coventry but do work in Warwickshire. We noted the use of volunteers in service delivery.

We noted that some homelessness provision, eg Midland Heart Foyer, is outside of these commissioned services and should be unchanged.

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## **UC issues – what issues do you see and what solutions can you share?**

### **UC Help to Claim**

The [Citizens Advice Help to Claim service](#) can support clients in the early stages of a Universal Credit claim, from the application, through to the first [correct] payment. We noted low signposting numbers from the third sector in Coventry and encourage agencies to make use of the service.

- Third sector agencies can signpost their clients to the Help to Claim service if they need support making a claim.

### **Non-digital UC claims**

We noted that clients can make non-digital claims for UC. If DWP staff refuse this, please let us know and/or raise at the UC liaison meeting.

We shared the [DWP UC guide](#) for agencies supporting people experiencing homelessness.

The group noted that a different guide had been shared previously, which agencies had found to be more useful. We believe these were the HomelessLink guides:

[www.frontlinenetwork.org.uk/news-and-views/2018/11/new-resources-on-universal-credit-launched-for-frontline-workers/](http://www.frontlinenetwork.org.uk/news-and-views/2018/11/new-resources-on-universal-credit-launched-for-frontline-workers/)

These were published in November 2018 so may not be fully up to date.

## Monthly UC vs 4 weekly rent

Registered Social Landlords expect rent to be paid over 48 weeks, with the tenant then having four weeks “rent free”. However UC housing costs pay the total split into 12 equal payments, causing mismatch between the RSL’s rent amount and the amount paid by UC each month.

This mismatch has led RSLs to demand additional payments from the tenant to cover what is an *apparent* underpayment. The tenant then has an excess on the rent account at the end of 12 months, as they continue paying housing costs to the landlord via UC during the “rent free” periods.

Arrears letters can be sent automatically to tenants in this position, even though they are paying their full UC housing element to the landlord, but over 52 weeks rather than 48.

- How does the tenant get this overpayment back? Should it be required?
- Should DWP and RSLs be aware and manage this issue via the landlord portal?
- Is there a risk of using DHP and other public funds to clear “rent arrears” which are really calculation mismatches?

Update: there has been a parliamentary briefing on UC housing costs which notes this issue:

<https://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN06547>

This says:

“Monthly payment in arrears does not necessarily ‘fit’ with social landlords’ rent account systems...It is not unusual for social landlords to operate rent a rent-free period for tenants over Christmas.

The guidance for landlords advises: If rent is charged over fewer than 52 weeks, the monthly payment will be worked out based on the number of weeks rent is charged. **For example, if rent is payable 48 weeks of the year, Universal Credit will be calculated as weekly rent multiplied by 48 and divided by 12.** Tenants should be made aware of any rent free weeks they may be entitled to so that they can notify DWP, this will help to avoid confusion and ensure payments are accurate.<sup>13</sup>”

Links to <https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2/universal-credit-and-rented-housing-guide-for-landlords>

(It is unclear from this what effect tenants notifying DWP would have on this issue.)

## Foodbanks and other support

[Coventry Foodbank](#)'s overview suggested a strong link between UC roll out and a large increase in demand for food vouchers. Welfare reform via UC means clients' actual income can be lower than legacy benefits would have provided. Foodbanks are seeing more people who are destitute. Foodbanks also see more new people, rather than only repeat approaches.

Foodbanks can provide fuel vouchers, usually in the form of prepayment meter top-ups.

They can also provide a "cold pack" – emergency food which only needs a kettle to prepare. We noted this lead to a poor diet and wouldn't be suitable longer-term, but would be useful for those without access to a cooker or microwave.

Coventry has a baby bank for milk formula and other requirements. [Baby Godiva Facebook page](#).

We discussed general provision for families with babies and how eligibility for claiming official support is tighter than before. See eligibility checks for [Healthy Start vouchers here](#).

## DWP contacts

DWP have a Vulnerable Persons strategy. Frontline workers could request information on this at the UC Liaison meeting.

We discussed the DWP escalation route. To clarify, in Coventry:

- **For problems or questions about individual claims, the contact in Coventry is [coventry.ucfsenquiries@dwp.gov.uk](mailto:coventry.ucfsenquiries@dwp.gov.uk)**
- For generic questions about UC, Mark Poultney remains the contact via [mark.poultney@dwp.gov.uk](mailto:mark.poultney@dwp.gov.uk)

## Sanctions

We noted that the maximum sanction length under UC has reduced from 150 weeks to 26 weeks, effective from 27/11/19. [www.gov.uk/government/publications/universal-credit-and-you](http://www.gov.uk/government/publications/universal-credit-and-you) - see Section 9.1.

We discussed what happens to those currently affected by a sanction longer than 26 weeks – will it end or run its course?

- FLN to ask DWP and advise

## **UC language support**

Language support – are clients given the right support with translation services? Please let us know if you see any issues, or raise via the UC Liaison meeting.

## **Advance payments**

It had been felt that it was previously too difficult to obtain UC advances, but we now see cases of two or more advances being granted to claimants, leading to large repayment deductions. (Note deductions are now capped at 30% of the personal allowance in most cases, down from 40%.)

Agencies noted that it is possible for clients to pay off an advance and then immediately request another, which can lead to being in permanent debt. This can be particularly tempting for younger clients.

We discussed whether clients are given full information by DWP about what repayment amounts will be, to help them make an informed choice. Agencies would like to see more exploration of needs before advance is granted.

## **UC scams**

Clients can be preyed upon with their claim being amended by scammers, resulting in higher advances which then need to be repaid. See a [Money Advice Service report here](#).

MAS advise that for most scams, to report them via [Action Fraud](#). If a scam is putting you or someone else in danger and it's an emergency, call the police on 999.

## **UC APAs**

The group is seeing high thresholds for clients to be granted Alternative Payment Arrangements (APAs). Recently released [DWP statistics](#) show that just 80 of the 2.1 million households on UC are receiving split payments.

Citizens Advice have published a [guide to requesting APAs](#).

## **Bank accounts**

The group had various good and bad experiences with different banks.

Coventry recommendations included Barclays who have an Expert By Experience (EBE) who works on new accounts. They also do not require photo ID.

HSBC are working to promote new accounts for people with No Fixed Address. This appears to be running in Birmingham in partnership with Shelter: [www.hsbc.co.uk/togetherwethrive/](http://www.hsbc.co.uk/togetherwethrive/)

- FLN to find out more about how to use this scheme

**Basic bank account** information from the Money Advice Service is here:

<https://www.moneyadviceservice.org.uk/en/articles/basic-bank-accounts>

This includes a list of all banks that offer the accounts and what ID they require.

(It also links to “The ID Handbook” - <https://financialhealthexchange.org.uk/resource/the-id-handbook/> although this dates from 2011.)

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## Frontline Wellbeing

We discussed how much focus there is on frontline wellbeing in different agencies. Points raised included:

- Supervision and reflective practice are talked about but don't feel embedded.
- Morale is very low, perhaps the lowest it has been, with reduced funding if any for staff recognition, eg year end celebrations, Xmas thankyou.
- Services are focussed on meeting targets, with supervisions concentrating on workload rather than wellbeing.
- Workers can be reluctant to take sick days, knowing extra pressure will be put onto colleagues.
- Don't feel able to raise concerns in supervision, afraid problems will be seen as poor performance.
- Have had wellbeing services in the past which are not affordable now, including physical de-stressing activities, gym membership etc.

## Some support and suggestions:

- Staff could use a Trustee as a confidante
- Some agencies have an employee assistance helpline or occupational health scheme
- Frontline Network could organise social meetings if wanted

- Charity Discounts and other schemes give discounted access to some facilities, eg [www.charityworkerdiscounts.com](http://www.charityworkerdiscounts.com); Coventry residents can apply for a Go CV card that gives holders discounts at local attractions: [www.go-cv.co.uk](http://www.go-cv.co.uk)
- FLN to book a session in 2020 covering reflective practice, techniques for coping with workload, trauma.

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**Next meeting – we suggest Wednesday 11<sup>th</sup> March 2020 and welcome any offers to host the forum!**

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