

REPORT TITLE: UNIVERSAL CREDIT FULL SERVICE ROLL-OUT - UPDATE & IMPLICATIONS

20 JUNE 2018

REPORT OF PORTFOLIO HOLDER: PROFESSIONAL SERVICES

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WARD(S): ALL

PURPOSE

This report provides details of the Universal Credit regime and roll out (which takes place in the Winchester area with effect from July 2018) including the financial impact on both Winchester residents and the Council. The report also sets out proposals for how Council teams propose to support residents affected by the roll out.

RECOMMENDATIONS:

1. That measures being put in place to prepare for the roll out of Universal Credit in the Winchester area from July, as set out in paragraph 17 of this report, be supported.
2. That the £9,600 of Personal Budgeting Advice and Digital Support Advice grants received from the Department of Work and Pensions be used to commission additional support services to supplement the work of Council teams.
3. That the results of the "First Project" trial as detailed in the Appendix be noted, that a package of targeted support options be established and promoted but the option of offering managed "pre-paid" cards to City Council tenants not be pursued at this stage.

IMPLICATIONS:

1 COUNCIL STRATEGY OUTCOME

- 1.1 As part of its priority to “Improve the Health and Happiness of our Community”, the City Council is committed to providing support to residents who are affected by changes to welfare reform and universal credit (UC).

2 FINANCIAL IMPLICATIONS

- 2.1 Capacity for the provision of support and advice to universal credit applicants has been incorporated into the recently restructured Housing benefits team and within the Housing Income team. The 2018/19 Housing Revenue Account budget also provides for an additional two officers to support this work (one already in post and another yet to be appointed).
- 2.2 Proposals included in this report do not have additional financial implications on existing budgets.
- 2.3 The Council has received £9,600 of grant to commission personal budgeting and digital support services to assist claimants affected by UC. In addition, the Council has received over £18,000 of “New Burdens” funding and it is proposed to utilise this resource to fund additional publicity and communications work to ensure recipients are aware of how the Council can assist them.
- 2.4 The switch for residents to receive financial support through UC will impact on their ability to pay bills such as housing rent or council tax, at least in the short term. Provision for an increase in debt is included in the HRA budget although measures set out in this report will all seek to mitigate the potential impact of this change.
- 2.5 The Council has received £139,000 from Government to fund “discretionary housing payments” in 2018/19. A similar contribution is expected for future years. It is not clear at this stage if this will be sufficient. Therefore, an additional provision of £100,000 has been made within the Housing Revenue Account (HRA) and a recommendation will be considered by Cabinet (Housing) Committee on 4 July 2018 (CAB3036(HSG) refers) to give delegated authority to the Corporate Head of Housing to spend the provision as required.

3 LEGAL AND PROCUREMENT IMPLICATIONS

- 3.1 Any services commissioned as part of this work will be procured in accordance with contract procedure rules.
- 3.2 As part of the proposals in the report include officers giving budgeting advice, it is proposed to secure registration with the Financial Conduct Authority which requires appropriate training.

- 3.3 It is not proposed at this stage to amend existing collection or debt management procedures as part of these proposals.

4 WORKFORCE IMPLICATIONS

- 4.1 As set out in paragraph 2.1 above.
- 4.2 In addition, there will be a significant additional demand on the Council's Communications team, particularly in the short term from now through the remainder of 2018.

5 PROPERTY AND ASSET IMPLICATIONS

- 5.1 None

6 CONSULTATION AND COMMUNICATION

- 6.1 There is regular and ongoing consultation with representatives from the Department of Work and Pensions (DWP) regarding the preparation for the roll out of UC and the changes being made to the system as a result of learning from areas already subject to roll out.
- 6.2 The DWP has held a recent briefing session for all agencies likely to come into contact with residents who will be affected by the roll out and officers are also meeting regularly with other landlords to understand how they are all planning to help and support their tenants.

7 ENVIRONMENTAL CONSIDERATIONS

- 7.1 The support offered to vulnerable residents as proposed in this report will not only focus on financial support but also on other issues relating to helping residents sustain their housing and tenancies, such as advice on utilities switching and reducing energy bills.

8 EQUALITY IMPACT ASSESSMENT

- 8.1 The roll out of UC is not administered by the City Council and impact assessment is the responsibility of the DWP. The services set out later in this report are extensions of existing services already offered and previously assessed.

9 RISK MANAGEMENT

Risk	Mitigation	Opportunities
<i>Community Support – residents not engaging early enough and being subject to periods with no</i>	Increased resource and new support service proposed as well as commissioning specialist	DWP Landlord portal will provide early warning of new claimants

<i>support</i>	<p>services from other agencies</p> <p>Direct payments to be requested via “trusted partner” status for vulnerable residents</p>	
<i>Timescales – Uncertainty regarding how many residents will be affected and by when</i>	Close working with neighbouring districts and DWP indicates slow take up in early months	
<i>Project capacity – Capacity for existing teams and new support service to manage caseload</i>	As above. Quarterly monitoring reports will review progress and consider appropriateness of allocated resources	
<i>Financial / VfM – Increased Housing rent arrears and/or Council tax debt</i>	<p>Effective support and early intervention. Robust debt recovery policy and increased debt provision included in HRA</p> <p>Existing arrears performance is excellent at 1.2% of the total rent roll. Business Plan is able to sustain increases in arrears well above those anticipated as a result of UC.</p>	
<i>Legal – Risk of poor /incorrect advice being given by Council staff</i>	Very clear procedures on extent of advice/escalation and referral process. Comprehensive training and Financial Conduct Authority registration/insurance being implemented	

10 SUPPORTING INFORMATION:

10.1 Universal Credit

The roll out of Universal Credit (UC) in the Winchester area commenced in 2016 and there are currently 122 claimants. The full roll out in Winchester commences in July for new claimants. Initially, numbers will be low increasing over time. A date for the transfer of all existing benefit claimants to UC has

not been set. Work to prepare for the roll out is already underway and this report sets out existing work and proposed actions for both the DWP and the Council to ensure residents have appropriate support, that tenants can sustain their tenancies and that Council income and charges continue to be recovered.

An “all member” briefing has been arranged for 6pm on 5 July in the Guildhall on the impact of the UC roll out on Winchester residents.

11 Background to UC

UC is the Government’s flagship welfare scheme which aims to simplify the benefits system for working age people by bringing together out of work and in work benefits, improve the transition to employment and make work pay by removing disincentives to work.

UC replaces six means tested benefits and tax credits known as the legacy benefits which include:

- a) Income-based Jobseekers Allowance
- b) Income-related Employment and Support Allowance
- c) Income Support
- d) Child Tax Credit
- e) Working Tax Credit
- f) Housing Benefit (unless living in ‘specified accommodation’; temporary accommodation or where there are three or more children in the household)

Council Tax Support sit outside of UC and must be claimed through the Council in the normal way.

UC is claimed by those on low to moderate income, whether in work, or out of work because they are seeking work, caring, or too ill to work. It consists of a core ‘personal allowance’ plus additional payments depending on the claimant’s situation e.g. housing cost allowance, extra allowance for children, or disability allowance.

The monthly payments automatically adjust to income from employment, since ‘real time’ income information is taken from HMRC.

11.2 Universal Credit payments

The default approach to UC payment is:

- a) The claimant will receive one payment each month into their nominated bank or credit union account and will be expected to manage this amount themselves, including rent payments to their landlord
- b) Claims will be paid as one payment to a single nominated account for the household, rather than to individuals within the household. There is a 5-6 week window between the date of the claim and the first payment. Advance payments (loans) are available via the Jobcentre Plus Work Coach if claimants needs assistance in this period.

11.3 Universal Credit and the benefit cap

UC claimants will have the Benefit Cap applied to their total benefit income. This differs to Housing Benefit (HB) where only HB is reduced by the Benefit Cap. There are exemptions to the cap for people who claim certain elements for example the carer's element of UC. Working age people will also continue on HB where they have three or more children. The rates of the cap for UC claimants (outside of London) are below. This does not include the Childcare Costs element of UC which is not counted when the cap is applied:

- a) £384.62 a week for couples - with or without dependent children
- b) £384.62 a week for a lone parent with dependent children
- c) £257.69 a week for a single person without children

11.4 Universal Credit and conditionality

Depending on the personal circumstances of the claimant they will be placed into a 'conditionality group' which will influence whether they are required to undertake work related activity and if so what level. Claimants who are required to undertake work related activity will sign a claimant commitment. Failure to keep their claimant commitment could mean losing some of their UC (a sanction). This claimant commitment can extend to people who are in work but earning below the 'minimum earnings threshold'.

11.5 Vulnerable Residents

The DWP has discretion to alter the payment arrangements for claimants who are deemed to be vulnerable, for example those suffering from domestic violence or those who have alcohol/ drug dependency. This should be discussed with the Jobcentre Plus work coach handling the claim or with the DWP UC Service Centre. Registered Housing Providers (including the Council) will have the power to request alternative payment arrangements for their tenants, for example those with substantial rent arrears or those considered vulnerable.

For claimants who are considered never able to manage their claim digitally, the claimant or a representative needs to visit a Jobcentre Plus office or contact the UC Service Centre to make alternative arrangements.

Discretionary Housing Payments are available for UC claimants who have housing costs included in their UC payment. Claims may be considered by the Council's Benefits and Welfare team where a UC claimant is struggling to pay their rent and requires temporary assistance.

11.6 Data Sharing

Council staff have limited access to claimant level UC data. The Benefits and Welfare team is notified when a claim for UC is made by an existing benefit claimant although may not be notified about new claimants.

Unlike claimants of Housing Benefit, the Council does not receive notifications of UC claimants subject to the Benefit Cap. Nor will the Council be made aware of those affected by under occupancy reductions. This means that the Council cannot carry out comprehensive proactive engagement with those households who are affected.

12 Risks and Impact on Winchester residents

The following areas have significant impacts on residents:

- a) There is a 5-6 week wait between a claimant making the online claim and getting their first payment. There are concerns that this will lead to claimants getting into debt and/or rent arrears during this period. DWP can offer an advance payment to support during this period but this is a loan and taken out of future monthly benefit payments.
- b) DWP work closely with councils and registered housing providers and verify rent costs with them directly in order to process UC claims. Registered Providers (and the City Council) can also make applications for Alternative Payment Arrangements (APA) for their tenants where they are vulnerable or have rent arrears. For private renters, claimants are required to obtain evidence of their tenancy and rent costs themselves and DWP must have the consent of the customer to discuss any APA (e.g. rent paid directly to the landlord) with the landlord.
- c) The fact that the benefit cap is applied to the whole of the UC claim (not just the housing element), raises the risk that some families will struggle to find or maintain a tenancy (although families with three or more children will still be required to claim HB). Unlike claimants of Housing Benefit, the Council does not receive notifications of UC claimants subject to the Benefit Cap and so will not be aware of these cases unless approached by the applicant.
- d) At present only DWP, the City Council and RPs can apply for an APA on behalf of a claimant, (as a Trusted Partner). It is possible that some vulnerable clients will fall through the cracks, for example private sector tenants who do not disclose problems to their Jobcentre work coach. If

they have a support/ key worker, they can attend appointments at the Job Centre with them and act on their behalf.

- e) The UC Full Service is fully digital which will require claimants to have a certain level of digital skills. Support is being put in place to ensure that residents are able to make their claim and provide some information on how to manage their claim, however it is vital that those with poor digital skills access ongoing support. There is a risk that claimants mismanage their claim, for example fail to upload required information, which could lead to action from DWP.

13 Services for UC claimants

Whilst DWP is responsible for administering UC, it has provided local authorities with funding to commission Personal Budgeting Support (PBS) and Assisted Digital Support (ADS) for UC claimants. PBS helps claimants to manage their monthly benefits. ADS provides support with new online claims for UC and ensures that the claimant has the digital skills to maintain their claim on the digital portal.

The recently transformed Housing Benefits and Welfare team as well as the Housing Income and Homelessness teams have capacity to provide initial advice and support. A “cross tenure” support service is also being established utilising existing staff and additional resource included in the HRA budget for 2018/19, which will take referrals from all Council teams as well as from other agencies and “self referrals” from residents. It is also proposed that the PBS and ADS funding (£9,600) is used to commission additional services to assist with the work of this new team.

There is scope to secure additional funding subject to numbers and it is proposed that progress be reviewed after 6 months to establish whether in house resources are sufficient to meet short term needs.

14 UC roll out to ‘Full Service’

UC “Live Service – An initial UC ‘Live Service’ has been operating in Winchester since September 2016, only affecting new applications from single people.

UC Full Service UC ‘Full Service’ was rolled out in July 2017 to all Eastleigh post codes, affecting areas such as Bishops Waltham and Curdridge. Full roll out to all post codes covered by the Winchester Job Centre is effective from July 2018 for all new applicants.

This is the full digital service for all new claimants. Claims have to be made online and the ongoing management of the claim is via the DWP digital portal. Therefore claimants will be required to have a certain level of digital skills. They will also require a bank account, email address and photo ID (or verification of their identity via an interview with their Jobcentre Plus work coach) to complete their claim.

With UCFS if a claimant moves into full time employment and no longer receives any payments, they remain a UC claimant for six months. However if their employment income falls again during this period they need to update their online UC claim.

A few groups remain exempt from Universal Credit and will continue to claim the legacy benefits until further notice. This includes people living in Supported Housing and temporary accommodation, families with more than two children and pensioners. Discussions are underway with support agencies to ensure they understand and are prepared for the roll out of UC and the impact it will have on their residents/customers.

The roll out schedule is determined by the DWP and takes place by Jobcentre Plus office as detailed below:

- Basingstoke - May 2018
- Winchester – July 2018
- Cosham – September 2018
- Alton, Bordon – October 2018
- Fareham, Gosport, Havant – November 18

15 Numbers Affected/Roll Out Projections

The Council is aware of 122 UC claimants in the district. Of the 122, 110 still claim Council tax reduction (CTR) and 15 remain on Housing Benefit (supported housing residents).

There are 41 Council tenants claiming UC. Of these, 10 have clear rent accounts, although the remainder have average arrears in excess of £500.

The Council's current benefit caseload for working age residents who are likely to be affected by UC roll out is approximately 2,850 (and a similar caseload for older people not affected by UC roll out).

Experience from Eastleigh, where the roll out commenced in July 2017, was that initial take up was slow with minimal impact, although this has now increased, with an average of 60 cases per month being lost from the Housing Benefits caseload.

16 The "First" Project

In 2017, the Council established the "FIRST" (Flexible, Innovative, Real Support Transition) trial in partnership with Mastercard to test the potential benefit of issuing "pre-paid cards" to tenant and to assess the wider "wrap

around” support services that tenants would require to assist with their transition from Housing Benefit to Universal Credit.

The trial has been invaluable in the way it has illustrated how tenants are likely to respond to receiving payments directly and the levels and type of support they will need, at least in the short term, to help with the transition to universal credit.

Whilst the option of issuing pre-paid cards to all tenants is not recommended at this stage, establishing a flexible in-house support service that is able to quickly target those transitioning to the universal credit system is essential.

The “pre-paid” cards “ring fenced” an element of any direct payment or UC payment for Housing rent, arguably making it easier for tenants to manage their money and maintain their rent account.

To evaluate the impact, the trial sought to establish 100 tenants receiving a direct payment but with a “pre-paid card” to help manage their money and a similar number receiving a direct payment but left to their own devices to manage their money and rent account.

Additional support was offered through the Citizens Advice Bureau, another voluntary agency and through the Council’s own Money and Benefits Adviser.

The trial has now been concluded and independently evaluated by Southampton University. The final report is attached as an appendix to this report..

The take up of pre-paid card offers was lower than anticipated and despite the potential benefits offered by the cards, results have suggested that payment practices by cardholders was no better than those receiving direct payments but who managed their own affairs. The majority of tenants in both groups experienced arrears to their accounts, which was not surprising as they were not used to paying rent and by paying benefit direct to them rather than direct to the Council’s Landlord system, delays in them making payments were inevitable. Had the trial run for longer, it is possible that more would have recovered from the initial arrears problems although it was not possible to draw conclusions regarding this from the data available.

Even though most tenants went into arrears, take up for support was very low which is consistent with experience elsewhere that those in need will often not “self refer”. The Council’s own adviser had some success by regularly visiting residents but only small numbers attended other agencies. This does highlight a very significant concern that without very early intervention and support, the risk of all UC recipients facing potential arrears of rent as well as not seeking other help such as Council Tax reduction support is high. The trial suggests that recipients may not be pro-active in seeking support and are reluctant to actively visit support agencies for help, often until they are in a crisis situation. Therefore, ensuring that information, help and advice is easily

available from a range of sources, both from Council teams and voluntary agencies is important.

Whilst it is difficult to draw conclusions from the report due to the small sample size and length of the trial, there is little evidence that pre-paid cards in themselves are the answer to Council tenants maintaining clear rent accounts. They do provide a positive tool to help residents manage their money although the trial has suggested that this in itself did not prevent arrears or improve payment performance.

Experience from areas already subject to roll out indicates that the majority of tenants will manage the affairs under UC with limited support from their landlord. What is required is clear information and advice, early intervention (particularly where residents are not used to managing money and paying rent) and help and pro-active support being available in a range of forms to meet individual needs.

Pre-paid cards could have a role to play in supporting some residents along with tailored bank accounts and increased payment options to allow tenants to pay quickly when payments are received.

It is not recommended to continue the trial or offer pre-paid cards to residents at this stage. The use of such cards could be considered on an individual basis. Instead it is proposed to focus on the actions set out later in the paper aimed at ensuring information and support is available when needed and payment options are increased. Trials of other tools such as phone apps are also being undertaken elsewhere and the outcome of such trials will be kept under review

17 Further Activity in preparation for Roll Out

An officer working group has been established and is meeting fortnightly with the DWP Partnership Manager to coordinate preparations for the roll out. Work includes:

- a) Engagement - The local DWP Partnership Manager is leading on engagement with partners and has met with a range of services over the past few months. The Council are supporting with this, such as making links with private rented landlords and sharing information on local agencies and groups to maximise the chance of those affected having the information regarding the changes and support available in the city. A detailed briefing for Council staff and other agencies was held in early June and further briefings and training for front line staff has been arranged, along with the member briefing in on 5 July.
- b) Communications - The Council's UC web pages are being updated and information will be prepared on support services available and digital access points. More importantly, an ongoing campaign is planned, funded by New Burdens grant as highlighted in 2.3 above, with

advertisements, press coverage, leaflets and direct mail to ensure all those potentially affected are aware of where they can access information and the specialist support on offer from the Council and its partners. It is proposed to organise a “Jobs Fair” in partnership with other landlords and the DWP in September and scope to repeat campaigns such as “make money work” and “Its great to be up to date” as well as further awareness campaigns in relation to Council tax reduction, support services and universal credit generally are all being considered currently by the officer working group.

- c)
- d) Support – The Council’s existing Money and Benefits Adviser is being supplemented by two additional advisers who will work with both Benefits and Housing teams, taking referrals and making early contact with residents affected by UC roll out. The new “Support team” will continue to deliver the core principles of the “FIRST” project, offering a complete “wrap around” and flexible support service. They will act as a “triage” service offering advice not only on UC but a range of ways to assist in sustaining housing including personal support (including digital support), employment opportunities, utilities and fuel poverty advice as well as sign posting to advice available from other organisations in the district. More complex cases will be referred to the Citizens Advice Bureau (CAB) and discussions are ongoing with the CAB about how they can best collaborate with the Support team and provide services to claimants. The Support team will also be responsible for commissioning wider support from other agencies and discussions are ongoing with Hampshire County Council regarding the potential for co-commissioning services. A further report on this issue will be considered by Cabinet (Housing) Committee in July.
- e) Digital Access – A full mapping of digital access points across the city is being completed, along with an audit of agencies that are able to offer digital support/training to applicants. Facilities will be incorporated within the City Offices reception where support staff will be available to assist applicants. Consideration is also being given to the potential to “loan” devices in some cases.
- f) “Trusted Landlord Status” – By July, the Council will have “trusted landlord” status with the DWP, facilitating early warning of those moving onto UC and quicker decisions on alternative payment arrangements for vulnerable applicants.
- g) Additional Payment Options – It is proposed that existing direct debit options for Council tenants be increased to three per month by July, in line with options for Council tax. The Housing team are also implementing a “paperless direct debit” system (again already operated in place for Council tax) and also extending the new “texting” service for Housing rents/arrears.

18 Other Financial Support provided by the Council

19 Council Tax Support

Council Tax Support is now wholly funded by the Council and is not paid as part of the UC claim. The main issue is that any housing costs are paid as part of the UC award and any financial help towards Council Tax now has to be claimed as a separate claim from the Council.

There is a risk that some residents may not claim what they should and the new Support function (as well as Revenues, Benefits and Housing teams) will all be supporting residents in receipt of UC to ensure that they make their claim for Council Tax Support with the Council. It is vital that this is well promoted as the risk is that claimants do not realise this and become liable for their full Council Tax bill. The Council will continue to work with the DWP to ensure that DWP staff supporting residents make it clear that a CTS claim needs to be made and where agreed details are passed over to the Council to follow up a claim with a resident.

20 Discretionary Housing Payments

The Discretionary Housing Payment scheme provides funding to deal with anomalies and hardship in situations where normal Housing Benefit does not cover all the rent. To qualify for some consideration for assistance under this scheme the resident must already qualify for some Housing Benefit or the Housing Element of Universal Credit.

The Government provides councils with a grant amount up to an agreed threshold (£138,880 for 2018/19 for Winchester) and any money not spent in the year to which it relates is returned to government as unspent. The Council is able to fund above this amount up to a further threshold but this is funded from the Council's budget.

Although housing costs are included within the UC award, those residents requesting additional discretionary support are still directed to the Council's DHP scheme and responsibility for discretionary support for these cases is maintained by the Council. There is an increasing burden on the scheme, especially in relation to the UC scheme and changes to the amount of funding for temporary accommodation. Therefore, an additional provision of £100,000 has been included within the HRA for 2018/19 as highlighted in paragraph 2 above.

21 Impact on collection of money owed

Housing Rent – Arrears have already increased as a result of existing UC claimants, only 25% of whom have maintained a clear rent account. Experience in other roll out areas has demonstrated that arrears will increase as a result of UC, particularly in the short term.

Most claimants resolve this with limited support but vulnerable claimants will experience significant difficulties. City Council rent arrears are well below the average for the sector and maintaining this performance will be a key focus of the Housing Income team and the new Support service. The debt provision in the HRA has been increased for the next four years to mitigate the risk of this issue and the business plan remains sustainable throughout the life of the Plan.

Council Tax collection - The move to UC may have a significant impact on Council Tax recovery. As stated earlier in this report, the main issue is that any housing costs are paid as part of the UC award and any financial help towards Council Tax now has to be claimed as a separate claim from the Council in the form of CTR. It is not clear at this stage how many claimants will delay in following up this claim.

In addition to this, the delays in awarding UC and the cumulative impact of welfare reforms will have an impact on the money available to some families to meet essential household bills. The delays and nature of the claim process will inevitably lead to recovery action taking place that is then stopped when retrospective CTR is awarded.

In terms of recovery of any Council Tax arrears owed, the Council would look to engage with residents to agree affordable payment plans. The Council would look to avoid bailiff activity for households in receipt of UC and where there were arrears would look to do an attachment to the UC so as to avoid an escalating debt position.

22 Debt Recovery Policy

The Council has an up to date and comprehensive debt recovery policy. It adopts a considerate and proportionate approach to debt recovery.. Current procedures provide an effective internal mechanism to review all cases on their merits at an early stage and it is not proposed to amend the current policy in light of the roll out of UC, despite the risk of increased debt and arrears.

The current policy focusses on early intervention and performance in relation to recovery of council tax and housing rent is very positive as a result. As the Council will not always be notified of new claimants, this early intervention may be the first indicator that someone is in need of advice and assistance.

Any debt that results from an outstanding claim which the claimant is making every attempt to resolve would not be subject to the latter more formal stages of the Council's debt recovery policy currently and this will be no different under UC. However, there has already been one case where court proceedings have been pursued against an existing Winchester UC claimant with large arrears who refused to make reasonable attempts to resolve their claim or clear arrears and it is important that this sanction remains a key element of the Council's debt recovery policy.

23 Conclusions

The implementation of UC full service will have a significant impact across the Council.

Although there has been significant activity and preparation by the Council, the full effects of the UC regime, on the Council's finances, staff and residents are not yet fully understood and quantified. In addition, as government continues to amend the scheme the Council will need to be able to adapt and respond to these changes and where possible support residents through this process.

The Council will continue to monitor the impacts and report via the quarterly performance reports providing updates and statistics on the impact.

24 OTHER OPTIONS CONSIDERED AND REJECTED

Whilst initially it was anticipated that pre-paid cards would provide direct assistance to Council tenants to manage and maintain their rent accounts, the results of the trial did not support this and at this stage any continuation of offering payment cards is not recommended.

Many authorities have completely outsourced personal budgeting and assisted digital services. Whilst it is proposed to utilise the DWP funding to commission additional support services, Council officers are often the first point of contact for residents and are well placed to advise and assist most cases, many of whom just need guidance and signposting. They are also well placed to follow up those who either refuse to engage or want home visits. Full debt management services are best provided by agencies such as CAB and working jointly with appropriate agencies is most likely to offer a comprehensive offer to claimants.

BACKGROUND DOCUMENTS:-

Previous Committee Reports:-

None

Other Background Documents:-

APPENDICES:

An Evaluation of the Winchester FIRST Project