

Report of Chief Officer, Welfare and Benefits

Report to Outer West Area Committee

Date: 18 September 2013

Subject: Update on Welfare Benefit changes

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| Are specific electoral Wards affected? If relevant, name(s) of Ward(s): | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Are there implications for equality and diversity and cohesion and integration? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Is the decision eligible for Call-In? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Does the report contain confidential or exempt information? If relevant, Access to Information Procedure Rule number: Appendix number: | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

1. The report provides an update on the citywide and local aspects of the significant welfare changes which were introduced in April 2013. These changes have seen more tenants falling into arrears with their rent and their Council Tax. Steps have been taken to mitigate the impact of the changes, including changes to recovery processes, and support is being provided to those tenants who engage with the council about their arrears.
2. The Discretionary Housing Payments scheme, which provides support to tenants affected by the welfare changes, is on track to spend the full £1.9m budget with the bulk of this spend going on those deemed to be priority cases within the Council's policy. Further funding may be available this year from DWP but this is subject to a bidding process and details of the process have yet to be announced.
3. The Local Welfare Support scheme, which has replaced the Social Fund scheme in Leeds, provides goods and services rather than cash to those in need. The spend in the 1st quarter clearly shows that there will be an underspend against this fund and, as a consequence, proposals will be developed and taken to Executive Board for alternative uses of this funding. Proposals will also be developed on potential Local Welfare Support schemes for 2014/15. It is intended to discuss these proposals for the 14/15 scheme with Area Committees ahead of an Executive Board recommendation.
4. The roll out of Universal Credit has started with a further 6 small areas announced as Universal Credit sites. The main roll out of Universal Credit is now not expected until late 2014 or even later. Nevertheless, preparations continue and one of the key aspects of the preparations relates to tackling high cost lenders in the city. A plan of

action has been developed that includes city-wide and locality-based events and the report seeks input from Area Committees for the programme.

Recommendations

5. The Committee is asked to:

5.1. Note the information about the impact of the welfare reforms;

5.2. Note the information about the campaign against high cost lenders and contribute to options for locality-based events and initiatives to support the campaign.

5.3. Champion the following priorities:

- High interest money lending and debt
- Better connecting local people to Leeds job opportunities and training through the planning process, sector based work academies and apprenticeships
- Continuing to support local communities through localised employability, learning and advice provision

Purpose of this report

- 1.1 The report provides an update of the impact of the welfare reforms at both a city-wide and ward-level basis and also provides information on arrangements that have been put in place to support tenants.
- 1.2 The report details some of the preparations that are underway for Universal Credit with a focus on locality-based support that can be provided. A key element of the preparations for Universal Credit and a response to the welfare reforms is a programme of work aimed at tackling the issue of payday and high cost lending in the city. The report provides information about this programme and seeks input from Area Committees on how the programme of activity can work at a locality level.

2 Background information

- 2.1 As part of the Government's programme of welfare reforms, changes to Housing Benefit, Council Tax Benefit and the Social Fund came into effect from April 2013. These changes mean that:
 - Working age social sector tenants deemed to have one or more spare bedrooms see their Housing Benefit reduced;
 - The majority of working age households see their Council Tax Support reduced by 19%; and
 - Funding allocated to the Crisis Loans and Community Care Grants elements of the Social Fund is devolved to local councils.
- 2.2 In recognition of the difficulties these changes may cause for some families, the Government increased funding to local Councils for Discretionary Housing Payments schemes. Funding for Leeds increased from £800k in 12/13 to £1.9m in 13/14.
- 2.3 Further welfare changes came into effect later in the year.
 - Personal Independence Payments (PIP), which replaces Disability Living Allowance, came into effect from June 2013 for new claims only. The main programme of reviewing DLA cases to see whether they will transfer to PIP, starts in October 2015 although DLA claims that are due to be reviewed before then will be considered for PIP earlier;
 - The Benefit Cap comes into effect in Leeds from 12th August 2013 and will see around 424 families lose some or all of their Housing Benefit.
- 2.4 A number of analyses have been carried out on the total impact in Leeds of the programme of welfare changes. Sheffield Hallam University estimates that the changes see a loss of benefit of £232m a year in Leeds, while the LGA's analyses estimates the loss in Leeds at £171m a year.

- 2.5 The welfare changes come at a time when there is significant concern about the growing use of payday and high interest rate lending which is a growing sector of the unsecured lending market.

High Cost Lenders (HCL)

- 2.6 According to a recent analysis by Price Waterhouse Coopers and the Local Data Company, statistics show retail store closures have climbed tenfold in one year. However, pound shops, pawnbrokers, charity shops, cheque cashing, payday loan shops and betting shops are bucking the trend and showing considerable growth. The table below shows the 'risers and fallers' by business type across the UK's top 500 town centres during 2012:

| Risers | Net Change (%) | Fallers | Net Change (%) |
|-----------------------------|----------------|--------------------------------|----------------|
| Cheque Cashing/Payday Loans | +20.0 | Card & Poster Shops | -23.4 |
| Pound shops | +13.0 | Computer Games | -45.0 |
| Pawnbrokers | +13.2 | Women's Clothes Shops | -7.2 |
| Charity shops | +2.7 | Recruitment Agencies | -15.1 |
| Betting Shops | +3.3 | General Clothing | -8.7 |
| Supermarkets | +3.6 | Health Foods & Products | -24.7 |
| Coffee Shops | +3.4 | Banks & Financial Institutions | -2.9 |

Table - Top risers and fallers by business type in 2012 (Source: Local Data Company)

- 2.7 Work was undertaken in 2012 to try to determine the numbers of money shops in Leeds city centre and in district centres. This is not straightforward because there is no clear planning or industrial classification to distinguish these types of shops. **However, from available sources of information a list was compiled and is attached to this report at Appendix 6**
- 2.8 The high cost lending market (Home Credit, Pawn Brokers, Money Shops, Payday Lenders, rent-to-buy) was estimated by the OFT to be £7.5 billion in loans to consumers in 2008¹. The equivalent figure for payday loans at that time was £900 million but it is reported that this figure will have more than doubled by 2011. It is further estimated that 5 million people in the UK access high cost credit of which 2 million use payday lenders.
- 2.9 If this national picture is equated to the Leeds population it means that up to 60,000 people in Leeds may use high interest lenders including approximately 22,500 people who may take out Payday loans. In addition to the social cost, this market represents a potentially huge impact on the Leeds economy. Based on national data, the high cost market in Leeds could be in the region of £90m. If everyone using high cost credit in Leeds had access to affordable sources this could reduce the cost of borrowing by up to £60m in a year to Leeds families. Even a 10% penetration into this market would represent a significant annual gain for Leeds communities and the economy.

¹ OFT, Review of High Cost Credit, June 2010

- 2.10 According to research company Data Monitor, the payday lending market could account for £3.4bn of loans by 2014.
- 2.11 The StepChange debt charity, which provides a national debt counselling service, has said that more than twice as many people who sought help with debts in 2012 had payday loans compared with 2011. It helped 36,413 people last year who had payday loan debts, some 20,000 more than the previous year. They also reported that 42% of their clients under age 25 had payday loans. This is a fourfold increase in just 2 years.
- 2.12 Earlier this year the Office of Fair Trading (OFT) undertook a review of the businesses of the top 50 payday lenders (which together account for around 90% of the payday market by turnover). The review found a number of examples of non-compliance with the industry code of practice including:
- Failing to show the APR interest of their loans;
 - %age APR or calculated examples not prominent enough on their sites;
 - Omitting or downplayed information about the costs and risks to the borrower;
 - Not conducting adequate affordability assessments;
 - Actively promoting rolling over loans for an extended term when borrowers would be better served by a repayment plan;
 - A number of firms were using aggressive debt collection practices.
- 2.13 As a result, the sector will face advertising curbs and be under closer supervision. The government wants to limit the number of adverts shown per hour on TV and ensure that terms and conditions are displayed more prominently.
- 2.14 The OFT also required the companies to take immediate steps to address areas of non-compliance or risk losing their consumer credit licence. After the end of the 12 week deadline set by the OFT, 14 of the companies indicated that they were to withdraw from the payday lending market (1 company failed to respond). In addition the OFT has referred the whole of the industry to the Competition Commission, which has wider powers to deal with some of the issues identified for the protection of consumers.

Financial Conduct Authority (FCA)

- 2.15 The new financial services regulator – FCA - will take over the Financial Services Authority's consumer financial watchdog powers and have powers to cap the cost of payday loans, but not until 2014. The FCA will be granted this key weapon, along with other ways to keep rogue lenders in check. There will however be a 'legal loan sharks' window of opportunity before regulators can limit charges in 2014.

The FCA will also have powers to create rules which will:

- Limit the length of a payday loan
- Impose a limit on the number of times a payday loan is rolled over
- Make a payday loan agreement unenforceable
- Force money or property to be returned to consumers and redress to be given to consumers by a firm

- 2.16 While the regulator will have these powers, it has to assess whether they need to be used. In a recent report (March 2013) from the Department for Business Innovation and Skills (BIS), the Government Minister indicated that whilst "the Government recognises that a cap might be appropriate at some point in the future" "The Government does not believe that a total cost of credit cap is the best way to address the concerns in the pay day lending market at this time."
- 2.17 In response to these concerns the council is launching a campaign to tackle high cost lenders and information about this campaign is contained in the main issues part of this report.
- 2.18 The West Leeds Debt Forum feel that the challenge for West Leeds residents is 'instant' high interest loans and that families in crisis need an alternative. Families on low incomes generally manage what money they have well, but when a crisis strikes, the survival strategy is a high interest legal money lender or a loan shark. The West Leeds Debt Forum is in discussion with the credit unions (Leeds CCU and Bramley Independent CU) on how alternatives could be provided.

West Leeds Debt Forum feel that money sense has to be instilled at an early age and the Forum has involved local primary schools in campaigns and is in discussion with school heads on how to engage with parents and primary school students in a lively, productive way, building on the initiatives of Leeds City Credit Union.

3 Main issues

- 3.1 Appendix 1 provides data on the impact of the welfare changes as at the end of July 2013. The data is shown at both city-wide and ward level and, where appropriate, at ALMO level. The main issues to note are set out below.

Citywide Response – main issues

Social sector size criteria (under-occupancy)

- 3.1 Across Leeds the number of tenancies affected has reduced since the start of April but continues to remain high at 7,834 across the city with 2,828 from the West North West. The reduction in tenancies affected is fairly consistent across the ALMOs and is likely to reflect the intense activity undertaken to ensure that new and existing tenants are aware of the changes and their implications.
- 3.2 However, the level of rent arrears is increasing as a result of under-occupancy. Of the 7173 ALMO tenants that were affected by under-occupancy at the start of April 2013, 1,934 already owed rent – this equates to 27%. At the end of July 2013, 3,821 of the 6,296 tenants affected owed rent – this equates to 60%.
- 3.3 In April 2013, Executive Board agreed a revised rent arrears recovery approach that recognises those who can't pay. The approach focuses on maximising income and signposting to support for issues around debt and budgeting for those

tenants who engage with ALMOs about their rent arrears. The Committee may also be aware that consideration is being given to reclassifying some properties where the design of the property means that it would be appropriate to treat the properties as having one bedroom less. Around 850 properties are under consideration and approx..280 are also affected by the under-occupancy rules.

Discretionary Housing Payments (DHP)

- 3.4 The funding for Discretionary Housing Payments has increased to £1.9m for 13/14 to help deal with issues arising from under-occupancy and the Benefit Cap (see 3.18). This is an increase of £900k on the £1m spent on DHPs in 12/13 – the vast majority of the spend in 12/13 went on private tenancies as a result of changes to Local Housing Allowance rates.
- 3.5 The policy for the allocation of DHPs was agreed at Executive Board and priorities spend on the following groups:
- Disabled tenants in significantly adapted properties
 - Tenants with child access arrangements
 - Tenants approaching Pension Credit age
 - Foster carers and kinship care
 - Pregnant women allocated an additional room for the baby.
- 3.6 At the end of July 2013, £864k of the £1.9m spend has been committed and, with Benefit Cap coming into effect from 19th August 2013, it is estimated that the full £1.9m allocation will be spent. The breakdown of committed spend to date shows that:
- £572k (66%) has been spent on under-occupancy cases; and
 - £292k (34%) has been spent on other cases, mainly private rented sector.
- 3.7 Following the outcome of a recent judicial review against the under-occupancy changes brought by disabled tenants – which concluded that the under-occupancy changes did not impact on the tenants’ human rights – the Government has announced an additional £20m for DHPs. Councils will be able to bid for additional funds from this £20m although the bidding process has yet to be announced.
- 3.8 Spend against the DHP allocation will continue to be closely monitored and, should the circumstances allow it, the policy will be relaxed to support more applications.

Council Tax Support (CTS) scheme

- 3.9 Nearly 33,000 households have seen their Council Tax Benefit reduce by 19% as a result of the localisation of Council Tax Support and reduced Government funding. Of these, almost 25,000 previously had their Council Tax met in full by Council Tax Benefit. All Pension Age cases are protected from any reduction and a further 10,000 working age cases have been protected from any reductions under the Council's scheme – these are households where a severe or enhanced disability premium is applicable, where the householder is a lone parent with a child under 5, a carer or a war pensioner or war widow.
- 3.10 Council Tax collection is down at the end of June 2013 compared to the same point last year by 0.46% which equates to £1.3m less. The overall collection rate is 37.19% with the collection rate for CTS cases at 25.6% and 22.6% for those previously getting full benefit. Following a Central and Resources Scrutiny Board Working Group on recovery approaches, additional reminders have been built into the process and, where appropriate, payment arrangements are accepted where payments are below the level of the weekly or monthly liability. Despite these arrangements, 3,000 CTS cases have been summonsed and liability orders obtained. This is a legal requirement in order to secure payments directly from DWP benefits.
- 3.11 The Council will need to decide whether to keep the existing scheme or change the scheme for 14/15. Options will be developed for consideration by Executive Board and a public consultation exercise undertaken if changes are proposed.

Local Welfare Support Scheme

- 3.12 Leeds received £2.8m scheme funding for a Local Welfare Support scheme.
- 3.13 A Local Welfare Support Scheme, approved by Executive Board, was put in place with effect from April 2013. The scheme is designed to provide emergency support and to provide help to people and families who need support to remain in the community. Unlike the Social Fund scheme delivered by Jobcentre Plus, the Council's scheme is largely non-cash based. Residents who need help are provided with the goods and services they require. This is in line with most other councils. The approved scheme also agreed to set aside up to £500k to support initiatives which promoted Leeds City Credit Union and increased provision of debt and benefit advice.
- 3.14 As at the end of July 2013, £361k had been spent on providing support to residents and a further £375k allocated to support Leeds City Credit Union and a range of debt and benefit advice initiatives. The scheme has also been adjusted to provide help during the summer to families who would be entitled to Free School Meals during school terms but who are struggling to feed their children during the school holidays.

- 3.15 The adoption of a non-cash based scheme seems to have reduced demand for the scheme and there is likely to be a significant underspend this year. This position is mirrored across West Yorkshire Councils. As the funding for the Local Welfare Support Scheme is not ring-fenced any underspend can be used as the Council sees fit. Options therefore include channelling funding into other initiatives, increasing DHP funding or using the funding to provide a hardship fund for CTS cases. Recommendations will be presented to Executive Board shortly.
- 3.16 Work has now started on developing a scheme for 2014/15 and it is intended to bring a consultation paper to the next round of Area Committees in order to inform proposals to Executive Board later in the year.

Benefit Cap

- 3.17 The Benefit Cap, which limits to £500 a week the amount of benefit a non-working family can receive, was launched nationally from 15th July 2013 with cases in Leeds starting to be capped from 19th August 2013. Around 424 families affected by the Cap and work has been ongoing to ensure that families are prepared for the Cap.
- 3.18 It should be noted that Discretionary Housing Payment funding for the Benefit Cap is expected to be reduced from £75m in 13/14 to £45m nationally in 14/15. With this in mind most families are being asked to contribute up to £50 towards the cost of their rent from their remaining minimum benefit of £500 a week where possible. It remains the intention to ensure that none of the families are faced with eviction and further work will be carried out with families where this a real risk.
- 3.19 Appendix 2 provides a ward breakdown for the cases affected by the Benefit Cap. The cases most seriously affected have been considered a by a casework team consisting of Families First, Children's Services, Housing Options, ALMOs and the Benefits Service. In most of these cases a move to cheaper accommodation is not an option because a) there are likely to be difficulties in finding primary school places for families with more than one primary school age child and b) a number of these cases lose all or most of their Housing Benefit making most alternative housing unaffordable. In these cases, Discretionary Housing Payments will be made.

Preparations for Universal Credit

- 3.20 Following the Pathfinder phase of Universal Credit in Tameside, the DWP has rolled out Universal Credit to 6 more areas from October 2013. The areas are: Hammersmith, Rugby, Inverness, Harrogate, Bath and Shotton and this constitutes the start of the national roll out. A further announcement is expected in the autumn on future roll outs but it is unlikely that we will see any significant roll out of Universal Credit in Leeds until nearer the end of 2014 or even later.

- 3.21 Preparations are continuing for Universal Credit with the main focus being on preparing tenants for a digital claims process, developing a Local Support Services Framework, tackling high cost lenders and putting in place arrangements for dealing with direct payments of the housing element of Universal Credit to tenants.
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a) Preparing for a digital claims process:

- DWP remains keen to support a digital process for Universal Credit although the 'digital by default' intention has been softened and replaced by a 'digital where appropriate' approach. Nevertheless, this remains a key element of the preparations for Universal Credit. The emphasis of our reparations is on raising awareness of the need to claim online, supporting residents to become more proficient at online activity, providing facilities to get online and developing support arrangements for those that will struggle to manage an online claim.
- The Council's network of OSCs, Libraries and Children's Centres will be important in facilitating and supporting users to get online. There are also other public facing PCs that can be used and the network of public PCs is shown in appendix 3. Digital Inclusion.
- A mapping exercise to identify all public IT access points in WNW has been completed, the next phase will be work to identify any gaps and increase provision.
- As part of the awareness-raising campaign, a special mobile unit operated by Libraries and Information Services and a mobile Union Learn unit will be used across the city to promote online activity, encourage users to get online and promote classes aimed at making people more confident in going online. This will be supported by a poster campaign and information targeted to tenants with the campaign tied in with the launch of an online application process for Housing Benefit and Council Tax Support which could launch in the new year.

b) Developing a Local Support Services Framework

- DWP recognises that local councils are essential partners in helping deliver Universal Credit and is looking for local delivery partnerships to be created between Jobcentre Plus District Managers and Local Authorities. These partnerships are intended to provide face to face support for vulnerable residents who may struggle with getting online, struggle with budgeting or need high levels of support to manage a Universal Credit account.
- The DWP has now said that full details of the partnership arrangements, funding arrangements and required outcomes will not be provided until autumn 2014 – this will allow local councils to put in place a Local Support Services Framework for 2015/16. This statement, alongside a commitment from DWP to maintain Housing Benefit administration funding throughout 2014/2015, strongly supports the suggestion that Universal Credit will not be rolled out in a significant way during 2014. Nevertheless, work is underway to see how the council and Jobcentre Plus can work together to manage the impacts of the welfare changes.

c) Dealing with direct payments to tenants

- Tenants getting Universal Credit will normally also receive the housing benefit element as part of their Universal Credit payment and will be expected to make arrangements to ensure their rent is paid regularly. It is expected that tenants with significant levels of rent arrears will continue to have the housing element paid directly to their landlords – early analysis shows that 1049 ALMO tenants have arrears of 8 weeks or more (in value) and would be expected to have their housing element paid to their landlord.
- Leeds has developed a proposition which makes local councils responsible for decision-making around direct payments as part of the planned migration of HB cases to Universal Credit. Under the proposition, the council would check that the tenant is able to manage direct payments. This check would include a check on rent arrears, ownership of an active bank account, awareness of the need to set up payment arrangements and monitoring of initial compliance with the requirement. The proposition, which is at appendix 4, has been issued to DWP and a response is awaited.

Debt Prevention and High Interest Lenders

3.23 In June 2013, Executive Board approved a campaign to tackle high cost lenders in the city. The key elements of the campaign are:

- Coordinate activity across public, private and the third Sector to deal with high cost lending
- City Wide High Profile campaign
- Local Neighbourhood promotion and education Campaign
- Build Capacity for alternative affordable credit
- Reduce dependency on and use of HCLs
- Provide direct support for those caught up in HCL

3.24 Appendix 5 provides an update on the campaign and welcomes contributions from the Area Committee on locality-based events that would support the campaign.

Leeds City Credit Union

3.25 A key partner in the battle to tackle high cost lenders is Leeds City Credit Union (LCCU). LCCU is working closely with the Council and other partners to develop support for residents who do not have access to affordable banking services. As part of the Local Welfare Support Scheme adopted by the Council, the Executive Board approved a recommendation that an element of the scheme funding should be used to support, among other things, promotion and development of Leeds City Credit Union services and increased provision of advice and support. Work is taking place to ensure Bramley Credit Union is well placed in these discussions.

Headrow Money Line

3.26 The Community Development Finance Institution (CDFI) operating as Headrow Money Line, is a sister organisation to LCCU and started lending in November 2012. In the initial months of trading, Headrow Money Line (HML) is taking a deliberately cautious approach to lending in order to embed systems and to protect against risk. HML is providing affordable credit to many of the residents who have been turned down currently for credit union loans. In so doing it will enable these residents to have access to the broader network of support either provided directly through HML or through partner agencies.

3.27 HML offers a source of credit which is significantly lower in cost and therefore much more affordable than payday loan companies, doorstep and similar lenders. CDFI's operating around the country charge interest in the region of 40% to 70%. HML is currently operating at the higher end of this range in order to ensure security of the business and give time to assess the impact of bad debt provision. Although this seems high, it is significantly lower than the typical rate charged by doorstep lenders (300% and above) or of some "payday" lenders (up to 4000% plus).

Leeds Advice Partners

- 3.28 A partnership of advice agencies provide debt and welfare rights advice, along with the Council's own Welfare Rights Unit. This service is becoming increasingly important given the many changes to the benefits system highlighted in this report. The City Council is currently undertaking a review of advice provision with the intention of ensuring a more comprehensive coverage of support in all the areas of the city where there is a need and delivering advice in a more integrated way. The new service is planned to be introduced during 2014.

West North West Homes Leeds Response and Activities

Social sector size criteria (under-occupancy)

- 3.27 Between September 2012 and March 2013 WNWhL undertook visits to all 2,828 of their tenants affected by the under occupancy changes. The same exercise was completed by Housing Associations in the area (Unity, Connect and Leeds Federated). The visits highlighted how the changes would affect the customer and the likely shortfall in rent that tenants would face.
- 3.28 The following options were discussed in detail with the customer:
- Ensuring all eligible benefits are being claimed;
 - Ascertaining income details and prioritising expenditure;
 - Identifying eligibility for DHP and supporting referral;
 - Supporting tenants to register a housing application;
 - Promoting mutual exchange;
 - Supporting tenants to set up a bank account or direct debit;
 - Budgeting and debt advice; and
 - Referring vulnerable tenants for specialist support through the Independent Living Teams, Adult Social Care or Children's Services.
- 3.29 In addition to the above WNWhL have employed an additional member of staff to assist customers looking to downsize their home. As well as helping individuals to find a move they are promoting mutual exchanges, by helping customers register their properties for exchange, promoting a swap shop event and putting estate agent style Mutual Exchange boards outside of available properties. This has led to an increase in the number of customers seeking to exchange properties.

- 3.30 A more detailed review of how tenants are dealing with the under-occupancy changes will be undertaken in the autumn. This will look at tenants who have moved to more affordable accommodation, tenants who are managing to pay the extra rent and tenants who are struggling to cope with the extra costs.

Benefit Cap

- 3.31 During July, all customers affected by the Benefit Cap were contacted by Debt and Benefit Advisors to check benefit entitlement and offer advice and assistance in dealing with the effects of the Benefit Cap. Contact has also been made by Jobcentre Plus to advise tenants about the help they can get with moving into work, as families working more than 16hrs (lone parents) or 24hrs (couples) are exempt from the Benefit Cap.

West North West Homes Leeds (WNWHL) Arrears Process

- 3.32 The arrears process has been revised to ensure that more support is given to customers who are struggling to pay their rent. This is ensuring that rent collection is being maximised but customers are not facing losing their home if another alternative solution can be agreed. This can be evidenced by looking at the number of letters sent in April compared to how many Notices of Intent to Seek Possession (NISP) have been served. For example at week 2, 157 automatic stage one letters were issued. This increased to 847 at week 3, when the under occupation arrears cases were introduced.
- 3.33 The number of cases progressing to letter two stage at week 5 reduced significantly to 297. At week 13, week commencing 25th June only 81 of these cases had a NISP served. Appendix 8 shows the arrears rate by ward for WNWhL. As can be seen there was an initial increase in arrears, but the amount owed has not been increasing since April, partly because the number of affected customers has been reducing.
- 3.34 It can be clearly seen that the number of cases progressing through the arrears process is reducing and the majority of customers are being supported in making payments or pursuing other options such as downsizing, either via CBL or mutual exchange.

Preparations for Universal Credit

- 3.35 Work has commenced in relation to the introduction of Universal Credit. Lead Officers are attending seminars and researching best practice and working with other ALMO's and Local Authorities
- 3.36 The WNWhL annual tenancy visit is being revised to capture the additional data needed in preparation for Universal Credit.
- 3.37 The WNWhL Financial Inclusion Officer is looking at a range of ways to promote digital access to tenants including the use of mobile provision, mentoring and volunteering schemes and on-going involvement with the BT / Citizens Online 'Get IT Together' project that aims to get more people online. They are also planning four digital inclusion events.

The Local Perspective : Welfare Benefit Changes

- 3.38 The Area Support Team has led the development of an Employability and Welfare Reform working group was established in July 2012. Partners include WNWHL, JobCentre Plus (JCP), Work Programme providers Interserve and Ingeus, Employment and Skills, Libraries, Children's Service, Clusters, Children Centres, Public Health, IGEN, Leeds City College and Third sector partners.
- 3.39 The working group focuses on the impact of the welfare benefit changes and employability within our localities. It is the first time this group of partners has come together in the WNW and it has become a useful network for problem solving, sharing information and developing practical support for local priorities.
- 3.40 Early programmes of work included frontline worker workshops, which both raised awareness around the welfare benefit changes and engaged frontline workers to identify early challenges and concerns. Over 60 people attended the event, and feedback was very positive. This network is now being used to disseminate new information quickly to local leaders and practitioners from across a range of sectors.
- 3.41 In partnership with the working group Public Health commissioned Better Leeds Communities to deliver additional information, advice and guidance to tenants affected by the welfare reform in the private sector.

Debt Prevention and High Interest Lenders

- 3.42 Partners have been working collectively to deliver Opportunity Knox events. These are market style events for members of the public. The primary objective being to tackle and raise awareness about illegal money lending, with a further raft of partners from advice services, health services, financial services, employability partners and emergency services in attendance.
- 3.43 The Lifechannel broadcast in GP surgeries has been used to raise awareness around illegal money lending; promotional leaflets have been developed and circulated to support this initiative. The DVD has been circulated to partners for wider promotion.
- 3.44 Public Health are developing a money management/ budgeting course toolkit to enable practitioners to deliver sessions in community centres across the WNW.
- 3.45 Frontline worker training sessions are being organised in outer west by Public Health and Trading Standards to raise awareness around illegal money lending, high interest loans and debt prevention.
- 3.46 PC's, PCSO'S and NPT's are also to be trained in dealing with loan sharks by Trading Standards; this will include what is defined as harassment.

- 3.47 WNWhL is continuing work through the Illegal Money Lending Team to look at tackle loan sharks and scams. Staff briefings have been undertaken on loan sharks and scams, particularly focusing on the elderly and vulnerable. Further campaigns are planned, including a week of action in October. The last campaign led to the arrest of two people from west Leeds in connection with illegal money lending.
- 3.48 The WNWhL Financial Inclusion officer has been promoting free school meals, budgeting skills and reducing utility bills to all customers, targeted towards those on a low income. In addition to facilitating two locally based, free financial advice surgeries - one of which being an on-going project in Cow Close Community Corner LS12 5JG. By the year end, the number of free financial advice surgeries will increase to four in total.
- 3.49 A member of the Area Support Team is now attending the Financial Inclusion Steering Group and West Leeds Debt Forum to ensure collaboration and connectivity to locality and citywide programmes of work.

Locality Employability Initiatives and Improving Local Delivery

- 3.50 The Employability and Welfare Reform Working Group has been delivering a range of initiatives to better co-ordinate local activity, identify gaps in provision and use the local community facilities to deliver learning opportunities and employment.
- 3.51 The Area Support Team have been working with Youth Service and IGEN to deliver Employment, Learning and Advice Community Contact Points in outer west. This initiative is a new approach seeking to connect outreach, mobile and building based provision within a locality to work collaboratively in providing a service to local people.
- 3.52 Over the space of two months, partners have initially sought to engage NEET young people between the ages of 16-19. They have done this through visiting homes in the Farnley area. Partners subsequently undertook repeat visits in an attempt to support young people actively look for work, and discuss employability skills.
- 3.53 Four young people aged 16/17 have been caseloaded to the youth contract where IGEN have continued to support these young people to EET destinations. Of these young people, two have offers of permanent employment.
- 3.54 IGEN have also had contact with seven 18 plus young people. One young person was given information, advice and guidance during a home a visit which resulted in that person accessing an apprenticeship. Another young person attended the mobile bus to discuss employability skills and to update an online CV with support from partners' to better prepare that young person for future applications and interviews.

- 3.55 The Area Support Team is working with Leeds City College and WNW Works to deliver locally based targeted themed taster sessions in priority neighbourhoods. WNW Works are currently undertaking questionnaires with residents to identify what skill sets people have, what prevalent sessions and jobs people want.
- 3.56 Four Estate Caretaker Apprenticeships have been created and a new Work Experience Mentor and two Employment Outreach Workers have been appointed in partnership Jobcentre Plus, to work with their unemployed customers and bring them closer to the jobs market.
- 3.57 The Outreach Workers are proactively seeking out tenants who are in need of employment support and also responding to referrals from other WNWHL staff who are conducting Welfare Reform and general tenancy visits. In addition there is an on-going campaign to contact customers affected by the welfare reforms who responded to last year's survey saying that they wished to secure employment.
- 3.58 Since staff started in their outreach roles, around 300 tenants have been supported through telephone/ written, and face to face contact with regards to job search. A much larger number, of around 2000, have been contacted by text inviting them to attend job focused events.
- 3.59 A Jobs and Training event was held in July at the Armley Lazer Centre focused mainly on young people from our priority neighbourhoods, to coincide with the end of the school and college terms.
- 3.60 A selection of around 700 tenants were targeted through West North West homes Leeds tenant tracker system and around 40 young people registered to attend. Partners included Department for Work and Pensions, Leeds City College and approximately 35 other training and third sector organisations. The day included talks on apprenticeships, sector based work academies and the option of skills development through volunteering. In addition a range of current job vacancies was supplied by Employment Leeds and people had the option to attend workshops hosted by IGEN and Jobs and Skills on Job Applications, CV Writing and Interview Tips.
- 3.61 In August an information session was delivered to support the Childcare Assistant vacancies that have arisen in the Children's Centres around the city.
- 3.62 A cohort of potentially suitable tenants were identified and contacted, by text, inviting them to find out more details. Around 90 people responded, with around 25 individuals booking onto the one hour session. Roughly 80% of attendees wished to proceed with making an application. At the session attendees were asked what they needed further support with and this was - help with identifying

job vacancies, CV writing; and application form completion. This information will be used to inform the content of future sessions

- 3.63 An open day event, held in Civic Hall, for 15 job roles with Tesco's in Stanningley, attracted over 130 people. 9 people from wards in the west have secured jobs, 5 of these people are from outer west.

4 Corporate Considerations

4.64 Consultation and Engagement

- 4.64.1 The report provides information on progress in implementing the welfare changes and the impacts of the changes and is not a report which requires public consultation.

4.65 Equality and Diversity / Cohesion and Integration

- 4.65.1 The Government's welfare changes have implications for equality and diversity and have been subject to equality impact assessments. Similarly, the development of Discretionary Housing Payments and Local Welfare Support schemes have also been subject to equality impact assessments.

4.66 Council policies and City Priorities

- 4.66.1 The on-going development of responses to the welfare changes and preparations for changes still to come is aimed at supporting City Priorities around health and wellbeing and poverty. Cross-sector working, particularly with the advice sector and 3rd sector organisations such as the Credit Union, is aimed at ensuring tenants and residents receive support to manage the changes.

4.67 Resources and value for money

- 4.67.1 The report is for information only and does not have any resource implications directly. The on-going development of initiatives to tackle high cost lenders and put in place support for vulnerable tenants has resource implications. These are expected to be met from funding streams for local welfare scheme and local support services framework, once announced.

4.68 Legal Implications, Access to Information and Call In

- 4.68.1 There are no legal implications relating to this report.

4.69 Risk Management

- 4.69.1 The programme of welfare changes increases the risk of rent arrears and Council Tax arrears. Changes to the recovery process along with the application of the Discretionary Housing Payment scheme are aimed at mitigating the risks.

5 Conclusions

- 5.1 Many tenants are struggling to cope with the welfare changes that came into effect from April 2013; there have been increases in rent arrears and Council Tax arrears which it can only be assumed are as a result of the changes. On-going preparations for Universal Credit recognise the impact of the changes to date and focus on tackling high cost lending, increasing financial inclusion and supporting tenants to get online to manage benefit claims.
- 5.2 Potential reductions to Discretionary Housing Payments funding in FY14/15 mean that further work is required to move tenants away from dependency on DHPs and into more sustainable and affordable renting solutions.
- 5.3 Partners are coming together in localities to better use the community infrastructure to support people affected by the welfare changes. This provides a good platform for further collaboration with a range of city-wide partners.

6 Recommendations

The Committee is asked to:

- 6.1 Note the information about the impact of the welfare reforms;
- 6.2 Note the information about the campaign against high cost lenders and contribute to options for locality-based events and initiatives to support the campaign;
- 6.3 Consider how they would like to prioritise spend of the wellbeing monies; and
- 6.4 Champion the following priorities:
 - High interest money lending and debt
 - Better connecting local people to Leeds job opportunities and training through the planning process, sector based work academies and apprenticeships
 - Continuing to support local communities through localised employability, learning and advice provision

7 Background documents²

Appendix 1 Monthly update

Appendix 2 LWS advice updates

Appendix 3 Local public PCs

Appendix 4 Ward breakdown Benefit Cap

Appendix 5 Direct payment proposition

Appendix 6 High cost lending update

Appendix 7 Social Sector Size Criteria – Update on contacts / visits to date

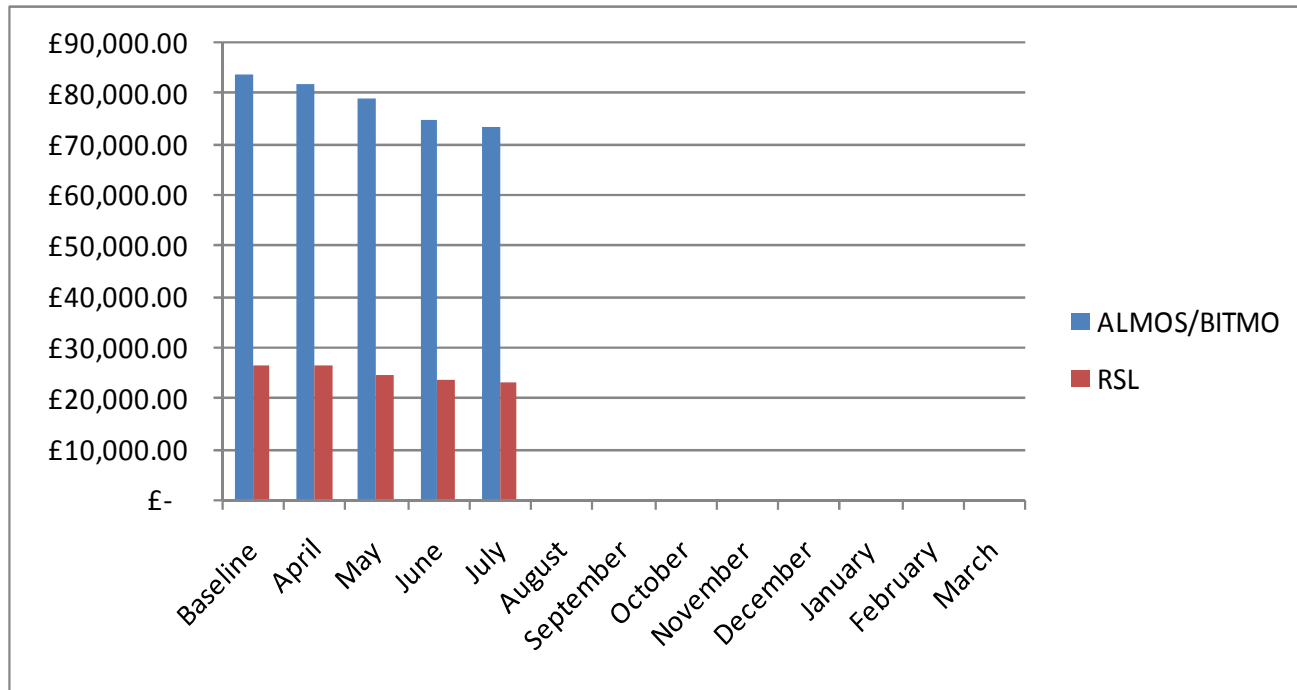
Appendix 8: Arrear of all under occupiers - All arrears cases

² The background documents listed in this section are available to download from the Council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.

Under-occupancy statistics

The weekly loss of Housing Benefit is:

- £ ALMOs £72,922.01
- £ HAs £ 22,841.63



NUMBER OF UNDER OCCUPIED CLAIMS WITH RENT ARREARS BY ALMO

| 2013/14 | Baseline | April | May | June | July | August | September | October | November | December | January | February | March |
|--------------|-------------|-------------|-------------|-------------|-------------|--------|-----------|---------|----------|----------|---------|----------|-------|
| AVH | 450 | 1067 | 998 | 954 | 882 | | | | | | | | |
| BITMO | 60 | 144 | 149 | 146 | 139 | | | | | | | | |
| ENE | 663 | 1801 | 1668 | 1565 | 1406 | | | | | | | | |
| WNW | 746 | 1600 | 1555 | 1484 | 1394 | | | | | | | | |
| Not Known | 15 | 40 | 0 | 0 | 0 | | | | | | | | |
| TOTAL | 1934 | 4652 | 4370 | 4149 | 3821 | | | | | | | | |

Under-occupancy statistics

Ward breakdown

| | ALMO NUMBER | ALMO £ | RSL NUMBER | RSL £ | | ALMO NUMBER | ALMO £ | RSL NUMBER | RSL £ |
|-------------------------------|-------------|------------|------------|------------|--------------------------|-------------|------------|------------|------------|
| Adel and Wharfedale | 33 | £ 432.15 | 15 | £ 169.95 | Horsforth | 105 | £ 1,227.11 | 7 | £ 170.60 |
| Alwoodley | 125 | £ 1,387.52 | 35 | £ 592.83 | Hyde Park and Woodhouse | 287 | £ 3,148.81 | 133 | £ 2,109.14 |
| Ardley and Robin Hood | 61 | £ 741.17 | 34 | £ 452.59 | Killingbeck and Seacroft | 590 | £ 7,102.39 | 67 | £ 886.27 |
| Armley | 403 | £ 4,306.47 | 99 | £ 1,501.42 | Kippax and Methley | 84 | £ 1,179.38 | 16 | £ 242.46 |
| Beeston and Holbeck | 304 | £ 3,297.04 | 37 | £ 497.42 | Kirkstall | 337 | £ 4,071.92 | 24 | £ 333.74 |
| Bramley and Stanningley | 309 | £ 3,732.27 | 30 | £ 421.91 | Middleton Park | 483 | £ 5,671.49 | 91 | £ 1,269.29 |
| Burmantofts and Richmond Hill | 614 | £ 6,420.96 | 115 | £ 1,692.63 | Moortown | 43 | £ 489.73 | 82 | £ 1,317.19 |
| Calverley and Farsley | 59 | £ 744.92 | 7 | £ 132.97 | Morley North | 75 | £ 842.70 | 18 | £ 262.12 |
| Chapel Allerton | 277 | £ 3,265.02 | 153 | £ 2,448.51 | Morley South | 134 | £ 1,471.47 | 19 | £ 296.48 |
| City and Hunslet | 187 | £ 2,170.55 | 120 | £ 1,863.72 | Otley and Yeadon | 84 | £ 937.13 | 19 | £ 279.50 |
| Cross Gates and Whinmoor | 135 | £ 1,626.24 | 30 | £ 432.70 | Pudsey | 127 | £ 1,551.41 | 25 | £ 389.51 |
| Farnley and Wortley | 281 | £ 3,188.82 | 16 | £ 143.63 | Rothwell | 141 | £ 1,810.84 | 46 | £ 639.69 |
| Garforth and Swillington | 62 | £ 754.88 | 3 | £ 46.98 | Roundhay | 66 | £ 712.51 | 42 | £ 693.42 |
| Gipton and Harehills | 357 | £ 4,081.02 | 149 | £ 1,968.40 | Temple Newsam | 259 | £ 3,262.03 | 46 | £ 706.34 |
| Guiselley and Rawdon | 47 | £ 558.56 | 8 | £ 108.85 | Weetwood | 138 | £ 1,569.59 | 16 | £ 245.39 |
| Harewood | 25 | £ 350.16 | 0 | £ - | Wetherby | 50 | £ 623.43 | 9 | £ 132.49 |
| Headingley | 14 | £ 192.32 | 27 | £ 393.49 | | | | | |

Discretionary Housing Payments as at 31.07.13

| Priority Group | Total requests | Awards | % of awards | No award | % where no award | Ave Weekly award | Total cost of awards made |
|---------------------------------------|----------------|--------|-------------|----------|------------------|------------------|---------------------------|
| Sig adapted | 498 | 309 | 62% | 189 | 38% | £ 13.64 | £ 195,538.24 |
| Child access | 322 | 246 | 76% | 76 | 24% | £ 11.80 | £ 137,773.77 |
| Approach PC age | 60 | 54 | 90% | 6 | 10% | £ 15.77 | £ 26,353.42 |
| Housing & birth | 21 | 19 | 90% | 2 | 10% | £ 11.02 | £ 2,121.07 |
| Exceptional circs | 547 | 341 | 62% | 206 | 38% | £ 13.78 | £ 188,305.04 |
| Foster Carers | 23 | 23 | 100% | 0 | 0% | £ 15.48 | £ 17,011.53 |
| Not in priority group | 550 | 10 | 2% | 540 | 98% | £ 19.68 | £ 5,077.27 |
| Number of UO cases | 2021 | 1002 | | 1019 | | £ 15.45 | £ 572,180.34 |
| LHA cases affected by welfare changes | 338 | 240 | | 98 | | £ 30.61 | £ 164,021.71 |
| Benefit cap cases | None | None | | None | | None | None |
| Cases not in above categories | 590 | 235 | | 355 | | £ 26.41 | £ 128,222.47 |
| Total of DHP claims | 2949 | 1477 | | 1472 | | | £ 864,424.52 |
| Total spend to date | £ 402,912.94 | | | | | | |
| DHP Budget | £ 1,924,162.00 | | | | | | |

Local Welfare Scheme statistics as at 31.07.13

Calls offered

| Date | Offered | Abandoned | To CSO's | Eligible Applications | Awards |
|--------------|-------------|-------------|-------------|-----------------------|-------------|
| Apr-13 | 1896 | 768 | 1128 | 366 | 283 |
| May-13 | 1866 | 711 | 1155 | 454 | 395 |
| Jun-13 | 1737 | 600 | 1137 | 428 | 377 |
| Jul-13 | 2151 | 803 | 1348 | 526 | 462 |
| Total | 7650 | 2882 | 4768 | 1774 | 1517 |

| Decisions | |
|--------------|-------------|
| Outcome | Totals |
| Awarded | 1517 |
| Not awarded | 257 |
| Total | 1774 |

| Value of awards | | | Breakdown Of Goods | |
|---------------------|---------------------|-------------|--------------------|-------|
| Item | Value | Number | Goods | Total |
| Store Cards | £ 7,010.00 | 232 | Dryer | 8 |
| ASDA baskets | £ 38,456.10 | 659 | Cooker | 393 |
| Fuel (cash) | £ 10,602.30 | 527 | Fridge | 322 |
| White / Brown Goods | £ 234,009.81 | 608 | Bed | 235 |
| Flooring | £ 67,183.19 | 193 | Bedding | 32 |
| Travel | £ 1,138.00 | 4 | Curtains | 11 |
| Removal | £ 2,773.09 | 10 | Washer | 91 |
| Total | £ 361,172.49 | 2233 | Sofa | 34 |
| | | | Microwave | 14 |

Breakdown Of Non Awards

| Reason | Total |
|---|------------|
| Referred to DWP | 34 |
| Single – not met emergency criteria | 126 |
| No response to our phone calls | 50 |
| Previous Claims | 2 |
| Living with family – not met emergency criteria | 21 |
| Cancelled / withdrawn by customer | 24 |
| Total | 257 |

Local Council Tax Support

NUMBER OF CLAIMS AFFECTED BY 19% LCTS scheme

| 2013/14 | April | May | June | July | August | September | October | November | December | January | February | March |
|------------|-------|-------|-------|-------|--------|-----------|---------|----------|----------|---------|----------|-------|
| ALL CLAIMS | 34042 | 33535 | 32995 | 32500 | | | | | | | | |

Weekly Value of Loss of Benefit for claims affected by 19% LCTS Scheme

| 2013/14 | April | May | June | July |
|------------|-------------|------------|------------|-----------|
| All Claims | £ 85,364.44 | £83,811.83 | £82,003.06 | £80649.93 |

The average weekly reduction in May is equivalent to an additional **£4,193,796** per annum that needs to be paid by customers on Council Tax Support.

| Council Tax Group | | Comments |
|---------------------------|-------|--|
| Elderly | 30186 | National prescribed scheme: no change to entitlement |
| War Pensioners | 33 | Protected: no change to entitlement |
| Severe Disability | 2371 | Protected: no change to entitlement |
| Enhanced Disability | 5004 | Protected: no change to entitlement |
| Carer | 1524 | Protected: no change to entitlement |
| Lone Parent Child Under 5 | 6600 | Protected: no change to entitlement |
| Other | 32512 | No protection: entitlement reduced by 19% |
| Total | 78230 | |

Local Council Tax Support: breakdown by ward of numbers with additional 19% to pay

| WARD | Number Of Claims | WARD | Number Of Claims |
|-------------------------------|-------------------------|--------------------------|-------------------------|
| Adel and Wharfedale | 348 | Horsforth | 331 |
| Alwoodley | 690 | Hyde Park and Woodhouse | 1504 |
| Ardsley and Robin Hood | 498 | Killingbeck and Seacroft | 1804 |
| Armley | 2003 | Kippax and Methley | 438 |
| Beeston and Holbeck | 1784 | Kirkstall | 1160 |
| Bramley and Stanningley | 1292 | Middleton Park | 1877 |
| Burmantofts and Richmond Hill | 2788 | Moortown | 543 |
| Calverley and Farsley | 440 | Morley North | 531 |
| Chapel Allerton | 1596 | Morley South | 733 |
| City and Hunslet | 1981 | Otley and Yeadon | 493 |
| Cross Gates and Whinmoor | 809 | Pudsey | 675 |
| Farnley and Wortley | 1142 | Rothwell | 506 |
| Garforth and Swillington | 294 | Roundhay | 593 |
| Gipton and Harehills | 2987 | Temple Newsam | 905 |
| Guiseley and Rawdon | 309 | Weetwood | 664 |
| Harewood | 146 | Wetherby | 219 |
| Headingley | 417 | | |

Appendix 2 – Ward breakdown of Benefit Cap cases

| WARD NAME | Number Of Claims | Total Weekly Loss | Average Weekly Loss |
|-------------------------------|------------------|-------------------|---------------------|
| Adel and Wharfedale | 2 | £169.26 | £84.63 |
| Alwoodley | 2 | £194.26 | £97.13 |
| Ardsley and Robin Hood | 5 | £345.74 | £69.15 |
| Armley | 21 | £1,630.47 | £77.64 |
| Beeston and Holbeck | 25 | £1,660.83 | £66.43 |
| Bramley and Stanningley | 24 | £1,707.81 | £71.16 |
| Burmantofts and Richmond Hill | 35 | £2,166.03 | £61.89 |
| Calverley and Farsley | 6 | £417.93 | £69.66 |
| Chapel Allerton | 26 | £1,547.52 | £59.52 |
| City and Hunslet | 34 | £2,252.90 | £66.26 |
| Cross Gates and Whinmoor | 8 | £513.29 | £64.16 |
| Farnley and Wortley | 13 | £1,067.52 | £82.12 |
| Garforth and Swillington | 2 | £52.43 | £26.22 |
| Gipton and Harehills | 53 | £3,522.65 | £66.47 |
| Guiseley and Rawdon | 1 | £59.80 | £59.80 |
| Harewood | 5 | £424.07 | £84.81 |
| Headingley | 3 | £233.18 | £77.73 |
| Horsforth | 4 | £98.98 | £24.75 |
| Hyde Park and Woodhouse | 16 | £1,095.59 | £68.47 |
| Killingbeck and Seacroft | 27 | £1,483.36 | £54.94 |
| Kippax and Methley | 3 | £92.18 | £30.73 |
| Kirkstall | 17 | £963.45 | £56.67 |
| Middleton Park | 34 | £1,929.13 | £56.74 |
| Moortown | 4 | £212.22 | £53.06 |
| Morley North | 7 | £265.66 | £37.95 |
| Morley South | 3 | £235.38 | £78.46 |
| Otley and Yeadon | 4 | £138.10 | £34.53 |
| Pudsey | 2 | £136.29 | £68.15 |
| Rothwell | 5 | £257.23 | £51.45 |
| Roundhay | 8 | £424.26 | £53.03 |
| Temple Newsam | 16 | £1,272.73 | £79.55 |
| Weetwood | 7 | £541.06 | £77.29 |
| Wetherby | 2 | £165.17 | £82.59 |
| Grand Total | 424 | £27,276.48 | £64.33 |

Appendix 3 – Public PCs (will be updated for relevant Area Committees)

| Name of Org | Address | Post Code | Ward | Number of computers available |
|--|---|-----------|-----------------------|-------------------------------|
| Calverley Library | Calverley Library, 15 Thornhill Street, Leeds | LS285PD | Calverley and Farsley | 3 PC's |
| Cow Close Library | Cow Close Library, 4 Whincover Drive, Leeds | LS125JG | Farnley and Wortley | 2 PC's |
| Farsley Library | Farsley Library, Old Road, Leeds | LS285DH | Calverley and Farsley | 6 PC's |
| Pudsey Library | Pudsey Library, 20 Church Lane, Leeds | LS287TY | Pudsey | 15 PC's |
| Bluehill Lane | no. 93 | LS124NX | Farnley and Wortley | 2 PC's |
| Chapel Green | Chapel Green | LS288PH | Pudsey | 2 PC's |
| Community Centre | Low Moor Side | LS125EA | Farnley and Wortley | 2 PC's |
| Community Centre | Low Moor Side | LS125EA | Farnley and Wortley | 2 PC's |
| Dawsons Corner | Dawsons Corner | LS285UZ | Calverley and Farsley | 2 PC's |
| Farmers Inn | 501 Bradford Road | LS285EE | Calverley and Farsley | 2 PC's |
| Fawcett Bank Estate | | LS124TL | Farnley and Wortley | 2 PC's |
| Fawcett Lane | | LS134PG | Pudsey | 2 PC's |
| Gamble Lane | | LS125PL | Farnley and Wortley | 2 PC's |
| Green Hill Lane | Green Hill Lane | LS124HA | Farnley and Wortley | 2 PC's |
| Greenthorpe Road | | LS134LL | Farnley and Wortley | 2 PC's |
| Hard Row Road | | LS124BX | Farnley and Wortley | 2 PC's |
| Harley Drive | | LS134QZ | Pudsey | 2 PC's |
| Hawthorne Mill | Cobden Road | LS125HQ | Farnley and Wortley | 2 PC's |
| Kirkdale Crescent | | LS126AS | Farnley and Wortley | 2 PC's |
| Littlemoor Crescent | Littlemoor Crescent | LS288AT | Pudsey | 2 PC's |
| Lynn Wood Garth | Lynn Wood Garth | LS124BN | Farnley and Wortley | 2 PC's |
| Marsden Court | | LS285SH | Farnley and Wortley | 2 PC's |
| Meadowhurst Gardens | Meadowhurst Gardens, LS28 7SL | | Pudsey | 2 PC's |
| New Street Grove | New street Grove | LS28EZ | Pudsey | 2 PC's |
| Owl Pub | Rodley Lane | LS131LB | Calverley and Farsley | 2 PC's |
| Queens Drive | Queens Drive | LS287HL | Calverley and Farsley | 2 PC's |
| Silver Royd Hill | | LS124QQ | Farnley and Wortley | 2 PC's |
| St Marks Church | Swinnow | LS134RG | Pudsey | 2 PC's |
| Stonebridge Approach (flats car park) | | LS125AR | Farnley and Wortley | 2 PC's |
| Swinnow Community Centre, Swinnow Lane | Swinnow Lane | LS134RF | Pudsey | 2 PC's |
| Thornhill Road by the bollards | Thornhill Road | LS124LJ | Farnley and Wortley | 2 PC's |
| Tyersal Community Centre | Tyersal Road | BD48EZ | Pudsey | 2 PC's |
| Tyersal View | Tyersal View | BD48HS | Pudsey | 2 PC's |
| Water Lane | | LS125LX | Farnley and Wortley | 2 PC's |
| Wellstone Drive Estate | | LS134DZ | Pudsey | 2 PC's |
| Westholme | Thornhill Road | LS124LG | Farnley and Wortley | 2 PC's |
| Woodcock Pub, Upper Moorside | Whitehall Road | LS125HR | Farnley and Wortley | 2 PC's |

Appendix 4 – Proposition for direct payments

Proposition for a greater role for Local Authorities and Social Landlords in the delivery of Direct Payments.

Introduction

In order to successfully deliver Universal Credit, Local Authorities and DWP need to work closely together.

A key feature of Universal Credit is the intention to include the rent element in the monthly payments to Universal Credit customers. The rationale for this is about preparing people for the world of work where they would be required to take responsibility for paying all their housing costs. The potential benefits of the approach need to be balanced against the risks arising from direct payments: increased collection costs, increased rent arrears, homelessness, debt and impact on investment and self-financing regimes. The risks almost exclusively fall on social landlords, private landlords and local councils.

The operation of the direct payment and payment exceptions scheme is critical both to the success of the Universal Credit scheme itself and in ensuring customers make a successful transition to a new regime. The current proposals for the administration of direct payments and payment exceptions centre around an assumption in favour of direct payments at the start of the claim with payment exceptions being considered where information is

- a) presented to Universal Credit administrators for consideration; or
- b) identified through the Local Delivery Partnerships while supporting vulnerable customers.

These arrangements seem more suited to a 'steady state' Universal Credit operation but are less suitable for the implementation and migration phase of Universal Credit.

This paper sets out propositions for delivering direct payments that would:

- a) reduce the financial risk to landlords and councils;
- b) provide support to DWP in delivering Universal Credit; and
- c) deliver an effective direct payments process that helps prepare tenants for the world of work

The propositions build on the experience and expertise that councils have developed around operating direct payment schemes.

Roll out of Universal Credit

There are likely to be distinctive phases for the roll out of Universal Credit based around:

- new claims;
- natural migration;
- managed migration;
- steady state.

New claims/steady state claims

In both the new claims and steady state phases, customers moving onto Universal Credit will in the main be people moving from employment to unemployment, people experiencing a change of circumstance that brings them within the scope of Universal Credit or people moving from a household where Universal Credit was already in payment. They would normally have been making rent payments themselves or, if vulnerable, would be supported onto Universal Credit as part of the Local Delivery Partnership. A supported arrangement would allow for a payment exception to be identified.

These cases still represent a risk but an assumption in favour of direct payment could be argued. The challenge that 'steady state' presents is around those who fail to cope with monthly direct payments and the need to deal with this.

Proposition 1: In these cases, local councils would be responsible for making a decision around payment exceptions and dealing with expectations about a return to direct payments.

The advantages of this are:

- effective liaison arrangements already exist between landlords and local councils to allow for confirmation of the arrears position and its impact;
- tenants are more likely to present to local councils in the first place if threatened with eviction proceedings or when faced with homelessness;
- the decision on payment exceptions would be taken based on its effectiveness in preventing homelessness and in the context of overall costs to the public purse;
- debt and money advice and budgeting support would all be delivered locally including promotion of Credit Unions;
- the activity would fit with local councils' responsibilities to provide other financial support such as emergency payments and discretionary payments

Natural/managed migration

The process of natural and managed migration presents significantly different challenges.

Firstly, large numbers of tenants will migrate to Universal Credit probably local authority area by local authority area. They will move from a position of having their rent paid directly to their landlord with other benefits payments coming through on a mixture of fortnightly, 4-weekly or monthly payments to a position of having a single benefit payment paid monthly in arrears. The payment will include the rent. The changeover will not be gradual. The date of the first payment of Universal Credit is unlikely to reflect the pattern of previous payments. Tenants and landlords will see rental payments interrupted and will need to distinguish between structural arrears and other arrears.

Secondly, some tenants will not be prepared for or able to cope with direct payments at this time and some may fall to be payment exceptions because they have significant rent arrears or special arrangements are in place because of current possession orders or because some tenants are deemed to be high risk

Proposition 2: that local councils and/or social landlords would be responsible for assessing the suitability for a tenant to move to direct payment as part of the managed migration process.

Under this proposition, tenants would not be moved onto direct payments until the suitability test had been applied and would only move onto direct payments where the suitability test was met. The suitability test would cover issues such as whether the tenant had a bank account, debt issues, rent arrears or other factors that meant the tenant needed more support before taking full responsibility for direct payments.

Different approaches could be applied to tenants depending on whether they were getting full or partial benefit (and so were already making rent payments directly), the length of time a tenant had been on Housing Benefit (more recent claims would be likely to have a recent history of paying rent direct; long term claims may need more support)

Landlords/councils would be expected to put in steps to support customers to move to direct payments where this was appropriate

The advantages of this approach are:

- it would ensure that tenants were aware of their responsibilities on transfer to Universal Credit;
- it would result in a number of tenants moving onto direct payments straightaway;
- it would identify people unsuitable for direct payment right at the start of the process;
- it would reduce the costs and problems associated with a failure to effectively manage direct payments;
- it would deliver a more supportive approach to implementing Universal Credit;
- it recognises that a number of tenants are likely to visit their local council or landlord when they are notified they are migrating to Universal Credit.

The managed migration process, with its letter giving notice of migration, easily allows for this proposition to be built in.

The natural migration process will see tenants faced with the same sudden change as those in the managed migration caseload. The migration will occur when a relevant change of circumstance occurs and more difficult to plan for. Tenants moving under a natural migration will not be transitionally protected and could face reductions in benefit income caused by both the change in their circumstances and also if they are in a category where Universal Credit is less generous.

Proposition 3: the natural migration process will see Housing Benefit services given notice to end Housing Benefit cases in natural migration cases. As part of this process, councils should be given responsibility for assessing the suitability for tenants to move onto direct payments in line with proposition 2.

The advantages of this approach are largely the same as above. The added advantage is that tenants facing reductions in benefit income could be given added budgeting support.

There would be costs implications arising from these propositions for councils/social landlords and further work is required to quantify the costs. However, a more measured and supportive approach to establishing direct payments could see other costs reduce in the long-term and could lead to fewer failures by tenants to manage direct payments, fewer enquiries to DWP offices and a reduction in likely rent arrears.

Appendix 5 – High cost lenders action plan

| Priority area | Actions | Involvement/Partners | Action Progress |
|--|---|---|--|
| Develop understanding of the scale of the issue in Leeds | 1. Financial profiling at SOA level | FI Team, Regional Policy Team | Discussions with Salford University on feasibility of mapping Leeds research data against nationally available data. |
| | 2. Mapping of provision of HCL through mapping of local financial services | Area Management | Baseline data set out in Executive Board Report, September 2012, to be supplemented by local knowledge. |
| | 3. Utilise data analysed during the Advice Sector Review to map current resources and activity to tackle debt issues across Leeds | FI Team, Environment and Housing Commissioning Team | |
| Coordinate activity across public, private and 3 rd Sector to deal with HCL | 4. Presentation to Financial Inclusion Steering Group on HCL campaign | FI Team | Presented to Steering Group on 3 July 2013 |
| | 5. Coordinate activity across ALMO's to ensure that best practice is delivered uniformly across city. | LCC Housing Management Service Area Management | ENE and AV both employ a dedicated CU staff member to work closely with tenants. |
| | 6. Encourage all social housing providers to engage with best practice examples | LCC Housing Management Service Area Management | |
| | 7. Area Management Locality working to coordinate partners at a community level | Area Management | |
| Develop Communication Plan in two parts. 1. City Wide High Profile campaign | 8. Develop an overarching communication plan for producing a comprehensive promotion and marketing plan warning of the problems of HCL's and promoting alternatives ie. LCCU. | FI Team Corp. Comms. | Communications Plan developed and currently seeking marketing agency to deliver the plan via a tender exercise. Interviews to take place on 3 September. |
| | 9. Engage major sports organisations in campaign against HCLs and promoting alternatives particularly LCCU; | FI Team | Met with Leeds Rugby, LUFC and YCCC. Leeds Rugby and YCCC keen to be involved. Further letter sent out to LUFC following their management changes. |
| | 10. Engage with major public and private sector employers and the banking sector to support the campaign | FI Team LCCU Area Management | Discussions held with Chamber of Commerce. LCC Chief Exec article circulated in Chamber of Commerce bulletin. |

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| 2. Local Neighbourhood promotion and education Campaign | 11. Engage with Leeds's Universities and NUS to support the campaign | FI Team | Met with University of Leeds, Student Advice. Letter to 2 Leeds universities seeking action on payday lending |
| | 12. Engage with local media to seek their involvement in the campaign | FI Team Corp. Comms. | Contact made with YP reporter |
| | 13. High profile public meeting/media event to launch campaign | FI Team | Conference to take place on 25 October |
| | 14. Investigate the use of "void space" on advertising hoardings, both public and private sector | FI Team Corp. Comms. | Meetings have taken place with relevant officers and possibilities being explored |
| | 15. Investigate prominent banner adverts on public buildings | FI Team Corp. Comms. Area Management | See 13 |
| | 16. Ban websites carrying adverts for HCLs; | FI Team Corp. Comms. | List of 190 payday lenders compiled and forwarded to LCC IT. Also sent to all other WY authorities and York who have agreed to block websites. Date agreed – 2 September. Internet redirect pages prepared and press release ready for issue. |
| | 17. Discourage contractors promoting HCLs; | Corp. Procurement | |
| | 18. Develop campaign website to support HCL campaign with advice and information about partner services | FI Team Corp. IT Services | Met with IT services and temporary web pages have now been set up until new campaign branding in place. |
| | 19. Develop a social media campaign through Facebook, Twitter etc | FI Team Corp. Comms. | |
| | 20. Develop promotional and educational material to support local campaigning activity against HCL and promoting LCCU | Corp. Comms. Area Management | |
| | 21. Provide comparisons between HCLs and more affordable options; | FI Team LCCU | Case studies prepared with LCCU |
| | 22. Provide guidance on dealing with money issues that avoid using HCLs; | Advice Agencies LCCU Area Management | |
| | 23. Create programme of events to keep issue fresh, raise awareness of issues and to raise awareness of frontline role; | FI Team Area Management | |

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| | 24. Provide briefing and training to frontline staff; | All Directorates Public Health Area Management | |
| | 25. Develop HCL toolkit for frontline staff; | Advice Leeds All Directorates Area Management | |
| | 26. Link with illegal lending team campaigns where appropriate; | Illegal Money Lending Team Area Management | IMLT are members of the FI Steering Group and work regularly with partners across the city |
| | 27. Investigate advertising on side of council vehicles | LCC Transport Corp. Comms. Area Management | |
| | 28. Work with Secondary Schools to develop media for education on HCL's possibly utilising such as "Shontal" theatre group | Children's Services Area Management | |
| | 29. Investigate possibility to produce video production of the "Shontal" play for use by community groups and schools | FI Team Corp. Comms. | |
| Build Capacity for alternative affordable credit | 30. Develop a programme of initiatives to support the delivery of expanded credit facilities through LCCU and Headrow Money Line (CDFI) | FI Team Corp. Comms. Area Management | See 8 above. A package of support initiatives agreed and funding provided to LCCU to implement. |
| | 31. Engage with the banking sector to seek their support for working closely with LCCU to enhance provision | FI Team LCCU | Meeting set up with some banking partners and LCCU preparing for a larger meeting in the Autumn |
| Reduce dependency on and use of HCLs | 32. Set costs reduction targets for ALMO tenants; | ALMO's LCC Housing Services | |
| | 33. Promote alternative options including CDFI, LCCU Payday Loans and LCCU Budgeting Accounts; | Corp. Comms. Area Management | See 8 above |
| | 34. Use control zones in worst affected areas to discourage doorstep lenders visiting homes in the area; | ALMO's Area Management | |
| | 35. Support social enterprise models for furniture re-use; | FI Team Citizens and Communities Directorate | |

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| | 36. Investigate possibility of developing a “Brighthouse” social model for white goods and furniture | FI Team Citizens and Communities Directorate | |
| | 37. Link in with fuel poverty activity, including Wrap-up-Leeds, Warm Front and Community Energy Together (switching scheme) | Fuel Poverty Officer Area Management | Regular dialogue takes place with the Fuel Poverty Officer |
| | 38. Work with employers to educate and support staff about Payday Loans and alternative arrangements | FI Team Area Management | |
| | 39. Work with Public health to tackle lifestyle issues | LCC Public Health Area Management | |
| | 40. Discourage HCL as a way of paying council/utility bills | LCC Revenue Division | |
| | 41. Work with Food Banks and other anti-poverty initiatives | FI Team Citizens and Communities Directorate Area Management | |
| Provide direct support for those caught up in HCL | 42. Increase money, debt and benefits advice | FI Team Env. And Housing Commissioning Team | |
| | 43. Include debt review in rent/Ctax arrears cases; | LCC Revenue Division, Corporate Debt Team ALMO's | |
| | 44. Ensure a unified approach to debt collection by utilising the Corporate Debt Team and coordination through the Corporate Debt Liaison Group | FI Team LCC Revenue Division, Corporate Debt Team | Next meeting of the Corporate Debt Liaison Group taking place on 4 October |
| Measure the impact of the approach | 45. Agree indicative KPIs | FI Team | |
| | 46. Review and refresh approach as required | FI Team | |

Appendix 6 - Legal Credit Activity in Leeds

Details of Credit Businesses Based in Leeds

Businesses involved in Consumer Credit activity (loans, brokerage, debt collection, debt management) are required to hold a Consumer Credit Licence, issued by the Office of Fair Trading. As the local regulator of consumer credit West Yorkshire Trading Standards Service (WYTSS) is sent details of any new or amended application for a Consumer Credit licence for their comments, e.g. that a person is fit/unfit to hold such because of convictions, etc.

A list of all businesses in West Yorkshire with a Consumer Credit Licence was formerly maintained by WYTSS but there is now a national register kept on line (link below) and the West Yorkshire service has to rely on this national register for local information.

<http://www2.crw.gov.uk/pr/Default.aspx>

Legal High Cost Credit Providers in Leeds

The following high cost home collected credit lenders are based in Leeds:

Adamson Finance - 135 Otley Old Road, Leeds, West Yorkshire, LS16 6HH

CLC Finance - Unit 4, Meadow Court, Millshaw, Leeds, West Yorkshire, LS11 8LZ

Fowlers Permanent C& S LTD - 53 Stanningley Road, Leeds, West Yorkshire, LS12 3ND

Leeds & District Clothing & Supply Co Limited - 164 Harehills Lane, Harehills, Leeds, West Yorkshire, LS8 5JP

Naughton Finance Ltd - Mayflower House, 14 Pontefract Road, Leeds, LS10 1SG

Martin Oddy & Co - 4 Griffin House, Station Road, Morley, LS27 8JW

Park Finance Co Ltd - 9 Ring Road, Seacroft, Leeds, West Yorkshire, LS14 1AT

Pioneer Finance - 2 Holly Tree Lane, Colton, Leeds, West Yorkshire, LS15 9JF

However in addition to these businesses there are a number of other businesses that operate 'rounds' in Leeds, including Provident and West Riding Family Finance (Bradford); D & J McGuinness, J R Naylor and Provida Loan (Wakefield); and Shopcheck (Birstall) plus some businesses from Rotherham, Chester, Solihull and Worcestershire.

All businesses involved in small cash loans are required to place their details on the Lenders Compared website – www.lenderscompared.org.uk – which lists all the businesses who will offer such credit by postcode and includes rates, payment periods and other key terms and conditions. It is interesting to note that some businesses operate at a very local level. There are for example some businesses that will offer loans in Seacroft but not Morley or the city centre.

The Lenders Compared web-site lists loans (a) which offer a number of repayments and (b) loans between £50 and £800. As such it does NOT include the high cost short-term payday loan businesses such as Wonga or Quickquid; or high cost loan businesses offering medium sized loans (£1,000 - £5,000) such as Ocean Finance. Most of these businesses operate regionally or nationally and advertise via newspapers, television and increasingly via the internet (especially using formats specifically tailored for mobile phones).

Lenders Compared does also NOT pick up businesses which offer high cost loans based on a security (usually a car - often referred to as log-book loans) who use a range of archaic financing tools that mean they are not legally defined as either "small amount" or "multiple payment" credit service. There are a number of such businesses that operate in but are not based in Leeds.

Below is a list of shops operating in Leeds by postcode which has been compiled by the Economic Policy Team. The list may not be fully comprehensive as there is not one simple data source for this information, some shops may be part of national groups which are registered outside of Leeds and due to the provisos indicated above. However, this is probably the most up to date list available at the current time.

Credit shops operating in Leeds

| POSTCODE | | |
|----------|-----------------------------------|---|
| LS1 | Money Shop | 2 Call Lane, Leeds LS1 6DN |
| | Money Shop | 25-27 The Headrow, Leeds LS1 6PU |
| | Pawnbrokers/payday loans | 8 New Market Street, Leeds LS1 6DG |
| | Finance 321 | 57 Great George Street, Leeds LS1 3AJ |
| | Ramsdens 4 Cash | 11-12 Kirkgate, Leeds LS1 8BY |
| | Herbert Brown Pawnbrokers | 19 Kirkgate, Leeds LS1 6BY |
| | Cash Shop | 26 New Market Street, Leeds LS1 6DG |
| | Cash for Gold | 35 Vicar Lane, Leeds LS1 6DS |
| | Ramsdens 4 Cash | 49 New Briggate, Leeds LS1 8JD |
| | Brown and Gold Cash for Gold | Park Cross Street |
| LS2 | Money Shop | 38 Eastgate. Leeds LS2 7JL |
| | Money Shop – Ramsdens | 49 New Briggate, Leeds LS2 8JD |
| | Cash Converters | 21 Eastgate, Leeds LS2 7LY |
| | Everyday Loans | Unit 2 Merrion Centre, Leeds LS2 8NG |
| | Herbert Brown Pawnbrokers | 12 Eastgate, Leeds LS2 |
| | The Money Shop | 2 Call Lane, Leeds LS2 |
| | Herbert Brown Pawnbrokers | 40-42 Merrion Centre, Leeds LS2 8NG |
| | Brighthouse | Merrion Centre, Leeds LS2 |
| LS7 | Automoney | 122 Potternewton Lane, Leeds LS7 2EG |
| LS8 | Cash Converters | 254 Roundhay Road, Leeds LS8 5RL |
| | Money Shop | 243 Roundhay Road, Leeds LS8 4HS |
| | One Stop Money Shop | 83 Roseville Road, LS8 5DT |
| | Cash Converters | 164 Harehills Lane, Leeds LS8 5JP |
| LS9 | Cash Converters | 76 Lincoln Green Road, Burmantofts, LS9 7SU |
| | Automoney/Log book loans | 577 York Road, Leeds LS9 6NH |
| | Ramsdens 4 Cash | 314 Harehills Lane, Leeds LS9 7BG |
| LS10 | NFL Cash Direct | Pontefract Road, Stourton, Leeds LS10 1SP |
| | Naughton Finance Limited | Mayflower House, 14 Pontefract Rd, Leeds LS10 1SG |
| LS11 | Cash Converters | 211 Dewsbury Road, Beeston, Leeds LS11 5FZ |
| | Cash Express | 247 Beeston Road, Leeds LS11 7LR |
| | Shopacheck | Oakhurst Avenue, Dewsbury Road, Leeds LS11 7HL |
| | Cash Xpress | 2 Parkfield Mount, Leeds LS11 7PA |
| | CLC Finance | Unit 4, Meadow Court, Millshaw, leeds LS11 8LZ |
| LS12 | Cash Converters Log book loans | 6-8 Town Street, Armley, Leeds LS12 3AB |
| | Money Shop | 26 Town Street, Leeds LS12 3AB |
| | One Stop Money Shop | 12 Town Street, Leeds LS12 1UX |
| | Cash Generator | 41-43 Town Street, Leeds LS12 |
| | Fowlers Permanent C&S Ltd | 53 Stanningley Road, Leeds LS12 3ND |

| | | |
|------|--------------------------------|---|
| LS13 | Cash Converters | 30 Bramley Shopping Centre, Leeds LS13 2ET |
| | Albemarle and Bond Pawnbrokers | 25 Bramley Centre, Leeds LS13 2ET |
| | Cheque Centre | 21 Bramley Centre, Leeds LS13 2ET |
| | Brighthouse | 27-29 Bramley Shopping Centre, Leeds LS13 |
| LS14 | Cash Converters | 853 York Road, Leeds LS14 6AX |
| | Park Finance Co Limited | 9 Ring Road, Seacroft, Leeds LS14 1AT |
| | | |
| LS15 | Money Shop | 14 Station Road, Crossgates, Leeds LS15 7JX |
| | Cheque Centre | 25 Crossgates Shopping Centre, Leeds LS15 8ET |
| | Herbert Brown | 39 Crossgates Shopping Centre, Leeds LS15 |
| | Pawnbrokers and cheque cashing | 36 Austhorpe Road, Leeds LS15 8DX |
| | Cash Generator | 7 Crossgates Shopping Centre, Leeds LS15 8ET |
| | Ready Steady Dough | Park Approach, Leeds LS15 8GB |
| | Cash Express | 241 Selby Road, Leeds LS15 7JR |
| | Cash for Gold | 243 Selby Road, Leeds LS15 |
| | Pioneer Finance | 2 Holly Tree Lane, Colton, Leeds LS15 9JF |
| | Brighthouse | Cross Gates Shopping Centre, Leeds LS15 |
| | | |
| LS16 | Adamson Finance | 135 Otley Road, Leeds LS16 6HH |
| | | |
| LS18 | Carloantoday | 164 Town Street, Horsforth, Leeds LS18 4AQ |
| | ScrapGold | 85b Town Street, Horsforth, Leeds LS18 |
| | | |
| LS20 | Shopacheck | 5-8 Richmond Terrace, Leeds LS20 8BP |
| | | |
| LS22 | One Stop Money Shop | 21 Market Place, Wetherby, Leeds LS22 6LQ |
| | Brown and Gold – Cash for Gold | 10 North Street, Wetherby, LS22 6NN |
| | | |
| LS27 | Ramsdens 4 Cash | 62 Queen Street, Morley, Leeds LS27 9BP |
| | Martin Oddy and Co | 4 Griffin House, Station Road, Morley, LS27 8JW |

Appendix 7 Social Sector Size Criteria - Update on Contacts/Visits Undertake to Date

| | WNWHL | % |
|--|-------|------|
| Number of Tenants Affected May 2013 List | 2277 | |
| Completed Visits / Contacts | 2160 | 95% |
| No response to contacts and newly affected awaiting contact | 117 | 5% |
| Family Size Dispute | 91 | 4% |
| Property Size Dispute | 42 | 1.8% |
| Transfer Requested * see below | 222 | 10% |
| Cover Shortfall from Income / Benefits | 1238 | 54% |
| Seek Employment/Increase hours | 317 | 14% |
| Plan to move to other tenure | 108 | 5% |
| Seek Lodger | 54 | 2.4% |
| Foster Carers | 8 | 0.4% |
| In adapted Properties | 86 | 4% |
| Access to Children or Applying | 21 | 0.9% |
| Tenants considered High Risk | 84 | 4% |
| * Bedroom Requirements of those requesting a transfer | | |
| 1 Bedroom | 153 | 69% |
| 2 Bedrooms | 61 | 27% |
| 3 Bedrooms | 8 | 4% |
| 4 Bedrooms | 0 | 0% |
| 5 Bedrooms | 0 | 0% |

Appendix 8 Arrears of All Under Occupiers

All Arrears Cases

| Ward | March | April | May | June | Change (£s) red = increase green=decrease |
|-------------------------|------------------|------------------|------------------|------------------|--|
| WNWhL Total | £ 234,722 | £ 280,250 | £ 284,523 | £ 281,904 | £ 47,182 |
| Adel and Wharfedale | £ 1,862 | £ 2,000 | £ 2,081 | £ 2,289 | £ 428 |
| Armley | £ 33,753 | £ 43,182 | £ 42,727 | £ 41,987 | £ 8,234 |
| Bramley and Stanningley | £ 30,333 | £ 36,892 | £ 35,791 | £ 36,325 | £ 5,992 |
| Calverley and Farsley | £ 3,891 | £ 5,454 | £ 4,918 | £ 5,297 | £ 1,406 |
| Chapel Allerton | £ 32 | £ 32 | £ 32 | £ 78 | £ 46 |
| City and Hunslet | £ 2,542 | £ 1,096 | £ 555 | £ 726 | -£ 1,815 |
| Farnley and Wortley | £ 34,761 | £ 42,071 | £ 42,058 | £ 42,251 | £ 7,489 |
| Guiseley and Rawdon | £ 5,508 | £ 5,301 | £ 5,018 | £ 4,602 | -£ 905 |
| Headingley | £ 927 | £ 1,298 | £ 1,521 | £ 1,834 | £ 907 |
| Horsforth | £ 7,954 | £ 9,493 | £ 9,257 | £ 9,475 | £ 1,521 |
| Hyde Park and Woodhouse | £ 29,461 | £ 35,528 | £ 38,565 | £ 36,428 | £ 6,967 |
| Kirkstall | £ 49,380 | £ 58,628 | £ 59,593 | £ 60,023 | £ 10,644 |
| Moortown | £ - | £ 30 | £ 16 | £ 97 | £ 97 |
| Otley and Yeadon | £ 2,908 | £ 5,695 | £ 7,134 | £ 6,779 | £ 3,871 |
| Pudsey | £ 16,531 | £ 16,973 | £ 18,568 | £ 17,198 | £ 668 |
| Weetwood | £ 14,880 | £ 16,577 | £ 16,690 | £ 16,514 | £ 1,633 |

Please note that these are ALL arrears cases and therefore arrears may have been accrued previous to the introduction of the size criteria benefit changes in April 2013. Also any arrears accumulated since April 2013 can only be assumed to be directly related to the decrease in benefit.