

SUBJECT:	WELFARE TEAM UPDATE
DIRECTORATE:	CHIEF EXECUTIVE
REPORT AUTHOR:	JOANNE CROOKES, CUSTOMER SERVICES MANAGER, CITY OF LINCOLN COUNCIL

1. Purpose of Report

- 1.1 To provide Members with an update on the activity undertaken and the outcomes achieved by the Welfare Advisers in the Revenues and Benefits shared service.

2. Background

- 2.1 This report provides an update on the previous financial year (2017-2018)
- 2.2 The Welfare Team is an integral part of the Revenues and Benefits Shared Service. The team has 7.5 FTE advisers based in both Lincoln and Sleaford. The advisers deliver the service by agile working. They have the technology to enable them to work from home, from customer addresses, from outreach offices and council premises. They are able to tailor service delivery to the needs of the customer.
- 2.3 The team offer two distinct but closely linked services. Benefits Advice and Money Advice. The Benefits Advice Service offers a help-desk facility during council opening times. This is effectively a 'duty' officer who is available to answer customers' enquiries, book appointments and home visits; calculate individual entitlement to means-tested benefits and see drop-in customers if necessary for emergencies such as the provision of food larder vouchers. The advisers run a series of outreach sessions and see customers in office appointments and where necessary in their own homes
- 2.4 The Money Advice side of the service is operated under the administrative auspices of Community Money Advice and is regulated by the Financial Conduct Authority (FCA). The FCA require that there is a clear and distinct separation between the line management of staff giving regulated debt advice and the line management of staff who are responsible for the collection of income. As a result of this requirement the Welfare Team report to the Customer Services Manager at City of Lincoln Council.

3. Team performance

- 3.1 Performance data is collated quarterly and distributed to the Head of the Revenues and Benefits Shared Service and housing management at both authorities. Information on money advice caseloads and debt levels are also monitored and reported through to Community Money Advice and the FCA
- 3.2 In future an annual report of this information will be presented to the joint committee
- 3.3 The team do not have performance targets as such. This is due to the nature of the role and the service that is provided. Many of the customers are very vulnerable and they present with a range of challenges. It is imperative that the welfare advisers are able to spend as long as necessary to provide the support that each individual needs to negotiate their benefit claim

4. Performance statistics

- 4.1 The team have been as busy as ever this year providing advice and support to some of the most vulnerable and disadvantaged residents in the districts. In total the team have dealt with 5,484 customers for benefit related queries.
- 4.2 As well as advising people about the benefits they are entitled to claim the team also help with the completion of forms which can be difficult for customers to understand. Some of the forms are extremely lengthy and complex and without this assistance there is no doubt that some eligible people would be discouraged from applying and accessing their entitlements.
- 4.3 Assistance is given with every type of Department of Work and Pensions (DWP) benefit as well as Her Majesty's Revenue and Customs (HMRC) tax credits and local authority benefits. The team also advise on charitable awards and grants from a wide range of providers. There have been a number of successful applications to the Anglian Water Trust fund for example.
- 4.4 In the year 2017-2018 the team issued a total of 306 food vouchers for local community larders and food banks. This is often in response to a crisis or where claimants have been affected by delays in the processing of benefit claims. In these instances the team will also endeavour to help resolve the long-term issues affecting the individual's ability to afford to feed themselves and their families. In many cases this will result in the person becoming part of the money advice casework.
- 4.5 Additional benefits claimed by customers who have sought the advice and assistance of the Welfare Team are set out in the table overleaf. The figures are weekly amounts of benefit awarded. The amounts reported are actually in payment. Where customers qualify for a benefit but choose not to apply for it this amount is not counted as awarded.

Benefit Type	Weekly value awarded (£) NK District	Weekly value awarded (£) City of Lincoln
Attendance Allowance	11,102.35	4,702.65
Bereavement Benefits	50.00	59.11
Carers Allowance	375.60	398.51
Child Benefit	68.80	75.80
Child Tax Credit	218.92	1,322.55
Council Tax Discounts	5.50	11.36
Council Tax Support	953.35	2,039.94
DHP	328.50	1,713.43
Disabled band reduction (Ctax)	0	3.50
DLA Child	238.40	570.80
EHP	3.51	85.76
Employment Support Allowance	494.36	4,191.36
Housing Benefits	5,861.11	6,964.28
Income Support	62.48	469.90
Jobseekers Allowance	0	580.00
Maternity Allowance	0	134.76
Pension Credit	4,268.96	1,766.71
Personal Independence payment	3,842.85	7,727.70
Social Fund	0	0
State Retirement Pension	142.76	666.10
Working Tax Credit	34.91	263.88
Grants	227.05	0
Universal Credit	0	147.68
TOTAL value of additional income weekly	£23,392.80	£34,076.12
TOTAL value of additional income paid over 52 weeks	£1,216,425.60	£1,771,958.24
TOTAL value of additional income paid over 52 weeks for both districts in the Shared Service	£2,988,383.84	

- 4.6 It should be noted that there are many instances where people are advised that they do not qualify for anything. Many of the enquiries made will result in the team giving bad news about the likelihood of a benefit being awarded or explaining that a change in circumstances might bring an entitlement to an end.
- 4.7 In addition to the weekly amounts of benefit awarded to individuals and listed above at 4.5, in many cases customers have backdated awards or lump-sum payments. These payment are shown in the following table.

Benefit Type	Lump sum payments (£) NK District	Lump sum payments (£) City of Lincoln
Attendance Allowance	78,932.51	12,787.40
Bereavement Benefits	2,500	6,500
Carers Allowance	6,381	5,729.54
Child Benefit	2,067.60	0
Child Tax Credit	2,176.19	341.49
Council Tax Discounts	1,054.17	107.02
Council Tax Support	15,742.08	15,403.87
DHP	7,366.35	4,005.62
Disabled band reduction (Ctax)	2,355.70	12.60
DLA Child	1,790.45	1,780.10
EHP	109.76	129.34
Employment Support Allowance	3,847.60	50,601.56
Housing Benefits	974.46	24,883.31
Income Support	45.35	1,159.45
Pension Credit	27,411.28	24,113.75
Personal Independence payment	31,109.19	43,965.62
Social Fund	1,370	4,754
State Retirement Pension	142.76	0
Working Tax Credit	0	726.00
Grants	3,912.95	250.00
TOTAL value of lump sum payments	£194,210.96	£199,532.02
TOTAL value of lump sum payments to both districts	£393,742.98	

4.8 The statistics and figures of additional benefits claimed across the board are impressive when viewed in isolation. It is the individual cases and the incredible impact that the team can have which is particularly inspiring and gratifying

5 Money Advice Casework

5.1 A crucial service offered by the team is the FCA regulated debt advice which is the Money Advice caseworker support. 60% of the team are trained in debt casework and they offer a full service, starting with the preparation of the Standard Financial Statement (SFS). Customers' income and expenditure levels are explored to establish whether there are options to claim additional benefits or increase income in some other way.

5.2 Expenditure levels are explored to establish whether they reasonable and where possible these are reduced. Often this can be a discussion with the client about their expectations and their financial maturity. Sometimes it is a matter of looking at cheaper tariffs for utilities or taking a relatively simple step such as installing a water meter

- 5.3 All debts are tackled and the advisers will engage with creditors, negotiating where possible to agree affordable repayment plans. Where this is not feasible other options including Debt Relief Orders (DRO) and bankruptcy are explored. There is a registered and authorised DRO intermediary at both sites
- 5.4 In 2017-2018 the team received 272 referrals for Money Advice. 168 individuals and couples were signed up for casework and given support to deal with their debts. The total debt managed was £924,252.46 for 95 NK residents and £399,104.41 for 73 City of Lincoln residents.
- 5.5 In the North Kesteven District area 67% of the Money Advice clients are local authority tenants. In the City of Lincoln this figure is 61%
- 5.6 The total level of debt managed across the shared service was £1,323,356.87. 65% of debt casework clients are council tenants. While the average or mean debt for the clients assisted works out at £7,877 per client, there are vast differences between the individuals helped. Some people present with relatively small rent and Council Tax arrears and other clients have huge mortgage arrears and multiple loan and credit card debts.

6. Individual Successes

- 6.1 It is difficult to quantify how much the Welfare Team means to residents in terms of alleviating the stress and confusion caused by the difficulties in negotiating the benefit system, or dealing with debt which has got out of control. However it is worth looking at some more qualitative data to underline how the team impact on the circumstances of some of last year's key success stories.
- 6.2 Mr & Mrs M who were referred by Wellbeing. They were not really engaging with the Wellbeing Service and were panicking about him going into hospital and her not being able to cope. They both qualified for Attendance Allowance at £55.65 per week and we secured a Council Tax SMI of £336.75 for her.
- 6.3 Customer P was also referred by Wellbeing. She had never claimed anything in her life before. She was awarded Attendance Allowance at £83.10 per week; Pension Credit of £33.24 weekly, Housing Benefit of £20.57 per week and Council Tax Support of £5.84 weekly. Total increase in weekly income of £142.75 which is £7,423 per annum. She also received combined back payments of benefit totalling £1,416.80.
- 6.4 An example of a Money Advice client: He qualified for a Debt Relief Order but he couldn't afford the £90.00 fee. This stalled progress until Framework Housing, who are his landlords, agreed to pay the fee. This has reduced his debt by £5342.31.
- 6.5 An example of a successful charitable grant application; Mrs W lost her partner suddenly and she had no money to pay for the funeral. We successfully applied for the DWP funeral payment but she was still quite a bit

short of the full amount and we applied to the Dickinson Trust, a local charity in South Kyme. They awarded a cash grant of £500.00 to meet the shortfall.

6.6 Mr N had not received Employment and Support Allowance (ESA) for over two years due to a “technical” error. He was extremely vulnerable. With our assistance successfully had ESA re-instated and was awarded a back payment for the missing two years of £16,600.

6.7 Mr & Mrs H were in receipt of DLA but had to swap to the new Personal Independence Payment. We helped with this and secured increased payments. The couple then became entitled to Pension Credit, full Housing Benefit and Council Tax Support. Their extra income per week is as follows:
Pension Credit £151.52 (lump sum backdated payment of £606.08)
PIP for Mr H £28.30
PIP for Mrs H £57.30
Housing Benefit £7.37
Council Tax Support £2.18
Total £246.67pw

7 Future priorities

7.1 The team are getting to grips with the introduction of Universal Credit. This change has come on top of the problems associated with PIP replacing DLA. Many customers are needing support to manage the change in their relationship with the benefit system

7.2 It is early days but the future trend for the team is likely to see less assistance with benefit calculations and form completion and more help with personal budgeting and debt casework. We are also working closely with our Housing colleagues to manage the impact on rent arrears

8. Strategic Priorities

8.1 Both City of Lincoln and North Kesteven have a number of strategic priorities. Two that are directly affected by the work undertaken and the outcomes achieved by this team are :-

- Lincoln: “Let’s Reduce Inequality”.
- North Kesteven: “Our Community Our Economy”.

8.2 The Welfare Team plays a key role in reducing inequality by ensuring residents receive the benefits they are entitled to and providing money / debt advice.

8.3 Digital Inclusion, Channel Shift / Customer Experience, Financial Inclusion and Partnership Working are all key priorities for the shared service.

9. Organisational Impacts

9.1 Finance: There are no direct financial implications arising from this report.

9.2 Legal Implications including Procurement Rules: There are no direct Legal or Procurement implications arising from this report.

9.3 Equality, Diversity & Human Rights: There are no direct implications arising from this report.

10. Risk Implications

10.1 A Risk Register is in place for the Revenues and Benefits shared service.

11. Recommendations

11.1 Note the performance information as set out in this report.

Is this a key decision? Yes/No

Do the exempt information categories apply? Yes/No

Does Rule 15 of the Scrutiny Procedure Rules (call-in and urgency) apply? Yes/No

How many appendices does the report contain? None

List of Background Papers: None

Lead Officer:

Joanne Crookes,
Customer Services Manager City of Lincoln Council
Telephone (01522) 873407