

**Plymouth Welfare Rights Forum**

**Thursday 8<sup>th</sup> April 2010  
1 – 2.30 p.m.  
Barbican Suite Training Room  
Plymouth CAB  
Cobourg House**

**Agenda:**

- Welcome by Chair and apologies

**Attendance List:**

Gill Tishler	Plymouth CAB (Chair)
Steve Mack	Plymouth CAB (note taker)
Malisa Collyer-Tomas	PCC
Angie Knight	PCC – Housing Needs
Linus McCloskey	Westcountry Housing Association
Mary Partridge	Colebrook Housing Society (Social Inclusion Manager)
Mo Rafferty	Affinity Sutton
Caroline Camm	PCC – HB Manager
Susie Setters	Plymouth Community Homes
Jo West	Plymouth Community Homes
Julie Jackson	Plymouth CAB
Sarah Bedaton	Plymouth Food Bank
Eunice Halliday	Plymouth Food Bank
Margaret Bennett Jones	Independent Senior Citizens
Helen Downes	Job Centre Plus – Fraud Investigation Service
Matt Allison	Job Centre Plus – Customer Service Manager, Job Centre

**Apologies:**

Steve Guy	MAP
Chris Hulbert	MAP
Les Cole	FIS Queens House
Julia Slade	LARK Children's Centre
Donna Ryall	The Zone
Bruce Abbot	DAN
Chris Johnson	Job Centre Plus BDC
Lynn Herbert	PLUSS
Patrick Healy	DIAC
Gill Joyce	Pension Service

## 1. Accuracy of minutes from 28 January 2010

Minutes agreed as accurate.

## 2. Matters Arising

Because of the absence of those who were asked at the last meeting to take action, matters arising from the meeting on 28 January 2010 will be carried forward to the next meeting.

## 3. Presentation by Malisa Collyer-Tomas (PCC) on Disabled Facilities Grants and Loan Assistance for Home Owners

Malisa brought in a booklet "Disabled Facilities Grants" detailing how the scheme works. The grants are available to help people remain independent in their homes. The grants are means tested and are limited to a maximum of £30,000 for works and adaptation costs.

Malisa also brought in two booklets "Repairing and Improving Your Home" which are aimed at home owners who need assistance in the form of a loan to maintain or repair their home. There is an information booklet and an enquiry form, which describe the different types and sizes of loan available.

Over the last 12 months, PCC have been offering 'decent homes loans assistance' to vulnerable owner occupiers or those owning the leasehold on their property and Malisa gave a brief description of how the scheme works.

The loans are not means-tested but the applicant has to be on certain benefits in order to qualify. Those on Income Support, those in receipt of Council Tax benefit, Income-based JSA, A War Disablement Pension, Pension Credit, Child Tax Credit with household income below £15,460, Working Tax Credit with household income below £15,460 plus either the disability element of WTC, DLA or Attendance Allowance.

The loans come under the headings of Houseproud loans or Council loans. These loans are intended for general maintenance and repairs and energy efficiency measures where people can't access grants through their utility provider or the PCC energy team. Common types of work would be for poor standard of electrical installation, where the Council team could do a test and report or even a re-wire of the property, or for windows, roofing works, etc. These loans are intended to work towards Government targets for decent homes. These are replacing the previously offered grants, funding for which has run out and were more restrictive in who could access them.

Houseproud loans are administered by the Home Improvement Trust and financed by Dudley Building Society and are tailored specifically to meet the needs of homeowners and long term leaseholder aged over 60 and those with disabled people living with them to repair, adapt and improve the home. The minimum loan amount is £3000 and the maximum is determined by the homeowners age and property value and there will be fees associated with the administration of these loans, including Local Authority searches and insurance, but these may be added to the loan. Loans can run over the lifetime of the applicant and are secured as a mortgage on the property.

Council loans can be used as an alternative to the Houseproud loans and are financed by the Council. These Council loans are further sub-divided into Home Improvement loans, Emergency Repair and Maintenance loans and Warm Front Top Up loans.

Home Improvement loans are strictly limited by the amount of funding the Council receives from the Government annually. There are fees for arranging the loan, similar to the Houseproud loans scheme and these may be added to the loan, which will be secured on the property with a legal charge.

If the owner doesn't need a Home Improvement loan but has some urgent repairs or maintenance to essential disability equipment, then the Emergency Repair and Maintenance loan, up to a maximum of £3,000, may be used and is secured as a local land charge against the property.

Under the Warm Front Top Up loan, the Council can offer a top up loan to help the homeowner with their contribution towards a Warm Front grant for heating and insulation. The maximum loan is £1000 and only one can be granted at any one time and is secured as a local land charge against the property.

All Council loans are secured on the property so the council can recover the money owed, with interest at Bank of England Base rate (up to a maximum of 3%), when the property is sold or title transferred.

Finally, Malisa brought in a booklet "Maintaining your home", which gives advice on why and how residents should maintain their homes, giving detailed information on all areas of home maintenance. The leaflet was produced a few years ago and is in the process of being updated but still has many relevant details and advice, including explaining technical terminology for when dealing with contractors.

These booklets are all available from PCC.

#### 4. Housing Benefit

Caroline Camm from PCC Housing Benefits described the current major changes and improvements being made to their benefits service organisation to assist customers. These changes are intended to cut out waste and increase efficiency both in making payments for Housing Benefits claimants and the receipt of accurate billing for Council Tax payments and have come into affect immediately, although the new system is still in it's infancy with resource, staff training and current term time staffing restrictions.

The Customer Service staff on the front counters are now being trained or already have experience in assessing claims so that decisions and assessments can be made while the customer is face to face with PCC staff. For telephone enquiries, customers will be invited to come in to see PCC staff rather than having a form sent out to them, so the staff can fill out the application form with the customer, perhaps even leaving with their claim assessed and the new entitlement letter. There will currently be little change on the level of service on the phones with regards to Housing Benefits because of the concentration of experienced staff on the front desks. The Council Tax phone lines, however, will remain the focus of our advice.

There is a dedicated team dealing with the backlog of work, who will eventually be released to help with the day to day service. They will deal with new claims first then on to claims for change of circumstances.

Housing Benefit claimants are being encouraged to attend the interview with all the correct documentation so that they can leave with their new claim or change of circumstances fully assessed.

Margaret Bennett Jones asked Caroline Camm whether there were any changes to the services to vulnerable, frail or elderly customers. Caroline confirmed that they still had their Visiting Team to deal with these situations, either sending a member of the team to go out to the customer's home or the customer can make an appointment to see an experienced, trained member of staff. Caroline also mentioned that the PCC staff has a 'Critical' which would include cases where an individual is under threat of eviction or similar vulnerable situation which would be given a high priority treatment. Other members at the meeting mentioned that Age Concern or similar organisations could also help some of these vulnerable customers.

Mary Partridge spoke about hearing a rumour of a potential Housing Benefit review for claimants in supporting housing hostels. Caroline was unable to shed any light on this subject during the meeting.

## 5. Disability Benefit Centre

Karen Sharpe came into the meeting at a later stage and gave details of her visit to the Disability Benefit Centre. Karen and Gloria met with Sue Lay who is part of Quality Checking Team at DBC who confirmed that they are taking on approximately 40 new decision makers meaning that the workload should be spread a bit more evenly over the next few months. Susan appeared keen to try and send someone to a future forum to update members of the DBC progress.

## 6. HMRC

Unfortunately, there was no attendee from this organisation at this meeting or the previous meeting, but the Chair stated that she would try to arrange an attendee for the next meeting.

## 7. Jobcentre Plus

Matt Allison explained that the Jobcentre website that customers were previously directed to by JCP staff no longer works in the same way. If people access the [jobcentreplus.gov.uk](http://jobcentreplus.gov.uk) website now, you will be signposted elsewhere, predominantly to the Directgov website. The idea being that customer information is in one place and customers can access HM Government information from just one place. The JCP website does have links to Businesslink and for DWP external links (e.g. Decision Makers Guide).

MA also spoke to Switchboard Centralisation Project which is essentially the centralisation of Jobcentre telephone numbers. Any customers wishing to get hold of their local Jobcentre should call 0845 6043719 and they will be redirected to their local Jobcentre team. This service is in effect immediately. Matt confirmed that for any Benefit enquiries, the BDC telephone number (0845 6036095) has not changed.

Matt also confirmed that his own direct telephone number had changed. His number is now xxxxxxxx

JCP also has some restructuring at the moment. Some work has been done on the Devonport Job Centre allowing JCP to see more customers there. JCP has been pulling back advisors from the outreach offices to the Jobcentre meaning that more people will be seen in the Jobcentre offices.

Julie Jackson asked Matt about the facilities available for those with language problems when visiting Jobcentres. This subject was discussed and Matt confirmed that the JCP does have access to a variety of options and resources to assist in these situations, including access to 'Bigword', 'Open Doors' or arranging an interpreter during the interview and that any sanctions raised should be challenged by a review request and an appeal request through the normal processes.

Margaret Bennett Jones asked about the provision of assistance for clients with mental health problems. Matt confirmed that the JCP had Disability Employment Advisors who tended to specialise depending on their experience. Pathways service is normally available for people claiming Sickness benefits and slightly different approach for JSA claimants. This was discussed within the meeting. The Chair emphasised the role that CAB plays locally in co-ordinating and bringing together organisations involved in mental health issues, including a recent mental health conference held locally with national and international speakers.

## 8. Pension Service

In the absence of an attendee, the Chair read out an email that she had received from Gill Joyce sent for the purpose of addressing this meeting. It reads:

'We are very busy with the introduction of the pension reform and the uprating of benefits from 6 April 2010. I have spoken to the Swansea pension centre who had advised that they have lots of work and are dealing with all benefit claims in strict date order as they arrive in the centre. As always if you have any queries from pensioners the number is 0845 6060265.

There is a new tool on the DirectGov website, State Pension Profiler. This shows people how much basic state pension they may have built up to date and when they can claim it. It will help people see how they are affected by changes to the state pension.'

## 9. Social Inclusion

There is no report from Jo at PCC about social inclusion. However, Angie Knight of Housing Needs gave a report on Devon Home Choice work in relation to helping people bid for housing needs and housing advice, including a mailshot recently produced and a new team member at Midland House. Angie reported the data security problems that PCC had been having for people who are trying to bid online for housing. Angie also stated that, although PCC had had a huge number of application forms coming in, which they are pleased about, they are currently struggling to process them at the rate that they wished to, meaning that they are reaching more people, this has led to a backlog of up to a 6 week turnaround. Her team are now receiving twice as many as in December and are working as hard as they can to process them and ask for patience with any enquires.

Angie also wished to bring to the attention of all that a new service exists where people can bid online for housing through the Directgov website, the link being 'looking local' which is also linked to a Directgov interactive digital TV service. This allows people to view their bid for a property, the position of the bid in a queue of other bidders and to view their account and the properties available.

Next Meeting: **Thursday 27<sup>th</sup> May 2010 at 1p.m. Warspite Room**