



Yorkshire and East Midlands Diversity Discussion Forum

**Held on Thursday 11 October 2012
At Wakefield and District Housing**

Attendees	
Name	Organisation
Jayne O'Connell	Wakefield and District Housing
Shelim Ali	York Housing
Des Johnson	WDH
Christine Booth	WDH
April Jones	York Housing
Penny Gilyard	Sadeh Lok
Mahroof Hussain	St Leger Homes
Kathryn Webster	East Midlands Housing Association
Saima Farooq	Waterloo Housing Group
Rukhsana Mahmood	West North West Homes Leeds
Jayne Booth	Incommunities
Steve Gayle	Yorkshire Homes
Louise Nunn	Sheffield Homes
Helen Stubbings	Yorkshire Coast Homes
Diane Weston	Berneslai Homes
Apologies	
Name	Organisation
Annabel Barwick	Derby Homes
Sue Williams	Derwent Living
Helen Swinger	Yorkshire Coast Homes
Clifton Robinson	HDN
Alison Leach	Incommunities
Hannah Goodwin	Kirklees Neighbourhood Housing
Adrian Gordon	Together Housing
Chairs Name	Jayne O'Connell
Note Takers Name	Christine Booth

AGENDA ITEMS			
Item Number	Agenda Item	Action	Deadline
1.	Welcome, Introductions and Apologies JO'C opened the meeting and round the table		

	<p>introductions were made. Apologies were given as listed above.</p>		
<p>2.</p>	<p>Minutes and key points from April's meeting and feedback from Practitioners Day</p> <p>The minutes were approved and agreed as a true record. Members gave feedback on the Practitioners' Day. It was held in Stafford to support the members in the Midlands and there was high attendance from that area.</p> <p>The morning session on HDN and Social Housing Equality Framework (SHEF) was generally felt to be heavy going, but the afternoon was inspirational with real life experience to relate to. Networking was very good. The opportunity to find out about the framework was 'hard sell' and not too practical.</p> <p>Would like to see more on:</p> <ul style="list-style-type: none"> • Charging for aids and adaptations • Trans awareness • Hate crime • Age related discrimination • Supporting People • Hate crime examples and efforts made in each local area. <p>There was a proposal to deal with one strand per meeting, beginning with a general definition and having a strategic speaker such as the Police.</p> <ul style="list-style-type: none"> • See 10 minute DVD "Not Good Enough" produced by Derby Homes on the Pilkington case which won award at a recent conference - spotlight case. <p>There was a comment that meaty topics for this meeting are not long enough, and a query whether it is better to have a single item agenda or a longer day with lunch.</p> <p>Derby Homes have a presentation about welfare reform. Yorkshire Coast Homes have developed 'You Tube' "YCA advice on Government Benefit Changes" on their website.</p> <p>Translation and Interpretation</p> <p>Incommunities have worked with Bradford University and a new social enterprise called</p>		

	“Enable2 to train up Community Interpreters.		
3.	<p>Housing Benefit Pilot and Welfare Reform</p> <p>Guest Speaker: Rachel Willoughby, Changing Places Programme Manager (WDH) Copy of presentation attached.</p> <p>This presentation covered 2 main topics:</p> <ul style="list-style-type: none"> • Welfare reform • Demonstration project <p>Rachel outlined the things WDH has experienced recently with the Direct Payment Demonstration Project and the things that are coming next year with welfare reform. The Government asked housing associations to test processes out and Wakefield bid for the project.</p> <p>The aim is to evaluate how the reform impacts on organisations and on the tenants themselves. There are particular safeguards to consider. CRESR at Sheffield Hallam and IPSOS/MORI conduct face to face interviews, which encourage people to talk about their problems and concerns.</p> <p>The area profile reveals that 63% of tenants receive HB and that is quite static.</p> <p>The aim is to consider 2 distinct towns within Wakefield District with a population of 46,000 and 5,000 WDH-owned properties. This comprises multi-story flats, independent living schemes, 2 -4 bedroomed houses. There is no compulsion to take part. The range extends from 18 – 59 year olds, and only testing on people of working age. Vulnerable tenants have been excluded from the pilot. WDH looked at issues of risk and support needs eg: court orders, anything that might put tenancies at risk. They hold the volunteer information on debt, addictions, disabilities where may show signs of significant risk of not paying. A variety of needs was found.</p> <p>There is a tendency for people to move in and out of the project for example if they have ceased working. There has been a lot of contact to ensure they understand what is happening and why, and find any unmet support needs. To get them ready eg: if no bank account, no idea of universal credit,</p>		

	<p>wider reforms.</p> <p>WDH met with cynicism that people wouldn't pay. A large amount of work had to be done to reiterate what customers need to do. They set up direct debits so it was effective for most, and for those it is a feeling of status quo. For the majority of benefits, some still had Post Office accounts, which don't lend themselves to direct debits, so WDH is looking at basic bank accounts and credit union accounts. In phase 2 there was no one who paid nothing, so there is optimism.</p> <p>There are pressures, problems and emergencies that arise for people. They can struggle with banking issues, income taken by other debtors to pay other bills and loans. People are making choices about how to dispose of their money for clearing a utility bill, paying a vets fee or having a car mended which might jeopardise their ability to work. People have made payment agreements but there is significant risk in terms of delayed payment. They always tell us what is happening.</p> <p>The effect on vulnerable claimants is an area to feedback to DWP. A lot has been published and discussed but the different frequencies of payment lead to complexity for these individuals. WDH has learned as much as it can about its customers and is still working out what they know. Personal details are kept secret from partners to avoid misuse. The aim now is how to enable people to continue.</p> <p>Success depends on responding to people who are used to being treated in a certain way. There is the 'real' versus the 'ideal' situation. Some people actually felt they had too much contact with WDH. Others had distinct preference to use cash or 'jam jar' accounts, often from a fear of electronic banking, which becomes a systems issue affecting the ability to complain or make refunds.</p> <p>How people cope over a sustained time with no money is less known. This is a problem at a time when advice- giving agencies are facing cost-cutting pressures. It is expensive being in debt and using such mechanisms as token meters. The trend is digital by default, moving away from face to face transactions. Only 15% of tenants have e-</p>		
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	<p>mail access. No access to libraries & internet cafes. Everyone is just about coping with the set of rules that apply.</p> <p>Under-occupancy - next year there are major changes to full and partial HB in the form of the 'bedroom tax'. People are unprepared for the impact of it, but it will affect 1/3 of people currently and lose them at least £14 a week towards their rent. It means WDH has to make best use of its stock and people won't think they are under-occupying a 3-bedroomed house with two small children. It takes no account of couples who sleep separately.</p> <p>A number of representations are expected from people forced to tell WDH their personal background about the way they use their home. People living in adapted properties, foster children and children with disabilities who may have disturbed sleep are all included in further discussions. Separated families and grand-parents calculation for bedrooms are also affected adversely so that families may have to charge members for the use made of their rooms. There are cases in rural areas where there is no choice in the type of stock.</p> <p>Benefits cap – maximum amounts will be applied and still to be applied to larger families who may lose £46 off their rent. Exceptions will be pensioners, those on DLA and those moving to Personal Independent Payments (PIP), support benefits and grace periods where people have previously worked. High impact is expected in the south east and London, and where it has been historically cheaper (Barnsley).</p> <p>Universal credit starts in October 2013 and will affect 8.5 million people. There are issues about budgeting and calculating payment frequencies. There is a link to the day a claim is made, so they will be more unpredictable than before. People on DLA moving to PIP will involve a different range of capacities, depending on date of birth and tapers to be applied and will bring stark changes.</p> <p>Local Council Tax benefit scheme – 30% people are to pay this on top of all these other changes by losing single person discount for example.</p>		
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	<p>Questions:</p> <p>a) What are the details on payback? On the demonstration pilot the payment reverts to the landlord after 8 weeks and there will be a percentage taper of 4 to 12 weeks.</p> <p>WDH don't push if direct debit is not the best solution for the tenant, if they are on overtime for example. Oxford reported they didn't encourage direct debit and preferred cash payments. WDH has a 'payment relationship' with the water charges and insurance instalments. WDH might take cash for one of those too, but at least consider they have a head start. WDH think it is a good idea and think it will help tenants.</p> <p>b) What are the resource implications? WDH targeted 2 areas and aimed at the more able to sustain a good payment pattern. WDH considered how to help people manage. It is massive and the business needs strong management, excellent business systems and an awareness of impacts going forward.</p> <p>c) How does the business predict the cash-flow implications? WDH thought about what would come in and what has actually. It accepts that people will always appear a week in arrears, there will be partial payments and that there is an obligation to support job skills for people. In the first phase 320 people paid all they needed and were £10,000 short in the first set. The original budget was £1 million. So housing associations need to budget and ensure they have a contingency. From April 2013 what WDH has learned may be skewed by the bedroom tax. If people receive DLA and are of working age they are responsible for paying Council Tax. WDH are maximising resources such as 'Paypoint', which currently has pay limits and charges, or better access to mini banks. There are implications for employees. The group of people delivering the caretaker service may have an HB/CTax top-up may be under-occupying and not getting the service sector pay rise.</p> <p>There will be many examples of people eking out their income. TV's and mobile phones are now an imperative to finding jobs and sustain a decent</p>		
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	<p>quality of life. There has been a trickle of enquiries from people wanting to move to smaller accommodation asking why they should accrue charges when they have to wait 2 years to move. No private sector rent in the UK is lower than Barnsley so if people struggle to afford it there then it offers little hope to anyone else. CTax hasn't identified what vulnerable is, so rely on local discretion. How people cope with payment just before Christmas is to be tested.</p> <p>d) How much investment WDH needs to put into the project to get its rent, after testing in the two areas? How can the WDH approach work on a bigger scale? The fact is that there is very little planning time left. WDH may have to wait for the impact as it doesn't know what additional staff it will need yet. What is clear is that WDH needs to get customers in an advantageous position by talking to tenants groups in the evenings and aiming to appeal to the under 25's by some means next.</p> <p>A cultural change has been necessary, to be proactive to set tenants up to understand how to live independently. It has become a role to ask tenants if they are sure about their choices and to warn them of the near future. One view is that the 'black economy' will be fuelled by the changes and that may result in an increase in crime and exploitative activities. Encouraging part time work from 15 hours to 24 hours per week will be a barrier for single parents.</p> <p>e) What WDH would do differently now is to do more pre-tenancy work and give more advice. WDH is also making a financial confidence bid in January 2013 for 18-24 year olds. WDH is part of the CIH learning network so the Discussion Forum can have notes circulated for free about what is happening across all the project areas.</p>		
<p>4.</p>	<p>Update from Chair/Vice Chair</p> <p>Nominations were requested for Vice Chair as Jayne Booth will be taking over from Jayne O'Connell as Chair at the April meeting.</p>		

<p>5.</p>	<p>The Use of Social Media</p> <p>Diane Weston asked Carla to send out an e-mail to members of the Forum on the use of social media (Facebook/ Twitter). Organisations have to decide on their approach to this and any abuses of it. Examples were given of tenants being unhappy with racist language in comments and the need to intervene and take a stance against this. There was consensus that the use of media has to be considered, when this is a principal source of communication for largely young males. A digital media officer was one solution and a 'principle' on opening pages to reserve the right to take down offensive content.</p> <p>A learning point is that users often don't realise they are being inciteful. Social media can be a tool to allow disagreement acknowledging that some comment is more evidently unacceptable. Users can be encouraged to contact the business if they have any issues and any breaches can written into the tenancy/ contract terms, whether that be an offence against a customer or an employee. Where users do not understand that what they say is wrong then there has to be some awareness and challenge, including joining arrangements for TARA members.</p> <p>The aim is to be pragmatic about the use of media as there is a business need to learn how to use it. A review of dignity at work policies can include this.</p>		
<p>6.</p>	<p>Update from HDN</p> <p>Clifton's note was circulated. News items are: HDN mentoring Breakthrough and HDN E-learning DNA events places available free Housing21 article</p>		