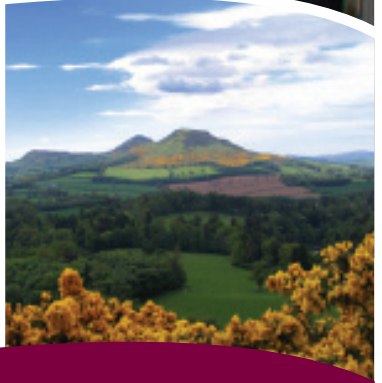
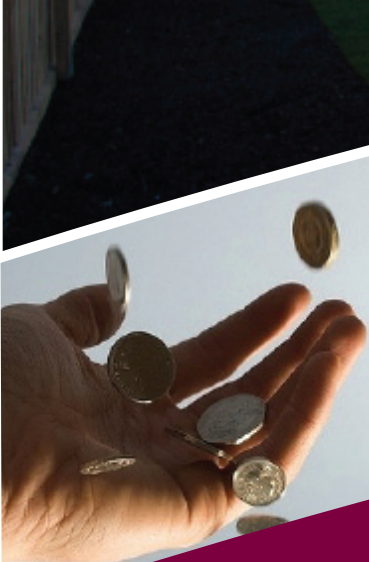


# housing strategy and services

ANNUAL REPORT 2012-13

HOUSING STRATEGY & SERVICES  
CHIEF EXECUTIVES



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# FOREWORD

Welcome to the Housing Strategy and Services Group annual report for 2012/13. This report is structured to reflect the three main service areas and outlines some of our latest key successes and achievements. Despite current economic challenges, we are proud to be able to report that we have successfully delivered on all of our objectives. As part of the statutory housing authority, our main focus is ensuring that the council meets its statutory duties regarding access to and the provision of affordable housing, and the prevention of homelessness.

2012/13 has been another productive year; not only has the Council and our delivery partners exceeded the annual target of 103 affordable houses, but through the Scottish Government's new Affordable Housing Supply Programme, Scottish Borders Council has secured £2.841 million of funding via the Strategic Local Programme. This funding will go towards identified priority projects in Galashiels, Hawick, Eyemouth, Innerleithen and Peebles, as set out in the Strategic Housing Investment Plan (SHIP) 2012/15.

The Scottish Government's review of the Private Rented Sector identified the need for more focus on bringing empty homes back into use. Following this, the Government funded a partnership with Shelter Scotland to help local authorities work with owners of empty homes. In April 2012, an Empty Homes Officer began working within the Housing Strategy Team on a part time basis; thus far, eight empty properties in the Scottish Borders have successfully been brought back into use. Steps have also been taken to provide owners of empty properties with an interest free loan, which will assist with bringing empty private sector property back into use as affordable housing. The Council has been allocated £150,000 of the Scottish Government's £2 million Empty Homes Loan Fund and it is hoped that these loans will be made available in 2013/14.

Homelessness Services continue to focus on the prevention of homelessness in the Scottish Borders. This year has seen a particular focus on preventing homelessness for young people. In 2012/13, clients aged between 16-24 years accounted for 33.5% of all open cases. The main reason for accessing the service (both assessment and prevention) amongst this age group was being asked to leave their current accommodation. Supported accommodation for young people is available at Albert Place in Galashiels and Trinity House in Hawick; each of these projects consists of four self-contained flats and related services to promote independent living. In addition to this,

Homelessness Services offer a Peer Mentoring and Mediation Service, both of which have been highly successful in providing young people with the support and advice they need to maintain or acquire suitable accommodation. The Mediation Service prevented homelessness for 53% of referred service users, which demonstrates the important role it plays in meeting our strategic objectives.

The Welfare Benefits Service continues to experience a high volume of people accessing the service. Likewise, annualised income gains achieved for customers have also remained considerably high. One of the biggest changes for the Service in this reporting period has been the change in the referral process for those over 60, as Social Work staff are now making direct referrals to the Department for Works and Pensions Visiting Service for this age group.

Undoubtedly, one of the biggest challenges to the Housing Strategy and Services Group this year has been impending changes to the welfare benefit system under the Welfare Reform Act 2012. Changes under Welfare Reform will potentially affect all working age benefit and tax credit claimants, with an estimated financial loss of £38,148,326<sup>1</sup> to residents of the Scottish Borders from 2010-2015. In recognition of the potential consequences of these changes, the Council and our partners have engaged with stakeholders to establish a number of thematic work streams and working groups through a Community Planning approach. Similarly, members of Homelessness Services and the Welfare Benefits Service have undertaken robust training to help them prepare for the changes.

Once again, I would like to acknowledge the hard work and efforts by staff in continuing to provide excellent services to customers.

**CATHIE FANCY**

Group Manager Housing Strategy & Services

<sup>1</sup> P.30, 'An assessment of the impact of proposed changes to the UK Benefits System on people, councils and the economy in Scotland', People Councils the Economy 2nd edition.

# HOUSING STRATEGY

## Affordable Housing Delivery

- Eildon Housing Association completed 61 homes through regeneration of the former Council depot at Dovecote Road, Peebles.
- Eildon Housing Association completed 22 homes on previously Council-owned sites at Ednam Road in Stichill, Moss Place in Newcastleton and Cleland Avenue in Peebles.
- Tweed Homes completed 26 homes at Balnakeil in Galashiels as part of the Council's National Housing Trust limited liability partnership.
- 3 homes were purchased assisted by Scottish Government's Open Market Shared Equity scheme.
- 1 home was purchased assisted by Scottish Government's New Supply Shared Equity mechanism.

The Council and its delivery partners are pleased to report that the 2012-13 annual target of 103 affordable houses, as set out in the Council's current Local Housing Strategy 2012/17 has been exceeded.

Through the use of Developer Contributions, secured through the provision of the Affordable Housing Policy, the Council provided financial assistance to affordable housing projects at Robinsland, West Linton; Abbotsford Grove, Kelso; Jessamine Cottage, Earlston; Acredale, Eyemouth and Easter Langlee (Phase Two) in Galashiels.

Scottish Borders Council also provided financial assistance to enable the delivery of affordable housing projects at Ednam Road, Stichill and Moss Place, Newcastleton, through the use of its Second Homes/Council Tax budget. The Council used the same budget to assist affordable housing projects at Stonefield, Hawick, by funding Scottish Borders Housing Association (SBHA) to acquire privately owned flats in order to facilitate the planned demolition of some blocks and the remodelling/upgrading of others.

In an innovative response to continued problems experienced by Registered Social Landlords in securing land for affordable housing delivery, the Council acquired a site as

a land-bank opportunity at Easter Langlee in Galashiels from Persimmon Homes. This was also funded through use of the Second Homes/Council Tax budget.

The Council also assisted the Abbotsford Grove project by allocating a capital receipt arising from the disposal of a Council owned property formerly held on the Council's Housing Revenue Account.

Scottish Borders Council is one of a small number of Councils participating in the National Housing Trust (NHT) Round 1 initiative and in addition to the completion of the Balnakeil project, Tweed Homes have started work on site to build another 25 homes at Traquair Road in Innerleithen, which will be completed in 2013/14. The Council also considered two project proposals received in the NHT Round 2 initiative, but opted not to pursue these opportunities.

The Council have agreed to support Scottish Borders Housing Association's successful request to Scottish Ministers to waive a capital receipt arising from the disposal of surplus flats, so that it could be used to part-fund the remodelling of the former Myreslaw Court sheltered housing in Hawick. SBC contributed to drafting the Association's Business Case made to the Scottish Government.

## Strategic Local Programme 2012/15

The Council's current Strategic Housing Investment Plan (SHIP) 2012/15 was submitted to Scottish Ministers in advance of the 31 March 2012 deadline. This set out agreed and prioritised affordable housing projects which RSLs could deliver over a 3 year rolling planning horizon within their understanding of their financial capacity. This SHIP identified 195 new RSL affordable homes which were not then approved or on site.

The Scottish Government subsequently introduced a new Affordable Housing Supply Programme and revised grant funding arrangements; consequently, for the first time, a three year funding programme has been agreed.

Scottish Borders Council's allocation of new grant funding is **£2.841 million** - this new arrangement is called the Strategic Local Programme.

In response to the allocation falling far short of what could potentially be delivered when compared to SHIP 2012/15, the Council agreed to contribute an additional **£1.215 million** over 2012/15 to assist and increase projects and homes to be delivered over this period. Priority projects have been jointly identified and agreed and will take place at Easter Langlee (Phase One), Galashiels; Dunwhinny Lodge, Peebles; High Street, Innerleithen; Myreslaw Court, Hawick; Stonefield (Phase One), Hawick; Acredale (Phase Two), Eyemouth. Confidence in project completion before 31 March 2015 has been a key factor in the selection of projects, as these projects will count towards achieving specified Scottish Government targets of 30,000 new affordable homes by March 2015.

Scottish Government are now using a new methodology to allocate grant funding between Council areas, and as a result Scottish Borders has been allocated an additional **£2.681 million** grant which is being used to accelerate projects at Abbotsford Grove, Kelso; Todlaw (Phase Three), Duns and Robinsland in West Linton.

The Scottish Government has indicated that new Strategic Housing Investment Plan Guidance is to be issued in due course; it is understood that the next submission to Scottish Ministers will

be due by 30 June 2013. In anticipation of this, discussions have been initiated with RSL partners as a precursor to project prioritisation to inform the next SHIP.

## Local Housing Strategy (LHS)

The Housing (Scotland) Act 2001, places a legal duty on every local authority to produce a Local Housing Strategy (LHS). The Scottish Borders Local Housing Strategy 2012-17 provides the strategic direction to tackle housing need and demand and to inform the future investment in housing and related services across the Scottish Borders area.

### The Local Strategy's Vision for the Scottish Borders is that:

'every person in the Scottish Borders has a home which is secure, affordable, in good condition, energy efficient, where they can live independently and be part of a vibrant community'.

### The first year of the LHS had now been implemented and we have seen some significant progress in achieving this vision, and delivering on the strategic priorities:

1. The supply of new housing meets the needs of the community
2. People have better access to good quality energy efficient homes
3. People are less likely to become homeless and those affected by homelessness have improved access to settled accommodation.
4. More people with particular needs and/or requiring support are able to live independently in their own home

The LHS includes a wide range of actions which cover all tenures; owner occupied and private rented housing as well as social housing, which will help achieve the identified outcomes. The actions range from preventing and tackling homelessness, delivering new affordable housing of the right type and in the right place, providing housing for older people and people with disabilities and other particular needs, to reducing fuel poverty and improving housing conditions.

The key highlights and achievements over 2012/13 of are reflected within this annual report.

# Concordat

**In 2011/12 Scottish Borders Council and Scottish Borders Housing Association (SBHA) agreed a Concordat to work together to deliver a number of specific tasks across a wide range of activity. Whilst most of these objectives were delivered in 2011/12, work continues between SBHA and the Homelessness Service to develop a Young Persons Protocol and a Rent Arrears and Homeless Prevention protocol.**

The Stonefield Solum Swaps and related financial and legal issues have now been resolved; SBHA and Waverley Housing have continued to take steps towards resolving these fiscal issues in order to accelerate the regeneration of Stonefield in Hawick. This in turn will tackle the blight caused by the concentration of long term empty flats in Stonefield, as blocks are upgraded and remodelled or demolished, to be replaced with new build housing as envisaged by the Council's SHIP.

# On Lending to Registered Social Landlords

**The Council has been asked by locally active RSLs to provide an on-lending facility to help alleviate the complications and time taken in negotiating finance. It is hoped that this will help facilitate the delivery of affordable housing projects by enabling to front fund projects.**

Following the Council's agreement in principle to borrow from the Public Works Loan Board in order to on-lend to locally based Registered Social Landlords, Officers have met with individual RSLs to clarify which projects can be assisted and the anticipated borrowing requirements. In order to dovetail these needs with the Strategic Housing Investment Plan (SHIP) and Strategic Local Programme targets, Officers have developed proposed Terms and Conditions to frame on-lending in practice.

The Council has formally agreed to a subsequent detailed report regarding on-lending and Officers have developed a Business Case to support the Council's request to Scottish Ministers for consent to on-lend.

# Finance and Service Plan Delivery

**2012/13 has been a very busy year again for all 3 services within the Group. Once again the Group has successfully delivered all its actions as set out in the Plan for 2012/13.**

In addition, a new set of challenging actions have been identified and agreed for inclusion in the Council's Corporate Covalent Action Monitoring System for 2013/14.

# Private Sector Leasing Scheme

**Scottish Borders Council and East Lothian Council are still participating in a Midlothian Council-led contract with Orchard and Shipman to provide a private sector house leasing scheme.**

The Council agreed in 2011/12 that Officers should develop a business case to bring the service in-house following consideration of an independent review of the Scottish Borders element of the service in 2010/11. This was in turn considered in 2012/13 and the Council agreed to bring the service in-house.

A project action plan following the PRINCE2 methodology has been developed and is being implemented and overseen by a Project Board. It is anticipated that the transition process will be concluded in 2013/14.

## Borders Choice Homes

The Borders Choice Homes Common Housing Register provides service-users with a streamlined application process, which enables households to secure affordable housing from Berwickshire Housing Association, Eildon Housing Association and Waverley Housing Association. Eildon Housing Association now provide the support and administration service to participating RSLs, and consequently a number of operational changes have been made.

Following the completion of the final report, the participating RSLs – Berwickshire Housing Association, Eildon Housing Association and Waverley Housing – have been in discussion with Officers from Housing Strategy and Homelessness Services to respond to the recommendations. There have been a number of operational changes made as a result, and the Housing Strategy Manager has now joined the Borders Choice Homes Steering Group.

## Community Care – the housing contribution

2012/13 has been a very busy year with the Housing and Welfare Benefits Group staff contributing to assist a number of work-streams being led by colleagues at Social Work and NHS Borders. The Group Manager represents the Group's services at a strategic level by participating in the Community Health Care Partnership.

The Group Manager led the Home Care Service Staffing Redesign Process, which was a complex and considerable commitment, is a member of the Child Protection Committee (CPC) and also chairs the CPC Training Sub-Group. The Housing Strategy Manager has participated in the working group which produced the Council's first Physical Disability Strategy. The Housing Strategy Manager also participates in the Joint Learning Disability Service Commissioning Group

and is contributing to the establishment and re-provisioning of a range of tenancy-based supported housing services, e.g. establishment of new services in Princes Street in Hawick, Chris Paterson Place in Galashiels, the anticipated new service in Kelso and the re-provisioning of existing residential services at Mountview in Duns and Howdenbank in Hawick.

The Housing Strategy Manager has also participated in housing and service commissioning exercises to seek to establish new extra care housing in Hawick and Kelso and the successful set up of the mental health re-provisioning service in Galashiels.

## Employment Support Services

Following internal service re-structuring in February 2013, a new Employment Support Service is being established and added to the Housing and Welfare Benefits Group which also became part of the Chief Executive's Department.

The new Employment Support Service combines parts of services previously managed as part of the Integrated Childcare Service and Joint Learning Disability Service. The Group Manager is leading the initiation of a new service redesign project which will be worked through to conclusion in 2013/14.

## Visit from Councillor Renton

Following the election of the new Council and the formation of the new Administration, Councillor Renton (Executive Member for Social Work and Housing) came to visit the Group's staff shortly after their move to the new offices in Paton Street Galashiels, whereby she was able to get some insight into the day to day work of individual staff throughout the group.

The Housing Strategy Manager also took Councillor Renton to see a number of recently completed affordable housing projects, and also sites for future projects identified and prioritised through the SHIP process.

## “Under one roof” event

**In recognition of the difficult trading conditions, restrictions of mortgage lending and the downturn in private sector house building in Scottish Borders, which is consistent with the national experience, the Council arranged the “Under one roof” event.**

This event was held at Tweed Horizons and was co-hosted by Councillor Renton and Councillor Bell, who represented the Council’s affordable housing and economic development portfolio interests. A wide range of interested parties drawn from Scottish Government, local tradesmen, property professionals, private sector interest groups and Council Housing Strategy and Planning Officers were given presentations and participated in discussions. Michael Moore MP also joined the group to bring a national Government perspective to the discussions. A number of follow-up meetings have taken place in order to explore particular issues identified at this event.

## Housing Hub

**The Borders Homelessness and Health Partnership has existed in its current form for a number of years. Recognising that the operational context, service challenges, roles of agencies represented and turnover of representatives has affected continuity of the group, it was considered appropriate to review the terms of reference and membership of the partnership.**

A number of workshops were held during 2012/13 and these have culminated in the launch of a new Housing Hub meeting to progress homelessness and wider support and housing for particular needs matters. A core membership and wider reference group has been identified, with Jean Grey of Berwickshire Housing Association to chair during 2013/14.

## Training Sub Group for the Child Protection Committee (CPC)

**In 2011 the Housing Strategy and Service Group Manager was appointed Chair of the Training Sub Group for the Child Protection Committee. The Sub Group continues to work closely with representatives from the Police, Education, Health, Social Work, voluntary services and Edinburgh, Lothian & Borders Child Protection Office to ensure that we deliver a wide range of training to Council & NHS staff, partner agencies and a wide range of stakeholders to ensure that the right training is delivered to the right people in relation to child protection.**

Over the past year, the group has expanded its membership and is embarking on its first development day to set out its strategic vision for 2013 and the hard work and dedication of all the members and associate members of the group has been acknowledged in the CPC’s Annual Report.

## Homes Again Project

**In 2011, Scottish Borders Council, along with six other Local Authorities in South East Scotland, submitted a proposal to the Scottish Government for funding towards two empty homes officers. Consequently, in April 2012, the Empty Homes Officer commenced work with the Council two days a week, spending the remaining days working in Dumfries and Galloway and East Lothian. This one year post was extended for an additional year, whereby the Officer will work at just two out of the five authorities participating in the Homes Again Project; Scottish Borders Council and Dumfries and Galloway Council.**



**HOMES AGAIN PROJECT**



The Empty Homes Officer has helped develop a substantial database of all empty homes in the Scottish Borders. This has been achieved by using information from Council Tax data and other quantitative and qualitative data sources, supported by information from owners and other individuals. The Housing (Scotland) Act 2010 now allows Local Authorities to use Council Tax information to make direct contact with the owners of empty properties; this has played a vital role in aiding the officer to achieve the target, outlined in the Empty Homes Strategy, of returning 20 empty properties to use by the end of 2012, and has resulted in an improved understanding of why homes in the Borders remain empty.

The Matchmaker scheme was developed by the Homes Again Project to connect owners of empty properties with potential buyers. So far 26 properties have registered for sale with 13 potential buyers also having registered. To date offers have been made to two owners to purchase properties and these are currently being considered.

Since the commencement of the post, the Empty Homes Officer has brought a total of eight properties back into use. Of these eight properties, five were brought back in use following repeated communications about the project (via leaflets and mail-outs), and three were brought back in use following site visits and direct advice/assistance by the Empty Homes Officer and Private Sector Housing Grants Officer.

## Case Study: Empty Property in Galashiels



Source: SBC HST

### Empty since: September 2011

Following an initial letter from the Empty Homes Officer, a representative of the owners' family contacted the council to advise the property was for sale but the asking price had not so far been achieved.

The Empty Homes Officer and Grants Officer carried out a site visit on 14 June with the solicitor acting for the family. The property was very dated and required complete rewire, new kitchen, central heating system, shower, and the roof needed investigating as evidence of damp, possibly caused by deterioration of flashing. It is a 2 bed property, with garden and would provide good living accommodation once refurbished.

Discussions with the solicitor suggested that the family would not move on the asking price. However, once the degree of repairs required were made clear, the solicitor passed on this information and the advice of the Empty Homes Officer to the owner. The owner then decided to accept a reduced offer on the property.

A follow up call with the solicitor confirmed that the sale had completed, and that the new owners had commenced refurbishment of the property.

### Outcome:

The property was sold to a new owner in September 2012 and Council Tax records indicate that it is now occupied.

As a result of Scottish Borders Council's hard work and commitment to bringing empty properties back into use, the Council was one of the five Local Authorities registered under the Homes Again Project to be awarded the Camelot Empty Homes Champion of the Year 2012. This award is the first of its kind in Scotland.



Source: SBC HST

## Empty Homes Strategy

**The Empty Homes Strategy was published in January 2012 and sets out how Scottish Borders Council will prioritise its resources in respect of identifying and bringing back empty homes into residential use. It identifies potential for new investment to help return empty homes to use, particularly as affordable rented accommodation. The overall aim of the strategy is 'to reduce the number of long term empty homes in the region'.**

Raising awareness of the empty homes issue in the Scottish Borders and the wasted resource they represent is crucial to the successful implementation of this strategy. Many empty homeowners are probably unaware that addressing empty homes is becoming a national priority or that Scottish Borders Council may be able to offer them assistance. It is important to raise awareness of empty homes, not only through the council and external organisations but to members of the general public. This has been achieved through various media outlets, including newsletters, web pages, leaflets and social media outlets such as Facebook and Twitter. An Empty Homes Working Group has also been established to ensure a group approach to bringing empty properties back into use.

Profiling was used to ascertain which areas in the Borders have the greatest levels of empty properties and unmet affordable housing demand. As a result, Hawick and Galashiels were identified as priority areas. Internal and external partners such as Homelessness Services and locally active Registered Social Landlord's, regularly liaises to ensure that all steps are being taken to help address the issue of empty homes in these areas. This joint-working approach resulted in the first property being brought back into use in July 2012 through the Deposit Guarantee Scheme. The Homeless Team have since made a commitment to assist owners of empty homes who are willing to let properties through the DGS.

The success of delivering this strategy relies heavily on effectively developing links and engaging with empty home owners. SBC have developed procedures to provide excellent advice and support for owners as well as strong links with key partners within the Council and external organisations.

## Empty Homes Loan Fund

**The Scottish Government announced in March 2012 that a £2 million Empty Homes loan fund would be launched. A joint bid was prepared by the partner councils of the Homes Again project; Scottish Borders Council, East Lothian Council and Fife Council. These loans will provide home owners with an interest free loan, with the ultimate aim of assisting with returning some of the 23,000 long term empty properties in Scotland back into use.**

Scottish Borders Council has secured £150,000 of funding to offer these loans to owners of empty properties in the Borders. Loans will be available to empty homes in areas of high housing demand and of appropriate type. Properties will be let out at mid-market rent to support individuals who would otherwise struggle to secure a private sector home. At present there are no empty homes loans/grants available, but it is hoped that grants will be made available in 2013/14.

## Fuel Poverty Delivery Plan 2013-2016

This Fuel Poverty Delivery Plan considers recent research into fuel poverty both at a national and local level. It is clear that the level of fuel poor households is rising in the Scottish Borders, in common with the rest of Scotland. This plan intends to set out what can be done over the next three years and beyond to help alleviate fuel poverty wherever possible.

The progress made in addressing fuel poverty in the Scottish Borders will be monitored and evaluated through the Local Housing Strategy and reported on annually.

### The Delivery Plan intends to:

- Explain how current trends are likely to impact on households in the Scottish Borders.
- Identify the services and partnerships in place at present which contribute to alleviating fuel poverty.
- Set out key aims and actions which will help to reduce the number of households living in fuel poverty in the Scottish Borders.

To tackle fuel poverty in the Scottish Borders, the key aims need to consider the three main causes of fuel poverty; household income, fuel costs and energy efficiency. The new objectives for the strategy will remain similar to the previous plan but the actions will be different, reflecting current policy/ strategy and schemes.

- Continue to monitor fuel poverty in the Scottish Borders to improve targets.
- Provide good quality information and advice on fuel poverty and energy efficiency.
- To facilitate fuel poverty programmes in private sector and housing association properties.
- Improve access to information and advice to help maximise incomes.

The strategy helps ensure that people can The Delivery Plan is currently out for wider consultation until 17th May 2013.

## Tackling Poverty and Financial Exclusion Strategy

The Tackling Poverty and Financial Inclusion Strategy is the Councils plan of how we intend to tackle poverty and financial exclusion across the Scottish Borders over the next five years and beyond.

In 2010, Scottish Borders Council and its partners developed the Tackling Poverty and Financial Inclusion Strategy as a Borders-wide approach to tackling poverty - one of the first strategies of its kind in Scotland. Following the success of the strategy (90% of actions completed), the Strategy was reviewed in December 2011 and work began on developing a new strategy in early 2012. The strategic approach set out in this strategy looks to tackle poverty in a number of ways.

### In particular the strategy will seek to:

- Prevent poverty;
- Intervene where it is identified poverty exists;
- Assist those who are in poverty; and
- Seek to ensure that any action taken is sustainable in the longer term.

The strategy has an overall purpose to help minimise the impact of poverty and financial exclusion on the residents of the Borders. Its objective is to ensure that people are equipped to cope with the challenges they currently face; including those of the economic recession and the welfare reforms. Tackling poverty requires a joined-up approach, which is why one of the key elements in developing the new strategy was about consultation and community engagement. This began in March 2012 and continued throughout 2012, this was carried out in three primary ways.

### These were:

- Interviews with key partners and organisations.
- Survey sent out to all members of the Peoples Panel.
- Focus groups with services users from the Healthy Living Network.

Poverty in the Borders is a widespread, multi-dimensional issue, affecting many parts of our communities. This makes it difficult to be clear about the best approach to tackling poverty. The groups which have been identified as being most likely to fall into poverty include - single households, children in poverty, single parents, the elderly, long term sick/disabled and the homeless.

The strategy is committed to prioritising action in our most deprived areas, i.e. Burnfoot, Hawick and Langlee, Galashiels; however it is important that all residents who are living in poverty or deprivation benefit from the approach, values and long term vision of this strategic intervention, particularly following a period of severe economic downturn and benefit changes, where people are increasingly facing financial insecurity

Through local engagement and research this document identifies eight priority areas which will look to inform the planned actions.

**These are:**

- Income
- Employability
- Education
- Health
- Housing
- Transport
- Community
- Child Poverty

Communities and partnerships form the core building blocks of this strategy, and a wide range of individuals, groups, organisations and departments have contributed their insights into their experiences of poverty, helping develop an understanding of how poverty can affect lives and to identify the kind of support people are looking for.

In order to ensure that our services are targeted and responsive to the changing needs of our communities, the strategy contains an action plan which will give more detail of the outcomes SBC want to achieve and how partners will work together to help minimise poverty.

## Home Energy Advice Service

**In January 2005, Scottish Borders Council appointed a part time Home Energy Advisor to work in the Housing Strategy Team. The Council continues to fund a Home Energy Advisor to provide energy advice, and make home visits to households across all tenures in the Scottish Borders.**

The Home Energy Advice Service has had a very busy year, providing energy advice to households in the Scottish Borders through telephone enquires, home visits and presentations. The past year has also seen an increase in partnership working with the concordat agreement with Scottish Borders Housing Association (SBHA) and work with Energy Saving Advice Centre (ESSac). The Service continues to meet the needs of households in the Scottish Borders and is working to successfully meet the aims and objectives set out in the Fuel Poverty Implementation Plan 2013-16.

As Table 1 opposite demonstrates, enquires to the Home Energy Advice Service have increased from last year. The highest percentage of enquiries have related to loft insulation (34%), which can perhaps be attributed to the free Universal Home Insulation Scheme (UHIS) that has been running throughout the Borders. In terms of home visits, central heating and billing were the topics with the highest percentage of enquiries (22%), which highlights the important role that the Home Energy Advisor plays in helping to reduce and manage fuel bills for individual households in the Borders.

Table 1: SUMMARY OF ANNUAL ACTIVITY

Year	Enquiries	Home Visits
2005/06	302	153
2006/07	519	175
2007/08	433	173
2008/09	721	173
2009/10	512	205
2010/11	352	206
2011/12	290	163
2012/13	331	153

Source: SBC HST

Table 2: ENQUIRIES TO THE HEA SERVICE BY TOPIC

Topic	Enquiries		Home Visits	
	No.	%	No.	%
Central Heating	106	24	114	22
Cavity Wall Insulation	89	20	22	4
Draught Proofing	5	1	29	6
Glazing	14	3	14	3
Billing	12	3	117	22
Supplier Switching	0	0	4	1
E P C's	2	0	0	0
Renewables	9	2	1	0
Solar	10	2	0	0
Heat Pumps	3	1	0	0
Other Heating	3	1	2	0
Loft Insulation	151	34	32	6
Ventilation	4	1	0	0
Floor Insulation	22	5	7	1
Debt	3	1	35	7
Winter Fuel Payment	2	0	0	0

Source: SBC HST

In 2012-13, 92% of all enquiries to the Home Energy Advisor were received directly from clients. Over the course of the year, work has been carried out to improve the advertisement of the Energy Advice Service, with new and improved links being created on the corporate website for easier navigation and additional web pages relating to energy advice being published. The Advisor has also spent a significant amount of time attending events such as the 'Babies & Bumps' meetings which have taken place in various locations around the Borders, the Young Mothers group in Chirnside, Greenlaw Church Guild, Coldstream Saving Energy at Home event and the New Horizons Borders event in Hawick.

**The case study below highlight the different levels of work the Home Energy Advisor carries out and how valuable this is to those who are vulnerable to fuel poverty:**

## Case Study

Mrs M resides in social housing which is run entirely on electricity; she contacted the Home Energy Advisor after receiving very high electricity bills which she was struggling to manage. The Home Energy Advisor went to Mrs M's home and checked the electricity meters, whereby he noticed that the rates of usage quoted on the billing were transposed, meaning that the client was being overcharged.

The Advisor contacted the energy company on the client's behalf and was able to organise a refund of £800 for Mrs M, and also a reduction of her monthly payment from £85 to £51.

# Scottish Borders Free Home Insulation

The Scottish Government continued the Universal Home Insulation Scheme (UHIS) in 2012-13 and nationally allocated £15 million. All Scottish local authorities were invited to make project bids.

The Housing Strategy Team received a grant allocation of £805,000 of funding from the Scottish Government to fund the delivery of a Free Home Insulation Scheme across the whole of the administrative area. The project was delivered in partnership with the Energy Saving Scotland advice centre South East, and the appointed installer, Everwarm. In addition to this, £564,312.71 of Carbon Emissions Reduction Target (CERT) funding was levered in by the selected insulation installer SIG Energy Management.

## The key objectives of the free Home Insulation Scheme include:

- To provide universal energy efficiency measures to a large number of Scottish households; and
- To deliver emission savings and assist in reducing fuel poverty.

The Council has a track record of making successful bids in response to invitations from Scottish Government; specifically in relation to the Home Insulation Scheme (HIS) for Berwickshire and also the Universal Home Insulation Scheme (UHIS) for the Tweeddale area in 2010/11 and the Central area in 2011/12.

The 2012/13 scheme was open to all households in the private sector; aside from being a homeowner or private tenant there were no other criteria to meet, the only condition being that the property was eligible for insulation.

Loft insulation can save up to £175 a year, while cavity wall insulation can save up to £135 – with energy prices showing little sign of falling, insulating offers an easy route to lower costs as well as cosier, more comfortable homes. If insulation isn't the right option for a household there's also free impartial advice on other grants and offers that could help instead.



Source: SBC HST

UHIS was promoted locally as the Scottish Borders Council Free Insulation Offer and was advertised on the corporate website, Radio Borders, and on social media sites such as Twitter and Facebook. A total of £1,369,313 of expenditure was received in the Scottish Borders in 2012/13, with 6076 households engaging through doorstep engagement and Advice centre calls and a total of 2002 households assisted.

The case study below demonstrates the positive impact that insulation can have upon a household:

## Case Study

83 year old Morag Scott from Peebles was 'delighted' with the difference the insulation made to her home last winter. She said: "I've always liked to keep cosy and this year I've been able to leave the heating turned down to the lowest setting - the heat doesn't escape any more. I don't have to make the choice to 'heat or eat' as they say, but if I did I'd choose heat!"

This is an example of a joined up approach to reducing carbon emissions, tackling fuel poverty and reducing the impact of rising energy costs. At a time when fuel costs are rising and people are increasingly concerned about their energy bills, being able to offer a solution like this to residents of the Borders is a great opportunity to engage with householders and support them to take action.



# Facts and Figures

## Numbers of Measures Installed:

- 722 Virgin Loft Insulations were completed;
- 861 Lost Top Ups were completed;
- 598 Cavity Wall Insulations were completed;
- 64 Under Floor insulation installs were completed;
- **Total Measures = 2245**

## Co2 reductions and fuel bill savings:

- Reduction in CO2 emissions (tonnes) per annum - 943.5
- Reduction in CO2 emissions (tonnes) over lifetime of measures - 37,738
- Estimated fuel bill savings per annum - £228,605
- Estimated fuel bill savings over lifetime of measures - £9,144,200

# Scots Together

Through a partnership with Changeworks and UKTogether, a collective of the local authorities in South East Scotland successfully bid for funding from the Department of Energy and Climate Change (DECC) to facilitate a collective switching project. This partnership was awarded £414k and named Scots Together. Scots Together is a free collective energy switching initiative that's open to everyone in Scotland. It was launched in February and households had until 17th March to join up. The initiative brings people together to get a better deal from energy companies by buying their energy collectively.

The Housing Strategy Team advertised the Scots Together campaign on the corporate website and contacted all locally active Registered Social Landlords. The Scottish Borders was the area with the third highest response rate in terms of people entering details and switching.

828 households entered details about their fuel consumption and of those 86 households switched; this saved approximately £13,283 in total; £154 per household. The biggest saving in the Scottish Borders was £506.

Table 3: NUMBER OF HOUSEHOLDS REGISTERING FOR THE SWITCH OVER

	Number of people 'registering'	Number of people entering consumption details	Number of people switching	Total savings made per annum
Scottish Borders	972	828	86	13,283

Source: SBC HST

83 people entered details about where they had heard about the scheme. Council sources of information were the most important.



Table 4: SOURCE OF ADVERTISEMENT

Source of Advertisement	Number of responses
Changeworks blog	1
Changeworks website	1
Council tax bill	32
Direct mail / letter	8
Email	4
Friends or Family	3
Local Community Group	1
Local Council	24
Newspaper or Magazine Article	1
Other	2
Poster / Flyer	2
Radio Advert	3
River Cottage	1
<b>Grand Total</b>	<b>83</b>

Source: SBC HST

# Scheme of Assistance

**The Housing (Scotland) Act 2006 was introduced to address issues of housing quality and condition in the private sector and changed the way local authorities can help homeowners and the private rented sector to do repairs, maintenance and improvements. The main aim of the legislation is to encourage owners to plan and care for their own properties and remove the requirement for local authorities to offer financial assistance to carry out repair and maintenance. The Act also places a mandatory duty on local authorities to provide assistance to households seeking to meet the needs of a disabled occupant.**

Mandatory grants remain but only for adaptations essential to meet the needs of disabled persons. Direct grant aid (with the exception of unwholesome private water supply) is no longer available for repair or improvement work.

In accordance with the Act, Scottish Borders Council developed a Scheme of Assistance for homeowners and the private rented sector. The Scheme of Assistance Statement was published in April 2010.

**The scheme of assistance has two main parts:**

- **House Condition**

Although direct grant is no longer available, information and advice and in some cases practical assistance regarding property maintenance, repair and improvement, can be provided.

- **Disabled Adaptations**

Mandatory Grants are available for essential amenities and most structural alterations to meet the needs of disabled persons. Extensions (including work to outbuildings) to provide living accommodation are not included. Mandatory grants attract a minimum of 80%. Grant levels above this are calculated on a means tested basis. The grant percentage can be passported to 100% for applicants in receipt of income replacement benefits.

Housing Strategy and Services take the lead role within the council on the Scheme of Assistance. A suite of information and guidance leaflets regarding repair maintenance and adaptations is available.

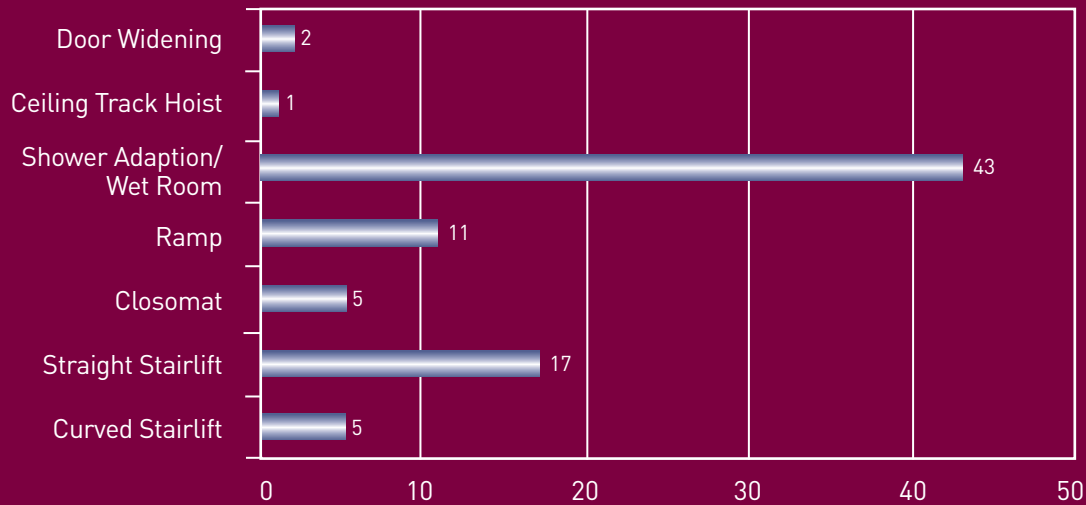
Borders Care and Repair work alongside Scottish Borders Council to help deliver the Council contract to assist homeowners and private sector tenants aged 60 or over, and people of any age with disabilities. Borders Care and Repair also provide a free service to project manage all repairs, improvements and/or disabled adaptations to the home and a small repair and handyperson service.

## Highlights

- In 2012/13 £337,868.24 was spent on major adaptations and £64,756.00 on small adaptations.
- In addition to this, the Private Sector Housing Grants Officer provided advice for 40 cases relating to repair and maintenance and 66 cases relating to adaptation advice.

Table 5 opposite demonstrates types of works undertaken as major adaptations in 2012/13.

Table 5: MAJOR ADAPTATIONS IN 2012/13



Source: SBC HST

## Communications Strategy

In 2008 the Communications Strategy was developed and implemented; it sets out the plans of Scottish Borders Council's Housing Strategy and Services group to communicate more effectively with its internal and external service partners and the wider Scottish Borders Community. The strategy was developed to provide a consistent approach to the ways in which the Housing Strategy & Services group communicate.

The Strategy provides a framework to ensure that members of the public and service-users have access to current housing related information. A number of leaflets, publications and forms have been produced during the year to enable the Council to meet its statutory obligations.

In addition to this, the housing pages of the Council's website are regularly updated and reviewed by the Housing Strategy Development Assistant. A vast amount of work has recently been carried out on the website to ensure that all information relating to impending welfare benefit changes is made available to the public; this has been achieved via a multi-agency approach.

## Post-Graduate Housing Studies

The Housing Strategy Officer has completed the Postgraduate Diploma in Housing Studies at Stirling University and achieved a merit award. There are currently two members of staff within the Homelessness Team who are currently being supported by the Council to undertake the same course, the Homeless Assessment & Case Management Officer and the Homeless Prevention Officer.

# Private Landlord Registration

**Under the Antisocial Behaviour Etc. (Scotland) Act 2004, all private landlords and their agents are required to register with the local authority in which they let their property. The registration scheme came into force in April 2006 and Scottish Borders Council currently has 5255 approved registered Landlords and 7906 approved registered properties.<sup>2</sup>**

This year has seen much activity for private landlord registration, with the Scottish Government launching the Tenancy Deposit Scheme in July 2012. This scheme was introduced in response to concerns about the large sums of money that are unfairly withheld from tenant's deposits from some landlords and letting agents at the end of a tenancy. While Scottish Borders Council has no affiliation with any of the three schemes that have been established, information has been published on the corporate website to advise landlords of their legal obligation to register with a scheme.

The Housing Strategy Team continues to liaise closely with internal and external partners to ensure that robust advice and support is readily available for private landlords and their tenants. In October 2012, a Private Landlord Forum was held in the Galashiels Area Office. The forum was well received and those whom attended were provided with information regarding impending benefit changes and how this may potentially affect them. A representative from the Letting Protection Service Scotland also gave a presentation.

Links remain strong with Landlord Accreditation Scotland (LAS), with LAS liaising with the Housing Strategy Development Assistant on a regular basis to advertise training and informative events. From the start of the Landlord Accreditation Scotland scheme to March 2013, a total of 11 Agents and 13 Private Landlords have become accredited.

The Enforcement Officer continues to deal with private landlords who are unwilling to register or have failed to comply with the statutory requirements of the landlord registration legislation under the Antisocial Behaviour etc (Scotland) Act 2004. Over the past year the Officer has initiated action against 64 private landlords in relation to registration issues, a decrease of 40% on the previous years 106. This decrease will be due to the 3 year cycle of Landlord Registration, with 2012/13 being year 3, the quietest year in the cycle. Of these 64 landlords, 14 were issued with a Rent Penalty Notice after ignoring repeated requests to register.

The Enforcement Officer also deals with complaints relating to repairs issues and property standards and works closely with private landlords to ensure that properties always meet the Repairing Standard. Complaints regarding the management practices and conduct of landlords towards tenants are also part of the Officer's remit. The Enforcement Officer has dealt with 17 cases in relation to repairs issues and management practices this year.

It is anticipated that the coming year, 2013/14 will see a significant increase in enforcement action as this is the first year in the registration cycle and as a result, the majority of landlords will be due for renewal in this year.

<sup>2</sup> Private Landlord Registration online system as of May 14th 2013.

Table 6: NO. OF REGISTRATIONS CREATED EACH MONTH

	2007	2008	2009	2010	2011	2012	2013
January	56	30	78	56	77	55	38
February	30	52	67	39	51	55	42
March	41	53	90	45	46	64	22
April	42	68	100	40	47	44	
May	56	51	63	38	74	77	
June	58	58	66	42	59	83	
July	34	51	61	50	57	86	
August	33	77	80	76	75	66	
September	70	110	68	77	99	29	
October	63	70	64	98	92	35	
November	72	105	50	87	84	42	
December	41	41	38	40	39	39	

Source: SBC HST

## How to access our service:

**Call:** 01896 661392

HOUSING STRATEGY

**email:** [housingenquiries@scotborders.gov.uk](mailto:housingenquiries@scotborders.gov.uk)

LANDLORD REGISTRATION

**email:** [privatelandlordregistration@scotborders.gov.uk](mailto:privatelandlordregistration@scotborders.gov.uk)

**Write to:** HOUSING STRATEGY

Galashiels Area Office | Paton Street | Galashiels | TD1 3AS

# HOMELESSNESS SERVICES

Located in Paton Street, Galashiels, Scottish Borders Council's Homelessness Service consists of a team of specially trained officers who are committed to preventing and tackling homelessness in the Scottish Borders. The vision of the Homelessness Service is to promote wellbeing, social inclusion and social justice within a culture of partnership, equality and diversity.

The prevention of homelessness is at the heart of the Service. We seek to maximise any opportunities to prevent homelessness and to adopt measures that place an emphasis on achieving practical solutions to housing problems.

## Our Vision

**The vision of the Homelessness Service is to:**

- promote wellbeing, social inclusion and social justice within a culture of partnership, equality and diversity.

## Our Aims

**The aim of the Homelessness Service are to:**

- prevent homelessness occurring whenever possible;
- provide homeless applicants with Housing Information and Advice to meet the Council's obligations with regard the Housing (Scotland) Act, 1987 as amended.

## Our Objectives

**The objectives of the Homelessness Service are:**

- provide services that take all reasonable steps to prevent people becoming actually homeless;
- provide services to homeless households that will be accessible, of the highest quality and tailored wherever possible to their specific needs;
- seek to maximise the access to and range of support and assistance offered to help people achieve or maintain independence;
- operate a fair, accessible and responsive system for finding homeless households settled accommodation;
- put in place well publicised housing and related advice services that tackle the particular problems facing Scottish Borders residents;
- put in place an excellent management and delivery system to ensure delivery of the Scottish Borders Homelessness Strategy's objectives.

## Partners

**Homelessness is a complex and extreme issue that often concerns vulnerable people, requiring involvement from a range of agencies including housing providers, health professionals, social work, education and the voluntary sector.**

Our key partners include: NHS Borders, Shelter, Scottish Borders Housing Association, Waverley Housing, Berwickshire Housing Association and Eildon Housing Association. We also work closely with private sector landlords through our private landlords' forum and a commission with the company 'Orchard and Shipman'. The Scottish Borders Homelessness Strategy stresses the importance of all the partner agencies working together in order to prevent and alleviate homelessness.

## Facts and figures

Following a small drop in numbers in each year from 2007 to 2011, the number of people contacting the Homelessness Service in 2012/13 was significantly higher than 2011/12. The rate of homeless applications in the Scottish Borders now accounts for about 1.12% of households in the Scottish Borders, although this is still significantly lower than the Scottish average of 2.2%.

The primary reasons for homelessness have largely remained unchanged over the years and relate to parents or other family or friends no longer willing to accommodate the applicant; non-violent relationship breakdown; and violent relationship breakdown.

In 2012/13 1,029 people approached the Homelessness Service. 702 of these accessed the service through the prevention team and were involved in prevention activities. Of these cases, 291 went on to request or require a statutory homeless assessment. In total 497 people were assessed as statutorily homeless.

These figures indicate that the Homelessness prevention service is continuing to be a success. The Homelessness Prevention Officers provide a comprehensive service with a range of initiatives at their disposal to assist them with resolving housing difficulties for clients.

Table 7: HOMELESS APPLICATIONS OPENED

Range	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Total	1094	1070	972	862	542	638

Source: SBC HOM

Table 8: ACCESS TO HOMELESSNESS SERVICE (PREVENTION AND ASSESSMENT)

	<b>2012/13</b>
<b>New approaches to Homelessness Service dealt with initially by Prevention team in this period</b>	<b>702</b>
<b>Minus:</b> No. of new approaches to Homelessness Service passed from Prevention team to statutory assessment process in same period	291
<b>Add:</b> Total no. of new approaches to Homelessness Service dealt with by the statutory assessment process in same period	638
<b>Minus:</b> Cases open to prevention team prior to above period that where transferred to statutory assessment process in same period.	21
<b>Equals: Total number of approaches to Homelessness Service in period</b>	<b>1,028</b>

Source: SBC HOM

<sup>3</sup> This figure accounts for households approaching the service. This is based on there being 56,645 households in the Scottish Borders.

# Strategic Approach to Homelessness

**The Scottish Borders Local Housing Strategy (LHS) 2012-17 address homelessness and is the overarching document which outlines the approach to housing issues, including tackling homelessness in the Borders. It summarises the key actions required to achieve our aims and objectives in relation to tackling and preventing homelessness.**

**Strategic Outcome 3** of the LHS relates specifically to the prevention and tackling of homelessness: "People are less likely to become homeless and those affected by homelessness have improved access to settled accommodation".

## **This will be achieved by:**

- Delivering effective preventative services;
- Increasing and improving the supply of temporary accommodation;
- Maximising access to a range of support and assistance;
- Increasing the supply and improving access to settled accommodation;
- Putting suitable management and delivery systems in place to ensure delivery of strategic objectives.

The Council's strategic approach to homelessness places a strong emphasis on prevention. In 2012 a Homeless Prevention Plan was developed to support the LHS. The Homelessness Prevention Plan for Scottish Borders sets out the vision for preventing and tackling homelessness over the period 2013-2016.

The Temporary Accommodation Strategy 2012-2017 aims to deliver an improved supply of temporary accommodation and to increase the number and range of temporary accommodation units, including supported accommodation for young people and those with specific needs. The strategy also includes actions to improve physical and management standards in temporary accommodation, and to work towards eradicating the use of bed and breakfast accommodation.

The Homeless Prevention Plan and the Temporary Accommodation Strategy are two of a number of sub-strategies and documents that sit below the overarching Local Housing Strategy (LHS) 2012-17, which have been informed by a comprehensive review of homelessness issues explored through the development of the LHS and a review of the 2009 Homelessness Strategy.

## Homeless Assessment and Accommodation Team

**The team carried out 661 statutory homeless assessments in 2012/13, opening 638 new cases and closing 650 cases. The team placed 394 clients into temporary accommodation during this period. Scottish Borders Council Homelessness Services has temporary accommodation in Maxmill Park, Kelso and the Transitional Accommodation project at Trinity House. In addition, the service sublets 85 properties from our partner Register Social Landlords (Housing Associations).**

The assessment and accommodation team have a statutory duty to carry out a homeless assessment and assessed 470 clients who were homeless and/or threatened with homelessness unintentionally, to secure settled and permanent accommodation. As a stock transfer authority, the service achieves this through partnership working with our RSL partners

In the past year the team has participated in partnership working with a number of agencies in order to ensure that we can help clients obtain settled and permanent accommodation, and enable them with the best opportunity to sustain their tenancy.



# Young People and Housing

Today young people face many barriers in accessing suitable housing due to the lack of appropriate affordable housing and the rising costs of renting and buying; consequently more young people are choosing to remain at home. When families are not willing or able to assist their children in accessing housing, young people may be at risk of becoming homeless.



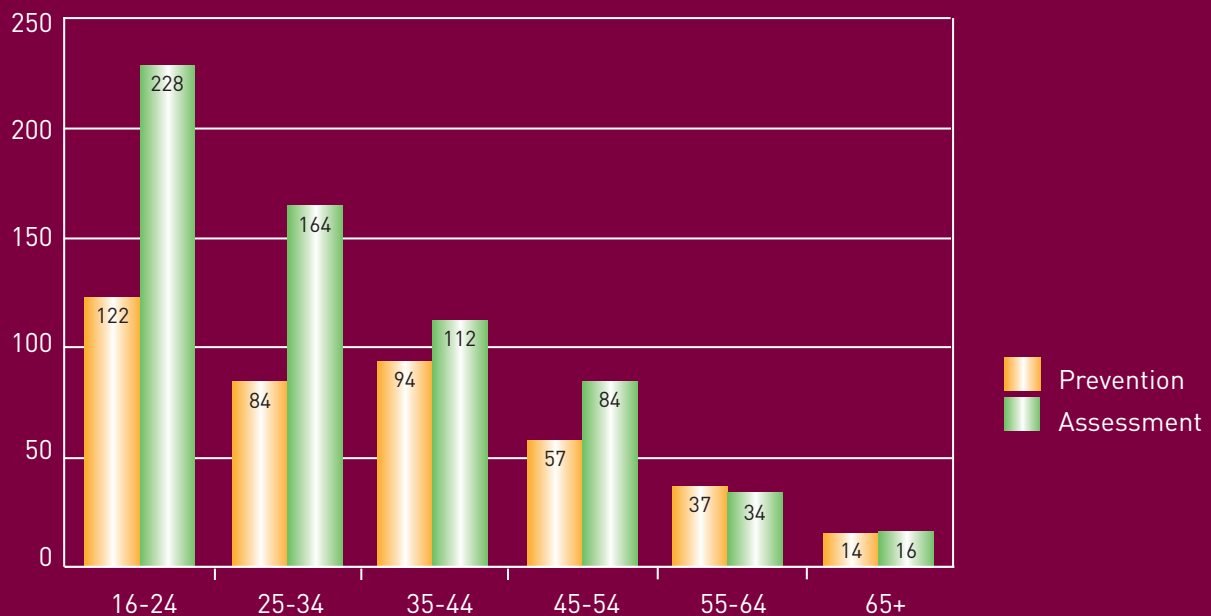
Source: John Birdsall

There are approximately 10,943 young people aged 16-24 years old living in the Scottish Borders and according to SBC's homelessness statistics, 3.2% accessed the homelessness service in 2012/13. The Homeless team ensures that the needs of young people are identified and addressed through a number of strategic documents, including:

- Temporary Accommodation Strategy 2012-2017
- Homeless Prevention Delivery Plan 2013-2016
- Housing Support Model

Figure One provides a breakdown of the people accessing homelessness services in the Scottish Borders, clearly showing that the highest proportion of cases opened are in the age group 16-24 years. The main reason for accessing the service (both assessment and prevention) amongst the 16-24 year age group was being asked to leave their current accommodation (34%).

Figure 1: NUMBER OF CASES OPENED 2012/13 BY AGE BAND



Source: SBC HOM

These figures demonstrate why it is important to ensure young people have access to the correct information and support to ascertain that they can afford to live independently. The Homeless Prevention Service plays a vital role in ensuring that young people are able to access the advice and support they need in order to secure suitable accommodation. In 2012/13, referrals for support for young people aged 16-17 years shows that 22 cases (50%) were referred for tenancy support through the Homeless Service Housing Support. In the group aged 18-24 years 55 cases (31.6%) were referred for support through Housing Support. This equates to 77 (35.2%) young under 25] applicants having been referred for support. A total of 60 applicants aged 16-24 were referred to the Financial Inclusion Officer for assistance and 13 cases were referred on to the Homeless Mediation Service.

One of the homeless officers visited secondary schools in the area to raise awareness and understanding of living independently. The homeless officer also discussed issues surrounding homelessness to tackle stigma.

## Supported Accommodation for Young People - Trinity House and Albert Place

**The Council works closely with partners to provide supported accommodation for vulnerable young people at Trinity House in Hawick, and Albert Place in Galashiels. Each of these projects consists of four self contained flats and related services to promote independent living. Each young person can access local support services and opportunities for social integration within their new community. This improves their potential to live independently in their own home.**

The Council converted and upgraded the Council-owned former residential home at Trinity House, Hawick, in 2011/2012 to provide 4 self contained single person flats for young people and an office room for staff. The flats provide temporary accommodation for young people as part of a managed stepping stone approach towards providing independent living. Each of the young people has their housing support needs assessed and floating housing support is provided to the young people by Penumbra as part of Penumbra's existing housing support contract with the Council. Trinity House is an innovative project that provides an excellent example of delivering needs-led housing solutions for vulnerable young people. The project goal is to provide a safe and supportive environment in comfortable surroundings where the young people are able to learn and prepare for their own tenancies and independence.

Trinity House offers a programme that aims to improve outcomes for young people and includes a coordinated approach, involving all agencies, to support the delivery of appropriate, proportionate and timely help to young people in housing crisis. It promotes shared team working that identifies solutions to problems and barriers faced by each individual.



Source: SBC HOM

## Homelessness Prevention for Young People

The Homelessness Service sees a number of young couples and single people requiring housing and advice. Young people have their own particular housing requirements and advice services should be tailored to help them find and keep their accommodation. In order to ensure that tenancies are suitable and sustained, the homeless service refers vulnerable young people to Penumbra and Eildon's floating support services.

**The specific actions to ensure the Service supports young people to access private renting and help prevent homelessness include:**

- Provide housing advice and information specifically for young people.
- Investigate setting up a Rent a Room scheme.
- Work with landlords to encourage availability of HMO accommodation to help groups of younger people choosing to live together to access shared accommodation.
- Ensure the most appropriate advice is given to meet housing need and sustainable tenancies.
- Increase the availability of properties that meet the needs of the under 35's.

## Peer Mentoring

Over 2012/2013, the Homelessness Service continued to develop a peer mentoring scheme for young people who are homeless, threatened with homelessness or experiencing housing difficulties. The scheme recruited volunteers, many of whom had previously presented to the Homeless Service experiencing similar issues.

The aim of this scheme is to provide young people with informal support through regular meetings and activities which focus on the young person's transition to independent living. The scheme aims to integrate young people into their community through social interaction and activities to increase their positive peer group within the local community.



# Mediation Service

Following the redesign of the Homelessness Service in April 2011, mediation became the duty of the Homeless Prevention Officer (Young People). The primary aim of the mediation service is to help resolve conflict in the family home and thus maintain relationships and prevent young people from presenting as homeless. The mediation service is currently offered to young people aged between 15 and 18 years of age.



The mediation service received 17 referrals in the 2012-13. Of these referrals, 64% were received from the Homeless Prevention Team, 14% were received from the Homeless Support Team, 12% were received from the Homeless Assessment Team and a further 2% of referrals were received via external agencies (CAB and Social Work).

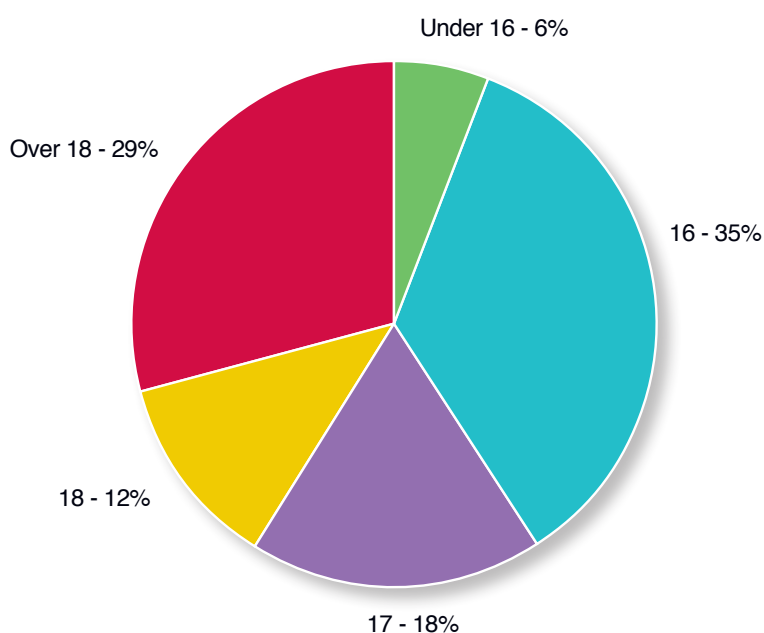
Of the 17 referrals received, homelessness has been prevented for 53%, which demonstrates the positive impact that the mediation service is having upon service-users.

Of the 17 referrals, 100% were in conflict with their parent(s), with 24% also citing a dispute with another household member.

Figure Two below demonstrates the breakdown of referrals into the mediation service by age group.

Figure 2: REFERRALS BY AGE GROUP

Source: SBC HOM



# Housing Support

**Housing support services have developed over a number of years as a response to a wide range of needs. Housing support services should help people to live independently in the community, regardless of their tenure. Having and keeping a stable place to live is essential for many vulnerable people who want to stay in their own home.**

Key to the Housing Support Model is the review of current housing support services in the Scottish Borders as part of homeless prevention and tenancy sustainment. There are three housing support services that have a specific role in homelessness prevention and tenancy sustainment; SBC Housing Support Service, Eildon Housing Association Housing Support Service and Penumbra's Community Based Housing Support. It is important to review these three services to identify any current gaps in housing support services in the area and to provide one key model from which all three services can work. The key aim of this model is to:

'Work together to make the best use of all available resources in the region to provide high quality housing support services that deliver positive outcomes and enable people to succeed at living independently.'

**To achieve this three key objectives have been identified:**

- Focussing provision on local need.
- Improve access to existing services.
- Monitor quality and effectiveness.

The model was completed in November 2012 and will be used to monitor housing support services over the financial year, 2013/14.

The Homelessness Service Housing Support team consists of 5 Housing Support Officers and a Housing Support Coordinator.

The Housing Support Officers help people to move into new accommodation and settle into it, so that they are better able to sustain their accommodation and not become homeless again.

There is evidence that housing support has a positive impact on service users, on those closely involved with the service user and on the wider community.

Housing support is offered to all users of the Homelessness Service. In 2012/2013 the Housing Support team provided housing support to 304 people.

**People who have used the Housing Support service said:**

- "This is an excellent service knowing that there is support out there with housing needs is fantastic."
- "(the Housing Support Officer) was very helpful. Service was good and she helped me with everything I asked"

# The Deposit Guarantee Scheme

The Deposit Guarantee Scheme (DGS) provides the guarantee of a deposit, payable to the landlord, if any damage is incurred during the tenancy. The scheme allows people who could not otherwise afford to pay a deposit the chance to rent from a private landlord.

The DGS enables people on low incomes to seek homes within a sector that offers more flexibility and variety of accommodation. Not only is this a valuable tool in the reduction and prevention of homelessness within the Borders, but it is also a great opportunity for the Council to further enhance the strong partnership which Housing Strategy and Homelessness Services have established with private landlords.



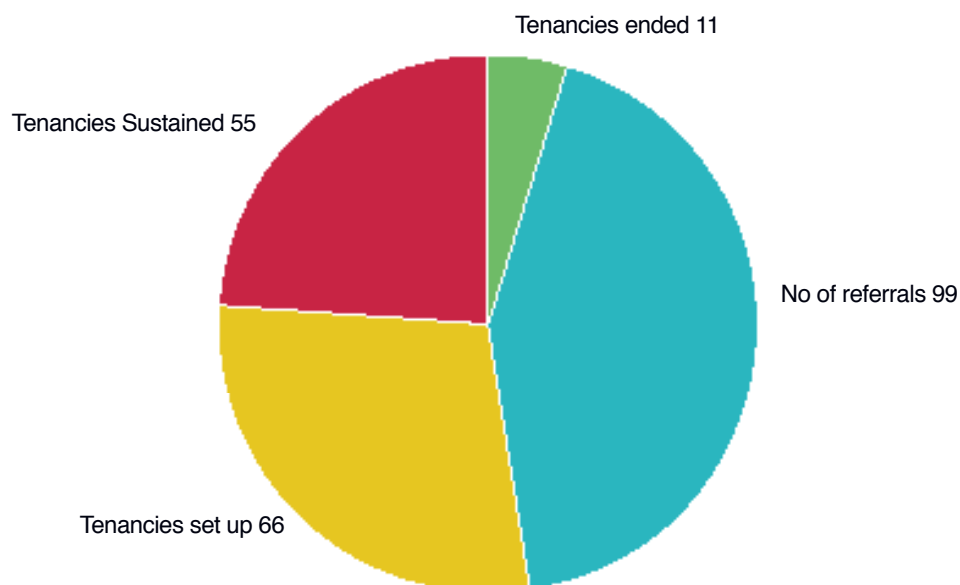
Source: SBC JADU

## DGS Statistics 2012-13

- From 1 April 2012 to 31 March 2013 the DGS received 99 referrals, comparing this to the same period in 2011-2012 where 144 referrals were received. This is a decline in referrals of 31%.
- Of the 99 referrals received this resulted in 66 tenancies being set up in the private rented sector, a 67% success rate. In comparison to 144 referrals and 95 tenancies set up in 2011-2012, a 66% success rate. A 1% increase in the success rate although an overall decline of 29 tenancies reaching set up.

Figure 3: DGS FIGURES 2012-13

Source: SBC HOM



## Financial Inclusion

The redesign of the Homelessness Service in 2011 included the creation of a Financial Inclusion Officer post. The aim of the Financial Inclusion Officer is to work with people who are homeless or potentially homeless in order to address issues of poverty, debt and financial exclusion. The Officer also aims to provide clients with information, advice and support on money matters with a view to maximizing their income to reduce hardship and prevent social exclusion.

The Financial Inclusion Officer assists all service users to achieve their aspiration for independent living in the community, by providing advice, guidance and support to all homeless and potentially homeless households on matters related to personal finance and providing assistance with resolving problems related to welfare benefits and debt. Key to this role is maximising the client's income to enable them to better sustain future tenancies.

Support is tailored according to the service user's individual circumstances and service users are provided with clear information and support on welfare, housing and financial benefits. Often this activity involves working closely with organisations such as Shelter, CAB, SBC's Welfare Benefits Service, SBC's Revenue and Benefits department, Solicitors and in particular working alongside locally active Registered Social Landlords with the aim of preventing evictions under the new SBC/SBHA Concordat. The Officer also runs a Criminal Justice clinic every second Wednesday at the Criminal Justice Office, assisting clients in claiming any/all Social Security Benefits, Housing & Council Tax Benefit or Local Housing Allowance

During the period 2012-13, the Financial Inclusion Officer supported service-users by assisting in appealing benefit decisions, discussing banking options with clients in order to enable them to access capital credit union or other reputable affordable and ethical financial institutions, helping prevent evictions and regularly communicating with every client in homeless accommodation.

In addition a significant amount of time has been spent preparing for Welfare Reform to ensure the service is responsive to the impending benefit changes, as this will likely affect a large proportion of Homelessness clients. The Officer provides full training to the Homeless Team on Personal Independent payments, Welfare Fund and Universal Credit.

### Over the period 2012-13, the Financial Inclusion Officer

- Assisted 335 service users through Advice Only referrals and made 163 Housing Benefit claims.
- Secured **£3,304,818.40** of annualised income gains for service users who had an open case with the Officer
- Secured **£529,381.68** of annualised income gains for service users through Advice Only referrals.
- Completed 221 End of Tenancy application forms.

The case studies below highlight the type of work carried out by the Financial Inclusion Officer.

### Case Study One

Miss Y had been placed in temporary homeless accommodation after her release from prison and did not re-claim her benefits as she thought they would be paid automatically. Initially, Miss Y was running up rent arrears and did not have any money to feed herself but declined to engage with the services who could support her. However, the Homelessness Services Financial Inclusion Officer continued to try to work with Miss Y and eventually Miss Y secured Employment and Support Allowance and Housing Benefit and her rent arrears were cleared.

### Case Study Two

Miss B contacted the Homelessness department as her parents had abandoned her and moved to England. Miss B was Polish but had lived in the country for over 2 years and was still in full time education in the Borders. Miss B was living with a friend's family but they could not continue to care for her.

The Financial Inclusion Officer assisted Miss B to make a claim for Income Support on the grounds of estrangement. Miss B was also given temporary homeless accommodation and a claim for Housing Benefit was made. As a result, Miss B was awarded Income Support and Housing Benefit.

## Housing/ Homelessness Sexual Offence Liaison Officer (SOLO)

Based within Homelessness Services, the role of the SOLO has developed in the past year, with better lines of communication being established, especially with the police offender management unit. A new environmental risk assessment scan is in place and the SOLO is charged with collating all evidence relating to immediate neighbours who would be affected by the re-housing of a registered sex offender in their area (particularly those deemed at risk). This has increased the dedicated time required for the SOLO role. The environmental scan is a requirement for all accommodation, including temporary units.

In the 2012-13 financial year, 26 SOLO clients presented as being in housing need; this is an increase of 30% from last year. Of these 26 clients, 14 were permanently housed, 12 cases remain open, 4 clients are currently in temporary accommodation and 3 clients have current environmental scans awaiting decisions.

Since the inception of the environmental scans, lines of communication have been strengthened between police, criminal justice and partner agencies. The maintenance of these lines is vital in ensuring that all steps are being taken to ensure confidence in our approach to public protection. It also leaves a visible path of decision making that is robust enough to withstand any scrutiny aimed at the process. Overall, the past year has shown a tightening up of procedures and better working relationships have been forged. New colleagues have now joined the MAPPA panel and this has gone smoothly, indicating that the measures in place are working.

## Homeless Prevention Officer – Domestic Violence

The Homeless Prevention Officer (Domestic Violence) specialises in preventing homelessness for men and women who are at risk of becoming homeless due to issues of domestic violence. This post is currently shared between two Officers, whom liaise closely with external agencies; specifically the Domestic Abuse Advisory Service (DAAS), Borders Women's Aid and the Violence Against Women (VAW) Partnership, to ensure that men and women fleeing domestic violence are provided with robust help and support.

In 2012-13, 8% of cases opened by the Homelessness Prevention Team stated that the reason for their presentation was 'Violent/Abusive Relationship breakdown'. 73% of these clients were female with 95% of these female clients describing themselves as victims of domestic abuse from a partner or ex-partner.

27% of cases who described the reason for their presentation as 'Violent/Abusive Relationship breakdown' were male. Five of these clients were fleeing a partner or ex-partner, with one male fleeing an abusive parental environment. The remaining 60% of male clients in this category were alleged perpetrators of abuse.

62% of all cases progressed to homeless assessment; of these, 11% found permanent accommodation after the Prevention Team provided them with a Housing Options Appointment and a further 7% secured housing via the Private Sector Leasing Scheme.

In December 2012 the Pathway Project was launched in the Scottish Borders. This service incorporates the Domestic Abuse Advocacy Service (DAAS), Community Outreach (DACS) and Children Experiencing Domestic Abuse Recovery groups (CEDAR) for the Scottish Borders. It is the first of its kind in the UK. The Pathway Project will be receiving over £100,000 from the Scottish Government every year until at least 2015, as part of their aim to tackle gender based abuse in Scotland.



The goal of the Pathway Project is to ensure that more families affected by domestic abuse feel safer and better supported and have increased access to a more comprehensive range of support services. The Pathway Project is a useful tool for the homelessness service and to the victims of domestic abuse that come through our service.

**The support each service offers is as follows:**

- The DAAS has been established to support victims of domestic abuse and in particular, high risk cases in the Scottish Borders. The service will take referrals for both female and male victims of domestic abuse directly or through other agencies. All referrals will be responded to within a 24-48 hour period after initial contact.
- The DACS part of the service aims to support medium/high risk clients. The support is medium to long term. The support is inclusive on an outreach basis across the Scottish Borders for children, young people and adults. It includes both those in opposite and same sex relationships. The process is an individually based plan covering emotional and mental recovery as well as help to resettle in to the community and support in the process of planning for future employment and/or education.
- The CEDAR project is a 12 week group program to help children and young people to recover from experience of domestic abuse. Concurrent with the children's group work their mothers will also be taking part in group work to support their children's recovery.

The Domestic Abuse Liaison Officers within the Homeless Team strive to continue working to make the involvement of the service accessible and the process as smooth and painless as possible for victims of domestic abuse. The Officers are dedicated to ensuring the Homelessness Prevention team are kept up-to-date with the developments in the services for all victims of gender based violence.

## How to access our service:

**Call:** 01896 661393

**email:** Homelessnessservices@scotborders.gov.uk

**Write to:** HOMELESSNESS SERVICE

Galashiels Area Office | Paton Street | Galashiels  
TD1 3AS

## Homeless Standby Service

**The Homeless Standby Service is a facility which enables service-users to contact the Emergency Duty Officer out-with office hours. The Standby Service plays an important role in helping the Homelessness Team to achieve our key objective of preventing people from becoming actually homeless.**

The Standby Service received 174 recorded out of hour presentations in 2012-13. Of these, 45% were requests for emergency accommodation. 35% of clients who indicated that they had nowhere to stay were placed in temporary accommodation; 18% of clients refused the offer of accommodation and 47% were able to negotiate with family or friends to remain until the next working day.

Urgent advice requests included illegal eviction, being asked to leave by family, or been subject to fire or flood. Non-urgent advice included neighbour problems, tenancy difficulties and relationship breakdown with rights to reside.

## Feedback from Service Users

**The Homelessness Service is committed to involving service users in the planning and delivery of our services. Their needs and views should inform and drive our services and directly influence current practice standards, service reviews, departmental culture, operational decision-making, and the strategic thinking and priorities for future service developments. The Service actively asks service users for their views about the Service.**

Feedback received from service users during this year included:

- "I was supported throughout the whole process."
- "Kept up to date and contacted weekly."
- "Got more than I thought."
- "Very happy with the service."
- "I was very satisfied."

# WELFARE BENEFITS SERVICE

**Scottish Borders Council's Welfare Benefits Service consists of a team of advisers specialising in matters relating to social security benefits and tax credits. Their aim is to maximise take up of these for citizens of the Scottish Borders. This area of work is consistent with the Vision Statement for Social Work which seeks to promote well being, social inclusion and social justice and to work in partnership with other agencies to maximise opportunities and address disadvantage. Maximising income is undertaken by a combination of advocacy and appeal representation, assistance with benefits form completion, awareness raising, training and telephone advice sessions.**

The Welfare Benefits Service is based in Galashiels, although the team regularly work in a variety of locations throughout the Borders, working closely with a number of partner organisations and stakeholders in order to improve customer service delivery and to ensure that the service extends to the socially excluded. The service is currently in receipt of funding from Macmillan Cancer Care, Fairer Scotland Fund and the Child Care Partnership in respect of three projects and has a Service Level Agreement with the Department for Work & Pensions Visiting Service.

The three externally funded projects have developed very successfully over the year and confirmation was received that the Fairer Scotland funded project for a Welfare Benefits Officer (Mental Health) was extended for a further year.

As well as representing customers at Social Security Appeal Tribunals and advocating on their behalf, Welfare Benefits officers support Social Work locality staff and also deliver training on benefits and tax credits. This year, in addition to being involved in the Scottish Borders Welfare Reform Programme in a number of different roles, officers have been heavily involved in delivering awareness sessions on Welfare Reform and training on Personal Independence Payment.

The Welfare Benefits Service is also an integral part of the Government's Partnership and Continuing Employment (PACE) team which deals with redundancy support in the Borders. As the service has been identified by PACE as a major part of their response, representation at events is seen as a priority area of work. For many people facing redundancy their immediate concern is how their income will be affected.

The statistics for this year have again shown significant financial income gains for those accessing the Welfare Benefits Service. There has been a reduction in the amount of people directly accessing the service but there are a number of factors which would explain this change and are noted at Figure Seven.

## **£6 million Gains achieved by the service for customers**

This figure reflects increased income to customers from advice only enquiries and further action referrals which have been closed and income gains confirmed. This figure also encompasses gains which have been achieved through partnership working with the Department for Work and Pensions Visiting Service; a total of £907,772 (15%) of gains was secured through this collaboration.

The work of the Welfare Benefits Service has therefore contributed to aims one and three as stated in the Scottish Borders Council's Tackling Poverty and Financial Inclusion Strategy:

**Aim One** - 'Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt.'

**Aim Three** - 'Improve access to information and advice to help maximise incomes.'

Similarly, the service has aligned with Scottish Borders Council's Single Outcome Agreement, National Outcome No 7: 'We have tackled the significant inequalities in Scottish Society'.

## **The local outcomes for the service were as follows:**

- Maximise the monetary gains by people accessing the Welfare Benefits Service: £6,004,877 – 103% of target achieved.
- Increase the number of people accessing the Welfare Benefits Service: 2448 – 89% of target achieved.

# Facts and Figures

Figure 4: REFERRALS BY HOUSING MARKET AREA (HMA)

Source: SBC WBS

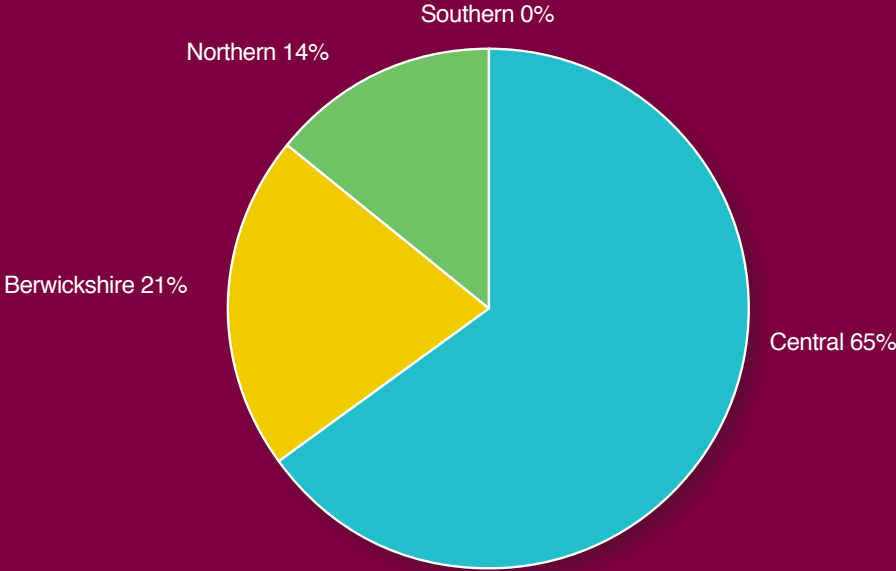
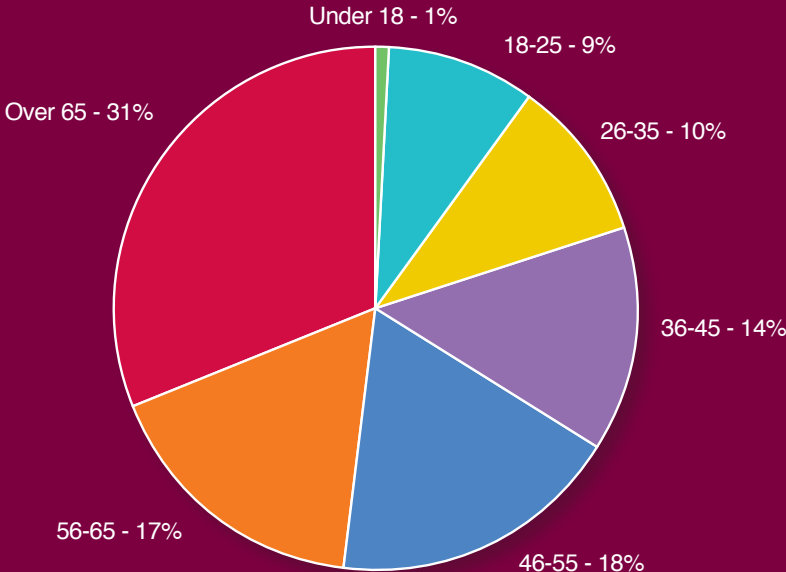


Figure 5: REFERRALS BY AGE GROUP

Source: SBC WBS



As Figure Four demonstrates, the Central HMA can account for the highest number of referrals to the Service, with 65% of all referrals in 2012-13 coming from people who reside in the central area. This high number can be attributed to the population of the Central HMA, as it encompasses 62% of all households in the Scottish Borders.

Figure Five portrays the number of referrals received to the service by age group. As Figure Five illustrates, 31% of people accessing the service were aged 65 years and older. According to figures recorded in the 2009 Census, 18% of

males and 29% of females in the Scottish Borders are of a pensionable age; 2% and 3% higher than the national average. A total number of 3,150 people within the Scottish Borders are claiming Attendance Allowance and 5,330 are claiming Pension Credit. When compared to the 8,860 people of working age who are claiming welfare benefits in the Scottish Borders, it is possible to ascertain that the Scottish Borders has a higher than average ageing population, which may account for the high proportion of enquiries from people of a pensionable age to the Welfare Benefits Service.

### Figure 6: SOURCE OF REFERRAL

Source: SBC WBS

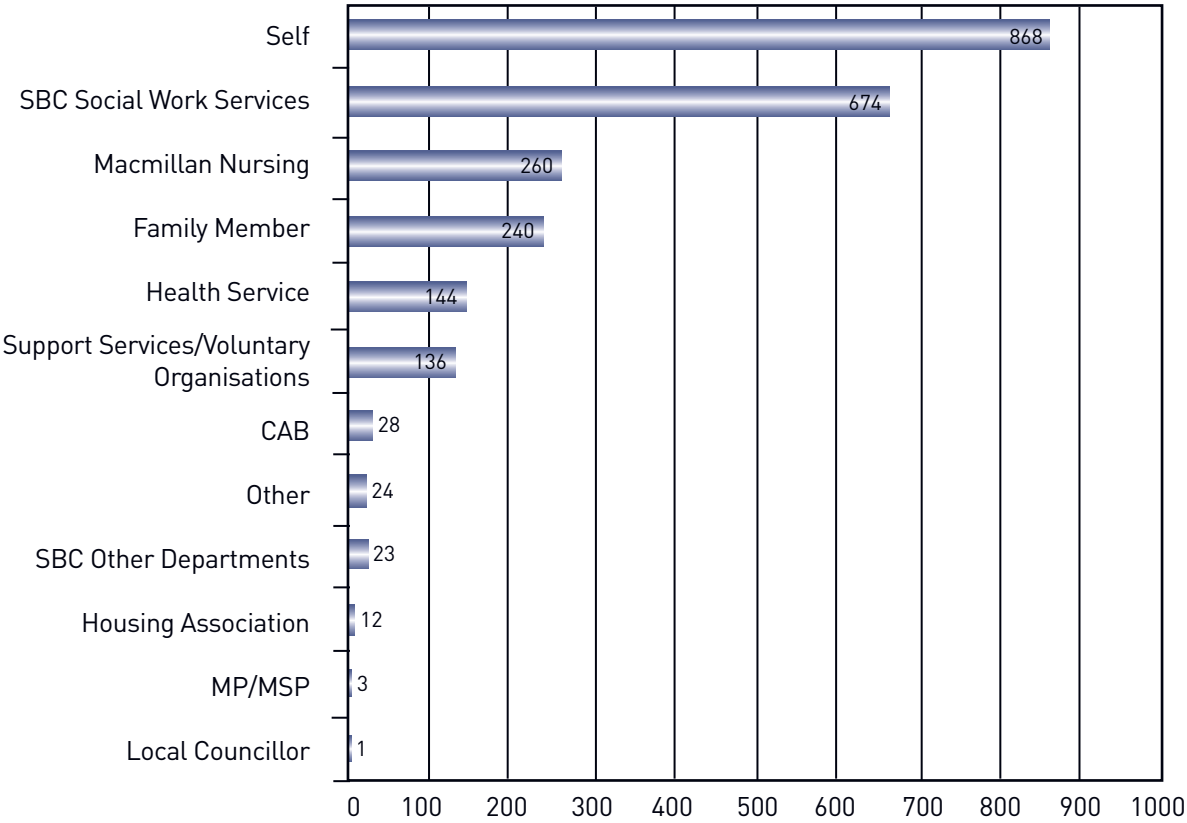


Figure 7: REFERRALS 2012/13

Source: SBC WBS

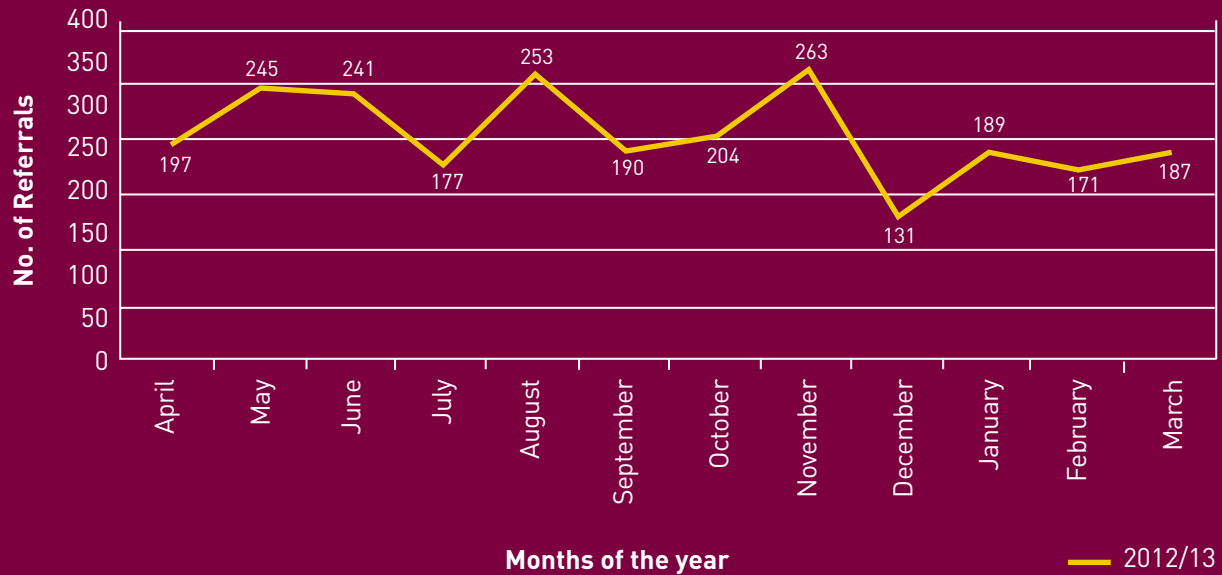


Figure Seven demonstrates the number of referrals to the service throughout 2012/13. This trend closely mirrors the number of referrals in previous years, however, there were slightly less referrals this year than there were in 2011/12. It is possible that there could have been some minor reduction in April 2012, due to the office move, and more generally due to the Citizens Advice Bureau taking on some of the more general advice enquiries. However, the most significant change from November 2012 is due to the change in referral process for those over 60 with Social Work staff now making direct referrals to the DWP visiting service for this age group.

# WELFARE BENEFITS OFFICER (MENTAL HEALTH)

**This post was originally established on a temporary basis through the Fairer Scotland Fund in order to address increasing demand and to effectively tackle poverty for those affected by mental health issues. The nature of mental illness can mean increased anxiety for many. Welfare benefits assistance can be critical in contributing towards recovery by relieving anxiety and stress in relation to financial matters.**

A specialist officer allows greater consistency in dealing with cases and as the officer is regularly working with those affected by mental health issues as well as health professionals in this field, a greater knowledge of how certain conditions affect individuals is gained which allows more detailed and relevant questioning in relation to disability related benefit claims and potentially a higher chance of success at the initial stages.

The project was originally funded for two years by the Fairer Scotland Fund and due to the results achieved the funding has been extended. The officer is based within the Welfare Benefits Service at Paton Street, Galashiels and attends the Social Work Mental Health Team offices at Huntlyburn Stables one half day per week, from where ward visits can easily be made.

Presentations on the benefits available to those with mental health problems and the effects of ongoing and forthcoming changes resulting from the Government's welfare reform programme have been made to mental health professionals and other agencies.

The annualised increased financial gains to those accessing this service has consistently met or exceeded its targets, which is currently an annualised financial gain to clients of £600,000. The actual amount achieved in the third year of the project (01.08.11 – 31.07.12) was £600,492.



**The following case study gives an insight into the type of case that the officer may become involved in:**

## Case Study

**Mr A was referred by the Social Work Mental Health Team. He has depression and a severe heart condition. He had been living off his savings and an occupational pension for some time and was not in receipt of any benefits or his state retirement pension. The officer made enquires and established that Mr A had been in receipt of incapacity benefit but this had stopped on his 65th birthday, several months earlier, and he had not claimed his retirement pension. Mr A had also been in receipt of Disability Living Allowance but this had been suspended after he had moved house and not informed the DWP of his new address. He had not claimed Housing Benefit as he believed that his landlord would be told and he might be evicted.**

**Claims were made to Retirement Pension, Pension Credit, Attendance Allowance and Housing Benefit. Arrears of DLA from when he changed address to the expiry of his award were also paid. He received arrears of benefits totalling over £6,000 and an increase of £290 to his weekly income. He was also reassured that his Housing Benefit would be paid to him, and that his landlord would not be informed of his claim or of his financial circumstances without his express permission.**

# THE BORDERS MACMILLAN WELFARE BENEFITS PARTNERSHIP

The Borders Macmillan Welfare Benefits Partnership is a joint project between the Welfare Benefits Service, Macmillan Cancer Support, NHS Borders Macmillan Centre and the DWP Visiting Service. The project, which has been funded by Macmillan Cancer Support for three years, commenced on 17th August 2009 and since then a dedicated Macmillan Welfare Benefits Officer and Assistant have operated between the Welfare Benefits Service office in Galashiels and the NHS Borders Macmillan Cancer Centre.

The partnership aims to increase the income of those affected by cancer in Scottish Borders by assessing benefit entitlement, assisting with benefit applications, representing at appeal tribunals, and accessing Macmillan grants. In addition, the service gives streamlined access to other useful services such as money, housing and energy advice as well as occupational therapy. The Welfare Benefits Service already has a Service Level Agreement with the DWP visiting service, but further protocols have been put in place within the partnership to make certain that there is a priority service for those who are terminally ill ensuring that they are given a seamless service.

## **£1.7 million annualised gains achieved for people in the Scottish Borders affected by cancer.**

For the period 2012/2013 the partnership target to increase annualised income for those affected by cancer was £800,000. From April 2012 to March 2013 the annualised gains were £1,723,927. These figures include £14,000 in Macmillan Grants, which are most commonly used for increased fuel costs, travel and clothing. 43% of the referrals to the partnership are from the Borders Macmillan Cancer Centre, 32% are through self referral, 7% are from other Health and Social Work professionals and the remainder a mixture of family and others such as benefit advisers at the Western General Hospital.

**The total annualised gains from the start of the partnership in August 2009 to March 2013 were £5,865,154 with 2,234 referrals received and 179 with ongoing action.**

There is no doubt that the close working relationship with the Borders Macmillan Centre has played a significant part in the success of the project and has allowed the Welfare Benefits Officer and Assistant greater knowledge and understanding of different types of cancer and how it impacts on the lives of patients. This in turn assists them with the completion of benefit applications and with the challenging of decisions. It has also meant that quality supporting evidence can be gained directly from the Macmillan and NHS professionals to support appeal cases.

In 2012-2013 there were 41 reconsideration and appeal cases lodged. Of these, 31 have had the decision changed in favour of the customer, with only 7 having to be taken to an appeal hearing. There are still 3 cases awaiting a decision. Appeal cases can take several months to be heard and the submission of quality evidence prior to an appeal means that clients often have to wait less time for their decisions to be changed and consequently do not have the added stress of attending a tribunal hearing.

The case study below demonstrates the type of help that the officer can give.

## Case Study

Miss P is a young woman of 22 who was diagnosed with Acute Lymphoblastic Leukaemia in 2010 and developed significant side effects from intensive chemotherapy. She developed vascular necrosis of her shoulder and both hips causing severe pain. Surgery is planned to help with these difficulties. She has a young child and has moved back into her mother's home where her mother provides care for Miss P and her young daughter.

Miss P had been given assistance to claim Disability Living Allowance (DLA) in 2010 and was awarded the high rate care component (£77.45 per week) and the high rate mobility component (£54.05) for 2 years. On completion of the renewal application, the Department for Work and Pensions (DWP) decided that she was no longer entitled to any Disability Living Allowance. She had a Motability car through her entitlement to the high rate mobility component

of the DLA and the DWP decision meant that she would lose her car. It also meant that her mother would lose her Carers Allowance. An appeal was submitted and detailed supporting evidence was obtained from her consultant.

The DWP changed the decision and re-awarded the DLA for a further 2 years. The Carers Allowance was also re-instated. The ability to obtain supporting evidence quickly and to submit an appeal meant that Miss P's mother was financially able to continue to provide the necessary care. It allowed Miss P to be able to attend various hospital appointments in Edinburgh using her Motability car. It also meant that a lengthy wait for a Tribunal hearing was avoided along with the need to attend to give evidence in person which helped to reduce her anxiety and stress.

## Service Development

Funding for the partnership has been provided by Macmillan Cancer Support since 2009. A bid in order to continue and extend the role of the existing Borders Macmillan Welfare Benefits Partnership has been successful with Macmillan Cancer Support and Scottish Borders Council providing funding on a 50/50 basis from May 2013. This means that professional support will continue to be delivered by the Council's Welfare Benefits Service and allows for full co-ordination of advice thus ensuring a holistic approach and the best opportunity for maximising income.

In addition to maintaining the existing level of service for people affected by cancer in Scottish Borders, the aim of the future partnership is to build on this by developing, to a greater extent, knowledge and awareness of cancer related issues more widely amongst partners and stakeholders thus widening the knowledge and skills base across the borders. This would allow for greater sustainability of advice to people affected by cancer in the longer term. This is of particular importance given the significant ongoing changes to the benefits and tax credits through Welfare Reform.

The Welfare Benefit Service has been successful in its bid to the Change Fund to provide a future planning service on a face to face basis for older people. This will include Guidance on Power of Attorney options, making a Will and funeral planning. The project will be piloted for 18 months specifically aimed at older people affected by cancer.

## Customer feedback

Feedback has indicated that the work of the partnership has certainly eased the difficulties people experience with benefit claims.

### **A customer Satisfaction Survey was completed in November 2012 and had a 48% return rate:**

- 80% of respondents felt that the help provided had made a positive difference in their life.

Respondents were asked if the Partnership had assisted in making changes which had improved their wellbeing.

- 60% felt less stressed
- 18% said they felt healthier
- 12% felt they had fewer visits to health professionals
- 12% felt they had other changes
- 5% felt there was no change.

### **Comments made include:**

- "It made things less stressful financially and so benefited me in a healthy way in that I was able to concentrate on getting better"
- "My state of mind is better more positive outlook on life"
- "The benefit of having a welfare benefits officer to help with the form-filling and letting us know what help was available is immeasurable. I would not have known about or even applied for assistance without her help. This is a great step forward for cancer patients."





## CHILD CARE PARTNERSHIP PROJECT (CCP)

Working in conjunction with the CCP, the aim of this project is to increase the take up of tax credits for working parents and to increase awareness of help with child care costs.

In this reporting year, gains of **£451,658** have been achieved as a result of the work undertaken.

The case study below gives an example of the type of work carried out under the CCP.

### Case Study

A mother recently separated from her husband, and with no previous experience of the benefits or tax credits systems, moved into a very small privately rented one bedroom flat. She was very upset by this change in circumstances and in particular the need to share a bedroom with her four year old son. In order to look after her son, and also to limit the childcare costs, she had reduced her working hours. This unfortunately meant that she could not afford to move to a more suitable two bedroom property. She was on a number of housing waiting lists but had been advised that there would be nothing coming along very soon. As a result she felt completely trapped and isolated.

Following advice, a claim was submitted to HMRC for Working and Child Tax Credits which included childcare costs. At the same time a claim to Housing Benefit and Council Tax Benefit was made. The outcome of these claims was an increase in her available income of £178 per week. The money itself was a major boost to her wellbeing but the fact that she could now afford to move to a two bedroom property made a significant difference.

Building and maintaining good relationships with child care providers throughout the Scottish Borders and regularly delivering advice sessions on a one to one basis to parents of young children continues to be an important part of the project.



## TRIBUNAL REPRESENTATION

A large part of the Welfare Benefits Officer role is assisting with appeals and tribunal representation. Sometimes when evidence is submitted the decision can be changed in favour of the appellant, the appeal is lapsed and attending a Tribunal is not necessary. In a small number of cases it may become evident through additional medical evidence or further information that the appellant will not meet the criteria for the benefit under appeal. In these cases the appellant would be encouraged to withdraw and any further options explained.

In this reporting period Welfare Benefits Officers appealed 250 cases. Of these 159 cases were successful and 44 cases were withdrawn. The success rate was 77%.

The greatest proportions of tribunals are heard in Galashiels. However, some are heard in Berwick and Industrial Injuries cases in Edinburgh. Where an error of law is identified by the representative following a tribunal, cases can be heard by the Upper Tier Tribunal. Four cases went to Upper Tier Tribunal in this year.

### Case Study

Miss R has a learning disability and mental health problems. A Welfare Benefits Officer is currently appealing her case on the basis that the decision maker has not fully taken account of her mental health problems and how they affect her on a daily basis.

This is the third time in three years that Miss R has failed the work capability assessment, scoring zero points. On the two previous occasions, 2010 and 2011 she has had to attend a formal appeal Tribunal in which she was successful in gaining sufficient points to pass on a number of descriptors. At the appeal in 2010 she was awarded a total of 21 points, 15 being the required amount. In 2011, the same number of points were again scored again at Tribunal.

While this case study does not demonstrate complex technical issues it does demonstrate the importance of advocacy and representation being readily available to the most vulnerable in our community.

## SURE START

Sure Start is a Government programme whose aim is to provide support to families with very young children. A joint initiative between Social Work and NHS Borders allows the Welfare Benefits Service to offer income maximisation checks to parents of children under four, living in the Scottish Borders.

This covers a range of benefits including maternity and disability benefits, tax credits, income support and housing and council tax benefit. Close working between WBS staff, Sure Start midwives, health Visitors and workers in Family Centres has allowed the successful development of this project throughout the Borders.

Much of this work can be complex and time consuming as entitlement to grants and vouchers is interlinked to other benefits/tax credits. As a result matters may not be resolved in one visit but the input often enables parents to buy essential equipment for their baby or child and to relieve the stress of their financial situation.

## CUSTOMER SERVICE AND FEEDBACK

We aim to ensure that our service is customer-focussed, efficient and accessible to everyone living in Scottish Borders. Most customers using the welfare benefits service are seen either at home, a local council office or in an NHS setting, although appointments can be made in other appropriate locations. A significant number of customers receive telephone advice, with some choosing to communicate by letter or email. Where appropriate, interpretation and translation services are used and information is offered in alternative formats.

The following comments have been made by customers:

### Compliments

*'Thank you for your help in getting my DLA renewed. It's been a gruelling winter health wise for me so its been a real help not to have to battle through the system by myself and your efforts on my behalf have been much appreciated and with a positive result.'*

*'A special thank you for your patience in filling the enormous forms as well as having a very friendly manner which made me feel that I was a person who mattered. I now have a less worrying time, and have the mental ability to cope with my ill health without the financial worries that being in my situation brings'*

*'We both appreciate all the help you have given to us. We could not have come this far so quickly without you'*



## New Home Visit Protocol established

A customer complained that his wife had not been offered a home visit for an initial discussion with regards to her appeal. The Service Manager discussed the issue with the customer, explaining that it was not practice to visit until the appeal papers had been received as this gave the necessary information on which the officer would base their advice. It had become clear during the discussion that the content of the initial phone call to the service coupled with the information given by the individual who had signposted the customer, had led the customer to believe that someone would be able to visit straight away.

As a result of this complaint, a home visiting procedure is being developed for the WBS and will be made available to customers and partner organisations.

## AWARENESS RAISING AND TRAINING

Over the course of the year, the service ran 26 Welfare Reform awareness sessions throughout the Borders for workers in health, social care and the voluntary sector including sessions held in a combination of family centres and community teams. The service also held 7 training events specifically relating to Personal Independence Payment.

### How to access our service:

**Call:** 01896 661394

**Fax:** 01896 662765

**email:** [wbs@scotborders.gsx.gov.uk](mailto:wbs@scotborders.gsx.gov.uk)

**Write to:** WELFARE BENEFITS SERVICE  
Scottish Borders Council | Paton Street  
Galashiels | TD1 3AS

# WELFARE REFORM

## Welfare Reform and the impact on Housing Strategy and Services

**One of the greatest challenges for Housing Strategy and Services during 2012-13 has been impending changes to the benefit system under the Welfare Reform Act 2012. The Act represents the biggest change to the welfare benefits system in the last sixty years, with the potential to affect all working age benefit and tax credit claimants.**

The estimated financial loss to residents of the Scottish Borders from 2010-2015 is £38,148,326. Steps have been taken at Scottish Borders Council to not only help support the people who will be affected by the impending benefit changes, but also to put measures in place to help ease the pressure which these changes will inevitably put on Council services.

## Universal Credit

**The introduction of Universal Credit, which is described by the Department for Work and Pensions as 'a new single payment for people who are looking for work or on low income' will be the embodiment of the new benefit system. The Government intends that it will be seen as a means to help claimants and their families to become more independent and will simplify the benefits system by bringing together a range of working age benefits into a streamlined payment.**

Universal Credit is formulated on a complex set of regulations and aims to blend benefits being replaced with new and additional ones. It will be phased in nationally from October 2013 to October 2017. In recognition that these changes

will have significant impact upon claimants; Council services and revenue streams; other service providers (including RSLs); private landlords and the voluntary sector advice and support services, the Council has engaged with stakeholders and established a number of thematic work streams and working groups through a Community Planning approach.

**Four of these are being chaired by Housing Strategy and Welfare Benefits staff. These are:**

**The Customer Journey** – establishing the impact of welfare reform changes on client groups and mapping the support and processes that will be required to support and advise them under the new arrangements, including support and advice on managing budgets and obtaining a bank account. This will also look at the business impact of the reforms, including revenue impact and service re-design.

**Housing Strategy Impact** – establishing the impact that the welfare reform arrangements will have on supply and demand for social housing and look at the actions that can be taken to balance supply and demand and to ensure that mitigating actions are in place to deal with gaps in supply and demand.

**Private Sector Housing** – to look at the impact of welfare reforms on the private rented market and to support both private landlords and tenants in the private sector through the transitions to new arrangements.

**Homelessness** – to assess the impact welfare reform will have on homeless and potentially homeless people and the provision of homelessness services. It will review and amend policies and procedures in the light of the changes in order to prevent homelessness whenever possible and to ensure people who are homeless receive the best possible support and advice. This work stream will also consider the business impact of the reforms, including the revenue impact and possible reconfiguration of Council managed properties.

The groups have met a number of times and action plans developed are being implemented.

## Personal Independence Payment

Personal Independence Payment (PIP) is a new benefit for people who have problems getting around out of doors, or who need personal care supervision or support due to a disability. PIP will be introduced for new claimants in the Scottish Borders from 10 June 2013 and will replace Disability Living Allowance (DLA) for people of working age.

If you are aged between 16 and 64 after 10 June 2013 and you receive DLA at some point between October 2015 and Spring 2018 you will be invited to claim PIP instead.

A considerable amount of awareness raising and training has been undertaken by the Welfare Benefit Service and partner organisations in relation to the introduction of PIP as the qualification criteria are quite different to Disability Living Allowance. The changes in the qualifying criteria are likely to mean a negative financial impact for some claimants as well as Scottish Borders Council, who base charging for care and housing support on a service user's income, which often includes DLA or PIP.

## Scottish Borders Welfare Reform Programme: Universal Credit & Personal Independence Payment Project Group

As part of the Scottish Borders Welfare Reform Programme, the Universal Credit & Personal Independence Project Group is trying to establish the training needs of advice and support workers, social care and health professionals and third sector organisations in relation to some of the changes brought about by Welfare Reform.

The group is also trying to map out the ways in which clients/claimants access welfare benefits at the present time, and also to gain some information about the help that will be made available to those from various sources of support after Personal Independence Payment and Universal Credit are implemented. Two questionnaires were sent out to all relevant organisations in the Scottish Borders to ensure the most comprehensive response possible.

- **Training needs** – In total there were 51 responses (37 provide information and advice about welfare benefits and tax credit issues either by displaying leaflets or direct contact with service users) The following table identifies how many staff will need training in specific areas.

	Type 1*	Type 2	Type 3	Type 4
Personal Independence Payment	314	202	101	49
Universal Credit	316	203	97	48
Budgeting from benefits	255	167		

Source: SBC HST

\*Type 1: Signposting & Awareness, Type 2: Early Stage Guidance, Type 3: Casework, Type 4: Advocacy, Representation and Mediation.

- **Customer Journey** – In total there were 26 responses. Respondents were asked a number of questions regarding to the type of support they provide, how it is offered and specific questions regarding Personal Independence Payment and Universal Credit

Work is also ongoing to identify possible venues with access to computers for those who may need to claim Universal Credit but who do not have access at home. It will also be necessary to establish what support might be available in different venues.

## Communicating change to claimants

Housing Strategy and Services have taken several steps to manage and support the implementation of Welfare Reform; the principal focus has been placed on the claimant and the communication of the impending changes has been a top priority for the Group.

### **This has been managed via the following:**

**Website development** – Through the joint working between several departments in the Council, the corporate website was developed to allow for clear and concise information detailing the changes and their potential consequences. A new section devoted entirely to Welfare Reform was created, and links to existing benefit and housing pages were constructed to allow for easier navigation.

Google Analytic Statistics demonstrate the effectiveness of these new webpages. From the construction and publication of the new Welfare Reform section (November 2012) to 01 April 2013, there have been 651 'hits' to these webpages. The highest number of visitors occurred in March, which suggests that people were accessing the pages to obtain more information about imminent benefit changes.

**Leaflets** – New leaflets have been constructed to communicate changes under Welfare Reform. These leaflets have been distributed to local Social Work Officers, and Welfare Benefits Service staff have issued leaflets directly to clients.

**Private Sector Housing Workstream** – This workstream was established to look at the impact of Welfare Reforms on the Private Rented Market and to support both private landlords and tenants in the private market through the transition to new arrangements.

### **The principle objectives of the workstream are:**

- To assess the impact of Welfare Reform on Private Sector Landlords and tenants.
- To support, advise and enable Landlords to meet the challenges of Welfare reform.
- To support and mitigate impacts of the implementation of Universal Credit upon tenants in the private rented sector.
- To communicate and liaise with Private Sector Landlords via the Private Landlord Forum.
- Determine communication requirements to meet the needs of Landlords and tenants in the Private Rented Sector.

**Private Landlord Forum** – A Private Landlord Forum was held in October 2012 to keep Landlords abreast of information relating to how impending benefit changes may affect them and their tenants. The Forum was well attended and three Landlords were recruited onto the Private Sector Housing Workstream.



# HOW YOU CAN CONTACT US

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## SOCIAL WORK

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