

COMMUNITY, HOUSING & ASSETS OVERVIEW AND SCRUTINY COMMITTEE

Date of Meeting	Wednesday, 16 December 2020
Report Subject	Welfare Reform Update
Cabinet Member	Cabinet Member for Corporate Management and Assets
Report Author	Chief Officer (Housing and Assets)
Type of Report	Operational

EXECUTIVE SUMMARY

Flintshire County Council, together with its partners, have been working to mitigate the full impacts of welfare reforms from falling upon vulnerable Flintshire residents, this report considers how we will continue to manage the impacts of reforms introduced under the provisions of the Welfare Reform and Work Act 2016.

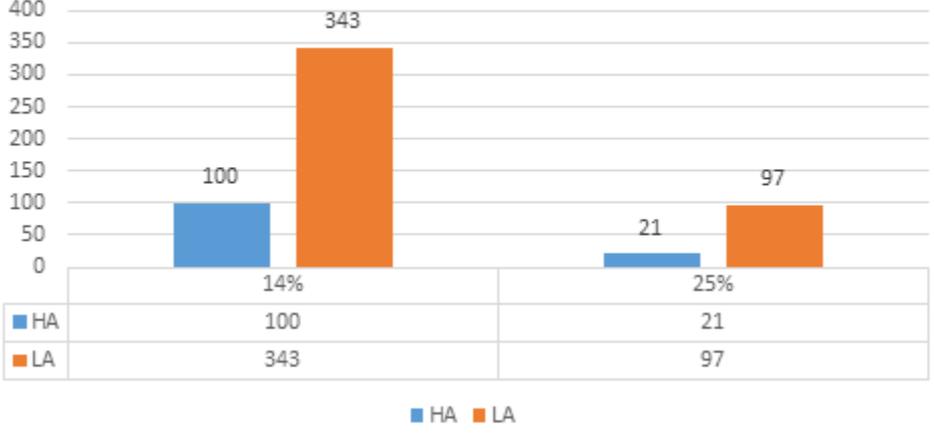
This report provides an update on the impacts that Welfare reforms continue to have on Flintshire residents and the work that is ongoing to mitigate this and support these households.

Vulnerable households have been impacted significantly by COVID-19, the report also provides information around a range of measures that have been developed to help those affected by the current pandemic. Plans to support residents help mitigate the negative impacts.

RECOMMENDATIONS

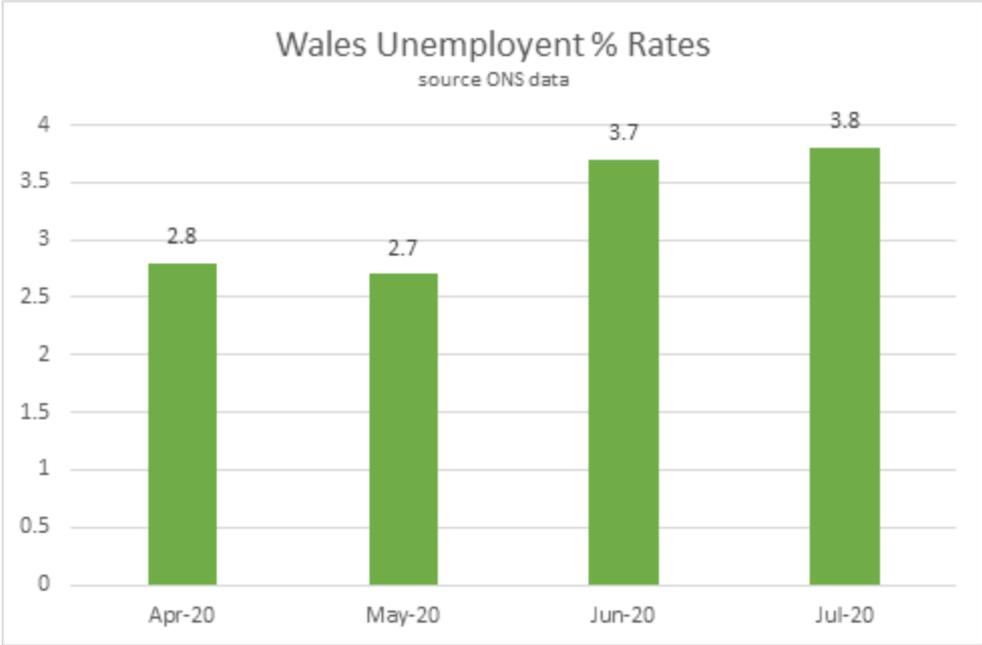
1	Support for the report and the ongoing work to manage the impacts that Welfare Reforms has and will continue to have upon Flintshire's most vulnerable households.
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REPORT DETAILS

1.00	EXPLAINING THE WELFARE REFORM UPDATE									
1.01	<p>Removal of the Spare Room Subsidy– More commonly referred to as the Bedroom Tax, this reform relates to restrictions to Housing Benefit or Universal Credit where the claimant is under occupying the property. The restrictions are:</p> <p>14% reduction to the eligible rent where a person living in a social landlord property, has one or more “spare bedroom” 25% reduction to the eligible rent where a person living in a social landlord property, has two or more “spare bedrooms”</p>									
1.02	<p>According to statistics provided by the Department for Work & Pensions (DWP) as at May 2020 163,064 recipients of Housing Benefit in Wales had a reduction to their weekly award. No equivalent data is currently published for Universal Credit customers.</p>									
1.03	<p>80% of Housing Benefit recipients in Wales were deemed to be under-occupying their property by one room.</p>									
	Impact in Flintshire									
1.04	<p>At September 2020, a total of 561 households in Flintshire were subject to a reduction in their housing benefit payments as a result of the Bedroom Tax.</p>									
1.05	<p style="text-align: center;">Residents subject to Under Occupancy Reduction September 2020</p>  <table border="1" data-bbox="363 1597 1297 1709"> <thead> <tr> <th></th> <th>14%</th> <th>25%</th> </tr> </thead> <tbody> <tr> <td>HA</td> <td>100</td> <td>21</td> </tr> <tr> <td>LA</td> <td>343</td> <td>97</td> </tr> </tbody> </table>		14%	25%	HA	100	21	LA	343	97
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1.06	<p>118 households in Flintshire are subject to a 25% reduction in their weekly housing benefit payments and 443 households are subject to a 14% reduction in their weekly housing benefit payments.</p>									
1.07	<p>The reduction in Housing Benefit for people who are subject to the Bedroom Tax in Flintshire is around £9,500 per week which is just under £500,000 per year.</p>									

1.08	This means that tenants affected by this restriction have to find this extra money to pay their rent.
1.09	The data here is limited to those tenants who still claim housing benefit. The Bedroom Tax is a restriction that also is applied to Universal Credit (UC), however the council does not have access to this data to be able to report the position.
1.10	An indication of the number of tenants affected in UC can be shown by the number that have been supported via a Discretionary Housing Payment, which was 272 in September 2020 compared to 215 in September 2019.
	Benefit Cap
1.11	The total amount of annual 'out of work' benefit income which a 'working-age' household can receive is set at (figures for households outside of greater London): <ul style="list-style-type: none"> ▪ £20,000¹ for couples and lone parents (£383.56pw) ▪ £13,400 for single claimants (£256.99pw)
1.12	At May 2020 1,486 households in Wales were subject to a reduction in their housing benefit or UC as a result of the benefit cap being applied.
	Impact in Flintshire
1.13	At September 2020 there were 39 households in Flintshire are subject to a reduction in their housing benefit or UC as a result of the benefit cap being applied. This is a total loss of income for these residents of around £2,500 per year.
	Universal Credit
1.14	At August 13 2020 the DWP confirmed 268,317 customers in Wales were in receipt of UC of which 32% were working, this is comparable to the percentages for the rest of the United Kingdom.
	Impact in Flintshire
1.15	At October 2020 the caseload for Flintshire customers in receipt of UC has increased from 7,137 to 11,991 in a 10 month period. This represents an 68% increase.
1.16	In Flintshire the current UC caseload confirms 42% of those customers (2986) are working which is above the average in Wales which is 32%
1.17	The Housing Benefit caseload has reduced by around 10% compared from October 2019 which is likely to reflect customers moving onto UC.

¹ For information - in Greater London area the benefit cap is set at £23,000 for couples/lone parents and £15,410 for single claimants.

	Unemployment in Wales										
1.18	<p>The latest Labour Market Statistics, published October, show that Wales' unemployment rate rose significantly between April to July:</p>  <table border="1"> <caption>Wales Unemployment % Rates</caption> <thead> <tr> <th>Month</th> <th>Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Apr-20</td> <td>2.8</td> </tr> <tr> <td>May-20</td> <td>2.7</td> </tr> <tr> <td>Jun-20</td> <td>3.7</td> </tr> <tr> <td>Jul-20</td> <td>3.8</td> </tr> </tbody> </table>	Month	Rate (%)	Apr-20	2.8	May-20	2.7	Jun-20	3.7	Jul-20	3.8
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	Unemployment in Flintshire										
1.19	Latest stats from Welsh Government (WG) Statistics for Wales advise that unemployment rates in Flintshire remain static at 2.7%										
1.20	DWP confirm that as at September 2020 there are approximately 4,300 customers seeking employment in Flintshire. There are no comparative figures available for September 2019.										
	Help to Claim Service										
1.21	From 1 st April 2019 DWP withdrew funding to Local Authorities to provide Universal Support (which consisted of personal budgeting and digital assistance) but instead Citizens Advice (England and Wales) and Citizens Advice Scotland have taken on the responsibility for delivering the replacement service which is called "help to claim process".										
1.22	As the Help to Claim model does not include the personal budgeting support element and is only available to a limited group of customers up to the date they receive their first full UC payment. The council continues to provide this support to our residents via the Welfare Reform Team.										
1.23	Since April 2020 the provision has shifted to a national call centre which operates a telephone service.										
1.24	Since the start of UC, the council has seen high demand for services in relation to managing household finances, navigating the UC online systems and supporting customers to understand their claims and challenge where necessary.										

UC “Managed Migration”																																																																																											
1.25	Managed migration describes the transfer of existing legacy benefit claims to Universal Credit, where there has not been a change of circumstances that has resulted in a ‘natural’ transfer to Universal Credit.																																																																																										
1.26	<p>In March 2019 DWP announced that Harrogate was going to be the pilot area for a major trial of ‘managed migration’ due to its diverse range of customers.</p> <p>Being part of the pilot is optional for customers and only those who consent to moving to UC are being included.</p> <p>Harrogate was selected as it was one of the first areas to implement UC. The pilot will run for a minimum of 12 months so at the earliest this was due to end in July 2020. Due to the pandemic the pilot remains paused.</p>																																																																																										
1.27	It is anticipated that the learning and evaluation once this pilot is reinstated will be shared in advance of ‘managed migration’ being introduced in Wales so that the Council can be prepared to support those customers in readiness for the move to Universal Credit. An update can be provided once the findings are released.																																																																																										
Council Tax Reduction Scheme (CTRS)																																																																																											
1.28	Welsh Government have recognised that there has been a national trend in reducing caseloads and expenditure for CTRS in recent years.																																																																																										
1.29	<p>However this is not the case so far in this year as the table below shows:</p> <p>The chart displays weekly expenditure for the Council Tax Reduction Scheme (CTRS) across three financial years and a base budget. The Y-axis represents expenditure in £, ranging from 9,000,000 to 12,000,000. The X-axis represents the week number from 1 to 49. The 18/19 weekly expenditure (yellow line) starts at approximately 10,400,000 and gradually decreases to about 10,100,000. The 19/20 weekly expenditure (green line) starts at approximately 10,900,000 and decreases to about 10,700,000. The 20/21 weekly expenditure (red line) starts at approximately 11,300,000 and increases to 11,487,478 by week 28. The 20/21 Base Budget (orange line) is constant at approximately 11,175,226.</p> <table border="1"> <caption>Weekly CTRS Expenditure Data</caption> <thead> <tr> <th>Week Number</th> <th>18/19 weekly expenditure (£)</th> <th>19/20 weekly expenditure (£)</th> <th>20/21 weekly expenditure (£)</th> <th>20/21 Base Budget (£)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>4</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>7</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>10</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>13</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>16</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>19</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>22</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>25</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,300,000</td> <td>11,175,226</td> </tr> <tr> <td>28</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>31</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>34</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>37</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>40</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>43</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>46</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> <tr> <td>49</td> <td>10,400,000</td> <td>10,900,000</td> <td>11,487,478</td> <td>11,175,226</td> </tr> </tbody> </table>	Week Number	18/19 weekly expenditure (£)	19/20 weekly expenditure (£)	20/21 weekly expenditure (£)	20/21 Base Budget (£)	1	10,400,000	10,900,000	11,300,000	11,175,226	4	10,400,000	10,900,000	11,300,000	11,175,226	7	10,400,000	10,900,000	11,300,000	11,175,226	10	10,400,000	10,900,000	11,300,000	11,175,226	13	10,400,000	10,900,000	11,300,000	11,175,226	16	10,400,000	10,900,000	11,300,000	11,175,226	19	10,400,000	10,900,000	11,300,000	11,175,226	22	10,400,000	10,900,000	11,300,000	11,175,226	25	10,400,000	10,900,000	11,300,000	11,175,226	28	10,400,000	10,900,000	11,487,478	11,175,226	31	10,400,000	10,900,000	11,487,478	11,175,226	34	10,400,000	10,900,000	11,487,478	11,175,226	37	10,400,000	10,900,000	11,487,478	11,175,226	40	10,400,000	10,900,000	11,487,478	11,175,226	43	10,400,000	10,900,000	11,487,478	11,175,226	46	10,400,000	10,900,000	11,487,478	11,175,226	49	10,400,000	10,900,000	11,487,478	11,175,226
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1.30	There may be longer term impacts due to further lockdowns or tightening of restrictions with consequent economic impacts and potential job losses which could lead to more residents needing to claim CTRS.																																																																																										

	Aside of the current situation, we are aware that the introduction of UC has likely impacted the previously declining caseloads on the basis that there is a requirement to claim CTRS separately to UC rather than in one claim.						
1.31	The council has been actively promoting the scheme and to remind people of its aim to support residents who are finding making payments to their council tax a struggle based on low income or receiving benefits (including UC).						
1.32	Work is being undertaken through a combination of proactive and reactive methods with the aim of helping as many residents as possible for example there is ongoing work linking with Council Tax records to ensure we support residents at the earliest opportunity, with the introduction of signposting to support with reminder notices.						
1.33	A new service has been introduced extending an offer of financial and welfare support working with the business community for those affected by Job Retention Scheme and redundancy – A new partnership arrangement with DWP and Business Wales has resulted in direct referral systems with Airbus to the team for anyone wanting support.						
1.34	<p>This model was the first of its type to be created and is anticipated to be used as a model of good practice going forward to support those working in related supply chains who generally in lower paid employment facing financial changes, and other residents and organisations facing the same challenges.</p> <p>This model is currently being offered and delivered to other organisations within Flintshire and will continue to monitor the success of this.</p>						
	Job Retention Scheme						
1.35	<p>The Job Retention Scheme was initially due to end 31st October 2020 but following a recent announcement it has been extended to 31st March 2021.</p> <p>As at July 2020, according to HM Revenue & Customs the number of Job Retention Scheme in Flintshire are as follows:-</p> <table border="1" data-bbox="319 1523 1385 1635"> <thead> <tr> <th>Employment Scheme</th> <th>Job Retention</th> <th>Take-Up rate</th> </tr> </thead> <tbody> <tr> <td>26,000</td> <td></td> <td>35%</td> </tr> </tbody> </table> <p>It is expected that ongoing financial support and welfare advice will continue for those who may face redundancy or subject to reduced income through the Job Support Scheme.</p>	Employment Scheme	Job Retention	Take-Up rate	26,000		35%
Employment Scheme	Job Retention	Take-Up rate					
26,000		35%					
	NHS Track and Trace Isolation Support Grant Payment						
1.36	From 16 th November 2020, the Test and Trace Self-isolation support grant payment will be available. This £500 payment will be for residents on low income who are unable to work because they must self-isolate. The scheme runs until 31 st January 2021.						

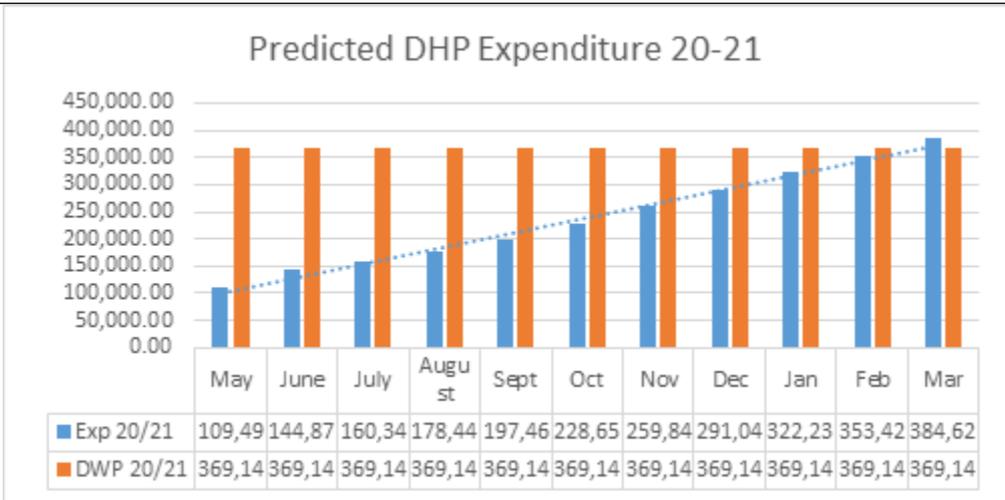
	<p>In order to get the £500 payment, residents are required to fulfil all four following criteria's:</p> <ol style="list-style-type: none"> 1. Residents are currently receiving Universal Credit, Working Tax Credit, Income-based Employment and Support allowance, Income-Based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit; 2. Are employed or self-employed; 3. Are unable to work from home and will lose income as a result ; 4. Have been told to self-isolate by NHS Test and Trace, either for 10 or 14 days.
1.37	<p>The assumption across Wales is that numbers who meet the criteria for payment may initially be low but we expect a high interest of applications.</p> <p>In order to ensure we maximise opportunities to join up services and offer support at the earliest opportunity, this work will be administered by the welfare team who will take the opportunity to identify any wider support that may be required.</p>
	<p>Carer's Bonus Payment</p>
1.38	<p>On 1st May 2020 Welsh Government committed to pay a £500 bonus to care workers for their work during the Covid-19 Pandemic.</p>
1.39	<p>The intention of the scheme is for all eligible carers to receive and benefit from the full £500 payment, however, HMRC confirmed these payments are regarded as earnings and will be liable for tax, national insurance contributions and student loan repayments. They will also be included in welfare benefits calculations.</p>
1.40	<p>As the bonus is to be treated as earned income, this will result in a reduction in HB/CTRS for the period for which it covers. If this is due for a past period will result in an overpayment of HB and CTRS</p> <p>Current volumes are not yet known, however work is in progress to determine any options available to minimise the impacts on our residents.</p>
	<p>Support Services</p>
1.41	<p>The Welfare Reform Team combines the administration of discretionary housing payment with general financial and holistic support for all customers inclusive of whether or not they are being impacted by Welfare Reforms and their objectives include:</p> <ul style="list-style-type: none"> • Support the Poverty and vulnerability agenda • Contribute to building community and financial resilience • Provide interventions to residents with financial, fuel and child poverty concerns • Provide a range of supportive measures to mitigate the impacts of poverty and vulnerability.

1.42	<p>Assistance is offered and provided to residents who may be struggling to re-align their finances, e.g. assistance to navigate which benefits they could claim and help to access other support that may be available.</p> <p>As part of the drive for the holistic approach to supporting residents, partnership and collective working arrangements have been created with organisations such as; Warm Wales; and Flintshire Local Voluntary Council (FLVC)</p> <p>Working with and developing partnerships is key to successful outcomes for our residents.</p>
1.43	<p>This work is critical now and will provide an opportunity to reflect on the effectiveness of support and partnerships which will enable these services to be available to flexibly respond to emerging issues in the future</p>
1.44	<p>Flintshire, are represented and play an active role in the Welsh Governments Regional Advice Network. North Wales Regional Advice Network priorities for 2021 are:-</p> <ul style="list-style-type: none"> • Provider mapping, directory and awareness for referral • Shared approach for referrals and referral portal • Understanding and overcoming rural barriers • Shared training for providers <p>The network aims to provide links between Welsh Government and local services which will support the development of a strategic approach to the provision of social welfare advice and information services across the region, by working collaboratively with other providers, funders and relevant stakeholders.</p>
1.45	<p>Flintshire manage and coordinate the work of the Tackling Poverty Partnership, this group has representatives from all sectors and its aim is to coordinate, influence and where possible align advice provision in the county in order to mitigate the negative impacts of Welfare Reform, identify need from within the communities and support our residents by tackling poverty and promoting well-being</p>
1.46	<p>The Bevan Foundation's latest work on the Welsh Benefits System finds that schemes such as Free School Meals, Council Tax Reduction Scheme and Discretionary Assistance Fund require review to ensure accessibility and simplifying of benefits to help more families out of poverty (attached as link further in report)</p>
1.47	<p>The Pandemic has highlighted and resulted in more residents experiencing negative impacts on their financial situation.</p> <p>The service has been adapted to provide welfare support over the telephone which has meant that the service has been able to respond promptly to the increased volume of referrals. Additionally, due to limited availability of front line face to face services, the team provides assistance to residents to make online applications for various benefit claims.</p>

1.48	Welfare Reform Team data confirms a 60% increase in referrals when compared with the same period in 2019-20. However, it is worth noting, that even though the volumes have increased the reasons for contact remain the same.
	Discretionary Housing Payments (DHP)
1.49	Discretionary Housing Payments (DHPs) are payments that may be made by the Council to people that are receiving Housing Benefit or Universal Credit (Housing Element), but who may still need further financial help with their housing costs.
1.50	<p>In the first half of 2020/2021 594 DHP applications have been received.</p> <ul style="list-style-type: none"> 399 Universal Credit customers compared to the same point in 2019/20 was 383 195 Housing Benefit customers compared to the same point in 2019/20 was 238 <p>Data shows that Bedroom Tax – under-occupancy is still the most common reason for DHP applications which indicates that finding available suitable accommodation remains difficult for customers.</p>
1.51	<p>As at September 2020, based on current expenditure the forecast is that the Council will exceed the Discretionary Housing Payment (DHP) funding provided by the Government</p> <p>Current projections indicate an approx. £11,000 overspend due to more residents accessing DHP support and longer awards of DHP have been granted during the early and ongoing pandemic to create a period of stability for those experiencing financial difficulties.</p>
1.52	<p>This projected overspend is less than 2019/20, which was around £30,000.</p> <p>However, it should be noted that the baseline funding from DWP for 2020/21 increased by £82,885. This shows that demands for DHP support have increased by around £60,000.</p>

2.00	RESOURCE IMPLICATIONS
2.01	The DHP budget for 2020/21 is £369,149 and as at the end of September expenditure was £224,770.00 which equates to 61% of the DWP funding allocation.

2.02



2.03

It is worth noting that expenditure in the first half of the year is less than previous years both within Flintshire and across Wales. This trend is likely due to the effect of Covid-19 and we assume that the changes introduced to the eviction process has also positively influenced this.

This expenditure trend is monitored in year to highlight any potential pressures which will be reported through budget monitoring processes.

2.04

Delivery of Personal Budgeting Support is no longer funded by DWP. However, Welfare and budgeting support will continue to be provided by the Welfare Reform Team due to the extra resources that have been secured for the next two years and a further financial pressure has been highlighted for year three.

2.05

Since inception, the team's main focus was to support those residents who were negatively impacted by Welfare Reform changes. However since April it has become clear the wider community requires support and in view of the ongoing uncertainty the demand is expected to continue.

2.06

Since April 2020 to meet the demands of new and existing customer needs the support has been adapted. There has been a significant increase in the volumes of customers requiring support which as at September 2020 was an approx. 60% increase compared to September 2019.

2.07

The team will, with additional resources, be able to identify, plan support and undertake pro-active activities to assist residents in order to mitigate welfare reforms and the impacts that the ongoing situation will have upon residents.

2.08

The future caseload customer base looks like it will change as COVID-19 impacts more and more types of households. The Social Research Council as part of UK Research and Innovation's response to COVID-19 have provided a report of their findings which suggest that there will be new cohort of benefit claimants.

2.09

The approach of the team has been really clear in terms of support being focused on the customer and their needs to move forward into a better position both financially and with their general well-being.

2.10	Since April, the Team have provided 252 residents with budgeting and money advice. Our understanding is that there are long lead times to access debt advice which can exacerbate an already challenging financial situation. Therefore, we recommend additional resources are considered to fund a specialist debt advisor within the Housing Benefits Service. The team have a good understanding of any emerging trends which could potentially put a customer at risk of losing their home or reaching crisis point and are able to share any such observations amongst other organisations both internal and externally.
	FINANCIAL IMPLICATIONS
2.11	Since April 2019, the DWP have not provided funding for the Council to provide support to Universal Credit customers with Personal Budgeting Support and Assisted Digital Support.
2.12	Demand for budgeting support continues to increase and will continue to be provided by the Welfare Reform Team to all residents who are affected by any Welfare Reform not just those receiving Universal Credit.

3.00	IMPACT ASSESSMENT AND RISK MANAGEMENT	
3.01	Under the five delivery principles of the Well-being of Future Generations Act the Welfare Reform Team can have the following impacts:	
	Long-term	Positive impact on longer term solutions to help people manage their financial commitment and sustaining their homes.
	Prevention	Positive impact by supporting people out of poverty.
	Integration	Positive impact by working with other organisations to promote positive changes.
	Collaboration	As above
	Involvement	As above
	Well-being Goals Impact	
	Prosperous Wales	Positive impact – support residents to address poverty and improve life chances particularly those most adversely impacted by Welfare Reforms.
	Resilient Wales	No impact

	Healthier Wales	Positive – supporting residents with skills and knowledge that influence better choices which promote better health and wellbeing.
	More equal Wales	Positive - By supporting residents to move out of poverty this also contributes to enabling residents to fulfil their potential no matter what their background.
	Cohesive Wales	No impact
	Vibrant Wales	No impact
	Globally responsible Wales	Positive –support residents to make simple changes such as reviewing energy providers and bank processes - such as the promotion of local credit unions.

4.00	CONSULTATIONS REQUIRED/CARRIED OUT
4.01	None

5.00	APPENDICES
5.01	None

6.00	LIST OF ACCESSIBLE BACKGROUND DOCUMENTS
6.01	https://www.gov.uk/government/news/citizens-advice-to-provide-support-to-universal-credit-claimants?utm_source=4f4a9ae5-2d1e-4c58-acad-f05b19d5849e&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate
6.02	https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml
6.03	https://www.bevanfoundation.org/wp-content/uploads/2020/09/Welsh-Benefits-System-Final-Report-1.pdf
6.04	https://gov.wales/sites/default/files/statistics-and-research/2020-07/regional-economic-and-labour-market-profiles-july-2020-208.pdf

7.00	CONTACT OFFICER DETAILS
7.01	Contact Officer: Jen Griffiths Telephone: 01352 – 702929 E-mail: Jen.Griffiths@flintshire.gov.uk

8.00	GLOSSARY OF TERMS
8.01	Discretionary Housing Payment (DHP) Discretionary Housing Payments (DHPs) are payments that may be made by the Council to people that are receiving Housing Benefit or Universal Credit (Housing Element), but who may still need further financial help with their housing costs.
8.02	Eligible Rent – this is the amount of rent (net of any ineligible services) that a claim for housing benefit or universal credit is calculated from.
8.03	Housing Benefit - helps tenants pay all, or part of their rent if they have a low income. Housing Benefit is administered by Local Authorities.
8.04	Ineligible Services – These are charges that may be included in rent that are not eligible for support through either housing benefit or universal credit. Such as: heating; lighting; hot water; meals.
8.05	Registered Social Landlord (RSL) - RSLs are not-for-profit organisations that aim to provide good, low cost accommodation.
8.06	Spare Bedroom – in the context of the spare room subsidy (or bedroom tax) this is where there are more bedrooms in the property than the household need. For example, a single person living in a two bedroom house would be deemed as having one “spare” bedroom.
8.07	Universal Credit (UC) – is an integrated means-tested benefit for people of working age whose income is below a specified minimum amount. UC can be claimed by working age people in and out of employment.
8.08	UC Managed Migration – Managed migration describes the transfer of existing legacy benefit claims to Universal Credit, where there has not been a change of circumstances that has resulted in a ‘natural’ transfer to Universal Credit.
8.09	Working Age – for social security benefits ‘working age’ ends for both men and women at the female statutory retirement pension age. In May 2016 this is 63 years old. The female statutory retirement age is gradually increasing to equalise with men (65 year old) in October 2018. The pension age for both men and women will then increase to 66 in 2020.
8.10	Welfare Reforms – changes introduced to a range of social security benefits and tax credits, which aim to ensure that the United Kingdom has an affordable benefit system.