



Chief Executive's Department for  
**Jigsaw Rewards Scrutiny Panel**  
Welfare Reform: Final Report

November 2018

## Subject: Welfare Reform

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## Scrutiny Review: Welfare Reform

### Final Report

#### The Project

This topic was selected by customers voting on Jigsaw Rewards. 84% voted Welfare Reform as either a high or medium priority topic.

#### Background

- The government has embarked on a programme of major reforms to the Welfare Benefits system; whilst concerned about the implications of these changes for our customers, the panel recognised that they were unable to change this process and so focussed the scrutiny on the areas which we are able to influence - supporting tenants during the transition.
- Universal Credit (UC) replaces 6 means tested benefits and tax credits. It is paid monthly in arrears. Applications need to be made and managed on line and payments made to a bank, building society or credit union account in the claimant's own name. Claimants must also be able to provide proof of their identity.
- The housing element (to cover rent) is paid directly to the claimant, who is then expected to pass the payment to their landlord. In order to submit a claim for this element, they must also be able to provide: the correct name of their landlord, the correct amount of weekly rent and any service charges and the number of weeks rent is collected.
- The challenges for customers are well documented, in particular during the period between their application and the first payment, which can leave them for several weeks without income.
- The requirement for customers to manage budgets and to accept responsibility for rent payments represents a significant change. Some tenants have little or no experience of this type. There is a risk that rent arrears owed to New Charter may increase as a result. New Charter held a series of staff awareness events in preparation for these changes to help staff appreciate the challenges customers could face and understand where support could be available.

- SWAT (Specialist Welfare Advice Team) were in place for 6 months from January 2018 to June 2018 to contact and prepare tenants who were identified as moving on to Universal Credit. They made personal contact with tenants to explain the new benefit, providing advice about preparing in advance to make a successful claim.

## What we wanted to know

- Are our customers ready for Welfare Reform?
- Are our teams ready to support customers during the transition?
- What else could we do to support our customers?

## What we looked at

- Do customers have the information necessary to make their claim for Universal Credit?
- What information and guidance is given to customers?
- Where can customers get help?
- How much information do front line teams have to assist customers?

## What we found

### 1. Are our customers ready for Welfare Reform?

- To gain an understanding of just how prepared customers were for these changes, we carried out a survey using Jigsaw Rewards. Questions looked at the information/evidence that customers would need to provide when making a claim and where they would seek advice.
- 65 people responded to the survey 62 of these were New Charter tenants and 3 had tenancies with Aksa.
- Only 10 of those surveyed correctly identified which 6 benefits were being replaced.
- The majority of tenants who responded have a bank or building society account and appropriate identification.
- Most knew the name of their landlord, although for some there was some confusion about whether they rent their home from "New Charter" or "Jigsaw".
- There was less clarity about how much the weekly rent is and whether or not it includes a service charge, or how many weeks per year rent is collected. This is unsurprising amongst customers who have previously had their rent paid directly by Housing Benefit.

### 2. Are our teams ready to support customers?

- People responding to the Jigsaw Rewards survey identified that the main places they would seek help from us were: On line (37) Connect (27) Home and Community Hub (17). This led us to look at the way information was provided by each of these.

#### a. On line

- New Charter website has a page dedicated to benefits advice.
- The benefits advice page contains a free to use interactive benefits calculator which enables people to carry out an anonymous check to identify the benefits available for them to claim.
- There is an interactive Universal Credit postcode checker so that people can find out when they can expect to be affected and information about benefit caps including a benefit cap calculator.
- There is also a budgeting tool and a debt and welfare benefit referral form for people who would like more support in this area.

**b. Connect Contact Centre**

- The Connect Centre has recently restructured to form specialist teams. All team members have an overview of all business areas and are able to respond to general enquiries, with one team having additional skills and information to enable them to respond to more complex enquiries.
- There are three specialist advisors who provide support and regular updates to other team members.
- Additional support is provided from within the Revenues Team, who may either provide additional information to enable the advisor to answer a more complex enquiry, or may take on the call.
- The Connect Advisors do not have “scripts” to deal with this area of work, but do have access to detailed support notes and regular briefings.

**c. Home and Community Hubs**

- Home and Community Specialists have received external training in Welfare Benefits and all felt confident to support and advise most customers through the application process. They are able to signpost to other services where greater support is needed.
- The specialists advised that they are limited to the help they can offer customers when they have problems with Universal Credit, however between January 2018 to October 2018 they have handled 1472 customer enquiries relating specifically to Universal Credit rent enquires and a further 224 contacts where the customer visited with another enquiry and the specialists discussed Universal Credit and preparing for the move over.
- Additional support is available from within our Revenues team.
- The specialists are able to access DWP resources which they have found useful.
- They can issue vouchers for food banks and report that this is required more frequently following changes to benefit systems.

**What we liked:**

- Front line teams have received in depth training.

- Connect Centre has specialists who cascade updates and support others within the team.
- Written support information is available to assist advisors.
- The SWAT project began on the 8<sup>th</sup> January 2018 and ran for 6 months. During this time 4821 assessments and/or attempted contacts were made.
- Home and Community town centre hubs are able to assist customers to check the progress of their claim.
- Money care team are able to provide specialist and intense support.

## What concerned us?

- More customers require more food bank vouchers than was previously the case which would indicate higher levels of poverty.
- Customer requests for advice/ support are most commonly triggered by contact from their landlord pursuing rent arrears.
- Anecdotal information suggests poor advice has been given by some partner agencies.
- The benefits advice page on our website contains some useful tools such as benefits calculator, budget planner and referral form for advice services. It could be even better if it also provided information about Universal Credit, the application process, links to DWP advice pages and what you need to do to prepare to move over.
- The SWAT project being ended before the transition to Universal Credit was complete.

## Recommendations

1. The panel were generally satisfied with the preparations New Charter had made to support tenants. They did however identify some things we could do differently; before being made as formal recommendations, these have been discussed with relevant managers who have agreed that they are deliverable.
  1. Introduce a social media account dedicated to Welfare Reform support –possibly linked to T4T account so that it’s tenants supporting tenants, or a link to a national support forum.
  2. Personalised key information needed to submit a claim (Landlord name, weekly rent, weekly service charge, number of weeks rent is charged, tenancy start date) to be printed on the back of all rent statements and not just a one-off exercise.
  3. Personalised key information to assist in making a claim to be made available on the on line Customer Hub.
  4. Review the information on our website to include;
    - Information about Universal Credit
    - Links to DWP advice pages

- Where to find help including support agencies who can help such as Welfare Rights
  - Case studies of other tenants who have been through the process and their top tips
  - Useful advice for tenants preparing to migrate to Universal Credit
  - What to do/ support available whilst you are waiting for your claim to be processed or if it is delayed
5. Informative Facebook posts e.g. "New Charter has spoken to a tenant who has migrated to UC; her top tips are...."



## Appendix 1

### Welfare Reform – Are You Ready? Survey Results

#### Quick stats

- 1 in every 5 people who responded to the survey were already receiving Universal Credit.
- Just 12% of the people who responded to the survey know all six of the old benefits that Universal Credit replaces.
- 90% of people who responded to the survey had a form of identification that would enable them to claim Universal Credit if they needed to.
- 89% of people who responded to the survey have a bank account, which is essential for claiming Universal Credit.
- 7 in every 10 people who responded to the survey, knew how many weeks of year their rent is charged.
- Only 3 people out of the total 65 people who took part in the survey said they didn't know how much their weekly rent is.
- 18% of people who completed the survey had received 'Quids In' magazine, of those 92% had read it and all those who read it found it useful.
- 38% of people who responded to the survey knew about the secure one budgeting tool, but overall only 17% of people who completed the survey would use a one. This 17% was roughly equally split between people who already knew about the tool and those who didn't.
- 31% of people who responded to the survey read all the additional information included with their rent statements, and a further 35% sometimes read it.
- 21% of people who responded correctly knew exactly what an illegal money lender was, 49% had a general idea and a further 29% gave incorrect answers (please note percentages don't add to 100% due to rounding). Only one person said they had used an illegal money lender, 3 preferred not answer and everyone else said they hadn't.
- 55% of people who responded said they knew where to find information to help reduce the running costs of their home.

**Do you know who your landlord is?**

**60 out of 65 answered correctly.** Analysis of incorrect answers given:

4 people said a variation of Jigsaw and 1 person thought they are a New Charter tenant, but they are actually an Aksa tenant.

How can we ensure people understand who is legally their landlord, rather than just thinking of the group brand?

**How would you check your Rent Balance?**

Method	Yes	No	This indicates that at least 57% of respondents are comfortable dealing with financial matters online, which would be important for anyone claiming UC through an online journal and monitoring their claim. Note: This figure could be influenced by the survey primarily being completed online, however.
Connect	27	38	
Visit Hub	17	48	
Ask Neighbourhood Officer	7	58	
By email	8	57	
Online	37	28	

**Who would you talk to if you were struggling to pay your rent?**


Person/Organisation	Yes	No	All but one of the people who responded selected at least one person or organisation they would speak to.
Citizen's Advice Bureau	35	30	
Rent Account Manager	16	49	
Support Worker	6	59	
Landlord	24	41	
Family	13	52	
Neighbourhood Officer	8	57	
Other	2	63	

**Have you heard of...?**


Organisation/scheme	Yes	No
Moneywise - Welfare & Debt Advice	27	38
United Utilities Assistance	17	48
Smarterbuys	12	53
Minted	18	47
Money Advice Service	41	24
Illegal Money Lending Team	6	59
LEAP	8	57

## Appendix 2


### Screenshot of New Charter benefits advice page




**new charter**  
HOMES LIMITED




**Register/Log In**  
Customer HUB



part of  
**Jigsaw Group**

 **CHAT OFFLINE**



Search this website



Return to Homepage

Return to Customer Zone

### Benefits advice

 Listen 

Our highly skilled Benefits Advice team can help you answer any queries you may have, whether you're unsure about filling out a benefit form or just need general advice on what benefits you might be able to claim.


To make it easier for our customers, we provide these three calculators to help you understand what you may be entitled to and see how you would be affected should your circumstances change.

**Benefits calculator**

Use this benefit calculator to work out how much you could be entitled to. You, like many people, may be missing out on financial help that you are entitled to through welfare benefits. This easy-to-use calculator may be of help to you if you are unemployed and looking for work, on a low income, retired, bringing up children, ill health, have a disability or care for someone. Use our simple benefit calculator to work out how much you could claim.

**Universal Credit postcode checker**

Find out exactly when you could be affected personally by putting your postcode into the Universal Credit postcode checker.


**Benefit cap calculator** 

The benefit cap has been introduced by the Government to ensure no one claims more than a set amount of benefits. If you receive more than the maximum allowed, your housing benefit payment may be cut.

[Find out more about the benefit cap.](#)

**Referrals**

If you need any help claiming your benefit entitlement, please complete the referral form by clicking the link below and either email or post us the completed form.


 [Click here to download/view the form](#)

**Contact us**


Phone: 0161 331 2200

Email: [welfare@newcharter.co.uk](mailto:welfare@newcharter.co.uk)


Post: Jigsaw Group  
Welfare Benefit team  
Cavendish 249  
Cavendish Street  
Ashton-under-Lyne  
OL6 7AT





Welfare benefit calculator



Bedroom calculator



Benefit cap calculator 



Budget planner

**How to pay your rent**

Home contents insurance


My money, my choice

**Benefits advice**

Former tenant arrears

Re-chargeable repairs arrears

View your rent online

 Cost of running a home

Rent and service charges

Useful links and FAQs

Loan Sharks

Money Manager



## Acknowledgements

### Welfare Reform Scrutiny Panel Members

*(Without their effort, the completion of this scrutiny project would not have been possible)*

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