

Supplementary written evidence submitted by Southside Housing Association (WPS0023)

Have there been any knock-on costs to your services in response to the introduction of Universal Credit and the demand needs of service users? If so, what have these been, and how have you tackled them?

Since the introduction of UC Housing Associations have had to pick up the cost of training staff, and as the implementation of UC has not followed the timetable, and there have been numerous changes, the training needs of staff has been ongoing.

Southside Housing Association made a successful application to the Big Lottery for £500,000, for a 5 year project to assist with the increased need from our tenants and the local community for Welfare Benefit and Money Advice during the transition to Universal Credit. The project assisted clients to apply for over £2.7 million in benefits per annum, and managed over £250,000 in debt. Despite the success of the project, we were unable to secure funding to continue it.

Southside Housing Association (SHA), like many housing associations, now fully funds the in-house Welfare Rights service. Due to the increased need for Money Advice SHA have continued this service also. There is a serious lack of Advice Services, and an increasing need. To be effective Advice Services need to be easily accessible in the community, and able to provide assistance as soon as it is required.

There is a business case for Housing Associations to provide these support services, as it is vital that tenants are able to pay their rent, as the revenue is required for the successful operation of the Housing Association, and there is a social welfare case, ensuring that benefit income is maximised, and that debt is minimised, is vital to the sustainment of the local community and assists with alleviation of poverty and financial and social exclusion.

Many of our tenants struggle with a digital platform. Most people who have moved to Universal Credit are single, or younger, the nature of natural migration, where a change in circumstances prompts the move to UC, has meant a large majority of those still to be moved under managed migration are older, have disabilities or fall into other vulnerable categories, and are more likely to need extensive support to make and maintain claims. This will be extremely challenging to manage within the resources we currently have available.

We have found providing assistance on the day people sign for a tenancy, or have a change in circumstances that means they require to claim UC, and making sure the claim is submitted with accurate details, prevents delays in processing, issues with incorrect payments, or loss of benefit, especially if they would have to wait for assistance from another service and their date of claim is not protected.

As I mentioned giving evidence, there is a real social justice issue, that crucial Advice Services have to be funded from the rents of tenants, who themselves are in poverty. Funding should be supplied by the government to support these services, and it should not be short term or inadequate.

What challenges have you experienced in relation to collaborative working with the DWP and Social Security Scotland and other agencies involved in social security/benefit administration in Scotland?

- **Do you have any concerns around data sharing between the DWP and Scottish Government for the roll out of benefits for disabled residents in 2021 and 2022?**

The Data sharing obviously has to be correct, as people depend on these payments. I know Glasgow City Council had a lot of issues with the data sharing from DWP when the full UC service rolled out for the administration of Council Tax Reduction etc. This is now working well, so perhaps lessons can be learned from their experience.

- **To improve multi-agency working what data would be most informative from DWP or from Social Security Scotland?**

From a Housing Association's point of view, we have built up a relationship with local authorities, and they share data with us for tenants in receipt of Housing Benefit that are affected by the benefit cap or bedroom tax. We are then able to target these tenants and assist them to apply for DHP's or check if the family is in fact entitled to benefits that would make them exempt. This does not exist with DWP and people on UC. At present less than a quarter of our tenants are on UC, so we are able to micro manage these cases and check awards for shortfalls, when UC is extended to all tenants, it is inevitable people will fall through the net, which will cause hardship, and increased rent arrears. We would therefore like to see the DWP set up similar data sharing with RSL's

I would also like to see a common sense approach from the DWP around data sharing. Housing Associations have strong relationships with their tenants, we know their support needs. We are classed as trusted partners and the DWP rely on us to verify rental charges. It is therefore reasonable that we are in a position to verify their other income, circumstances and entitlements to benefits. This would assist the DWP and claimants.

Do you use and have access to data or insights from the DWP? What issues does a lack of data present?

The data provided by the DWP on UC has improved, originally we would receive payments for tenants with no details of what period those payments covered. It is still not in a user friendly format, but it is at least available.

The devolution of benefits in Scotland has led to legislation promoting benefit uptake. How successful do you think this legislation has been?

Social Security Scotland has approached community based organisations like ours, and provided us with briefings and promotional material for the implementation of each Scottish benefit. I believe this has been an excellent approach. Community based organisations are best placed to get the word out, and refer those requiring support to make applications to agencies that can assist them.

- **Is any further legislation required? If so, could you explain what legislation you would like to see?**

I am not familiar with the data sharing legislation, but so far I have found their methods of promoting benefit uptake effective.

- **Is there a stigma around social security in Scotland?**

The approach of Dignity, Fairness and Respect, the Scottish Government has taken, has restored the integrity of the welfare system as a safety net for everyone, when in need, and moved away from the UK Government's rhetoric that people on benefits require negative incentives to work.

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