



**Customer Opinion Panel Minutes**  
**Wednesday 17th February 2016 – Council Chambers**

**Gosport Borough Council**

Charles Harman	-	Head of Operational Services
Lisa Arthur	-	Benefits Team Leader
Clare Collins	-	Benefits Team Leader
Emma Vanson	-	Asset Management Officer
Denise Hudson	-	Resident Involvement Officer
Val Leopold	-	Senior Housing Officer
Carol Garrett	-	Housing Officer
Laura Wise	-	Admin Officer

**Guests:**

Mrs M Cook	Miss S Bellerby	Mrs V Twyman	Miss R Walker
Mr B Wakefield	Mrs S Greenwood	Mr P Batty	Mrs P Grant
Mr T Bott	Mrs T Bott	Mr J Mardle	Mr B Pullen
Mr D Redford	Mrs R Hill	Mr B Sherman	Mrs J Mckay
Ms J Light	Mr B Hudson	Mrs L Hay	Councillor Bateman
Mr K Burns	Mr J Cante	Mrs S Kimbley-Brown	

**Apologies:**

Mrs Bedford	Mrs S Spelzini	Miss J Reed
Mr Good	Mr R Forster	Mrs Brown

		<b>Action</b>
1.	<p><b>Welcome and Introduction</b></p> <p>Denise Hudson opened the meeting and gave introductions.</p>	
2.	<p><b>Welfare Reform Update</b></p> <p>Lisa Arthur and Clare Collins, Benefit Team Leaders gave an update on the Welfare reform changes. Please refer to the Welfare Reform presentation.</p> <p>They stated the changes have been met with mixed reviews. They presented the following proposed changes by the Spending Review and 2015 Autumn Statement which is currently underway:</p> <p><b>Benefit Cap</b> – limit on the total amount of certain benefits you can get if you are working age.</p>	

Currently the cap is £500 per week for a couple (with or without children) and lone parents. It is £350 for single people with no children. From April 2016 the cap will be reduced further to:

- £384.62 a week if you are a couple or have children (a reduction of a further £115.38)
- £257.69 a week if you are a single person (a reduction of a further £92.31)

Customers who are already affected by the cap will have their benefit reduced sometime after April 2016, depending on where they live. Currently we have 16 cases with a CAP – we don't yet know how many new cases will be affected.

**Reduction in Social Sector Rents** – Rents for tenants living in social housing in England, including Council Tenants will reduce by 1% per annum for 4 years from 2016, this is now with the exception of Support Exempt accommodation and sheltered housing.

**Freeze on working age benefits** – From April 2016 working age benefits including, tax credits & Local Housing Allowance will be frozen for 4 years; Disability Benefits will be uprated using the Consumer Price Index (CPI), which means no increases this year.

**Equalisation of State Pension Age from April 2016** – Plans to bring women's pension age in line with men's pension age will be fast-tracked from April 2016, so that women's pension age reaches 65 in November 2018. Pension age for men and women will then increase to 66 from December 2018 – April 2020.

**National Living Wage** – From April 2016 the new National Living Wage will be introduced, starting at £7.20 per hour (compared to minimum wage currently at £6.70) for workers aged 25 and above and rising to £9 per hour by 2020.

**The family premium** - is an amount of £17.45 included in a benefit calculation when there is at least one dependent child in the household. Government is removing Housing Benefit/Local Council Tax Support Family premium from May 2016 for new claims, which means levels of benefits will be lower for these types of households.

**Housing Benefit** - will limit backdating to a period of 1 month. Currently, we can backdate a claim for a maximum of 6 months for working age and 3 months for pensioners, so this is a big change. It is important therefore that the message is out in the community about claiming as soon as you think you are eligible.

**Mortgage Interest** – If you own your own home you can get help with the interest element of your mortgage from the Department

for Work and Pensions via the Job Centre if you have received certain out of work benefits for 13 weeks. From April 2016 this period will increase from 13 weeks to 39 weeks, and from April 2018 these will be paid as a loan – so Homeowners will have to repay this!

**Housing Benefit** - changes to the temporary absence rules – Currently, if you claim Housing Benefit and you are temporary absent from your home abroad, Housing Benefit can be paid for up to 13 weeks. From April 2016 the Housing Benefit and Pension Credit payments will reduce from 13 weeks to 1 month, to align with new Universal Credit legislation – so much harsher rules!

From April 2016 – households on Pension Credit will need to report ALL changes of circumstances to The Pension Service that will affect their benefit, as they happen. Currently, customers may have an ‘assessed income period’ where they only need to report certain changes.

Pensioners over 75 who have an indefinite Assessed Income Periods (AIP) in place will not be affected.

**The Single Tier State (or New state pension) Pension** is being introduced from 6/4/2016, this means all women born on or after 6/4/1953 and all men born on or after 6/4/1951 will reach state pension age after the introduction of single tier and will receive a single tier pension. The amount will be set above the basic level of means tested support, which is £142.70.

**Universal Credit and Housing Benefit Child Restriction** – In households with more than 2 children any subsequent child born after April 2017 will not be eligible for further support within the calculation of benefits.

**Housing Support restricted for young people** – From April 2017 customers out of work aged 18-21 making a new claim will no longer be automatically entitled to housing support for new claims within Universal Credit. This measure will not apply to lone parents under the age of 21, vulnerable groups and those living alone who have been working continuously for the preceding 6 months. The length of the protection is unknown at this time. Note not Housing Benefit at the moment.

It was the intention that Universal Credit would be fully rolled out by 2016/2017 but as the start dates are delayed, so will the full transition of current caseloads.

Personal Independence Payment (PIP) replaced Disability Living Allowance (DLA). It was expected that re-assessment of DLA claims would start in October 2015 and that all existing claimants would have been invited to transfer to PIP by October 2017. This is delayed and the date is now October 2018.

If you would like further information about the Welfare Reform, please contact the Council's Benefits Department who will be able to help.

The following questions were asked:

**Q: When does Universal credit get rolled out?**

A: The "Go Live" date is the end of March 2016.

**Q: Will Existing Housing Benefit customers get moved onto universal Credit?**

A: Yes they will, although we are unsure when this will happen.

**Q: Will Council Tax Support be Included within Universal Credit?**

A: No, it will not be included within Universal Credit; it has its own scheme and is administered by Gosport Borough Council so is separate from Universal Credit.

**Q: You are saying that Universal Credit will not be paid like the Housing Benefit currently is; will that mean that the individual is then responsible for paying their landlord rent money?**

A: Yes that's right.

**Q: Following on from that question, do you think it is a concern that a vulnerable person may not be able to manage that responsibility or that some people may not be able to manage the receipt of a large lump sum of money?**

A: Yes there are concerns but if a vulnerable person cannot manage this responsibility, then we can arrange that the landlord be paid directly. Although at the moment we are unsure of how strict this will be. There are also organisations around that can help people budget their money and assist those that may struggle with this. We are also happy to help. We can advise over the phone or if you would prefer you can visit the Town Hall and speak with us.

**Q: You have said in your presentation that people who have won the lottery or come into large sums of money will no longer get the financial help they once did. How will you know if individuals have large sums of money?**

A: We ask people to complete an assessment and it will be up to them to complete this honestly, providing the correct information. If they do not then this could be classed as a fraudulent claim. There will be yearly reviews to see bank accounts.

**Q: How long have you been involved in Welfare reform? Do you expect there to be huge issues?**

A: I have been involved since 2008. I was involved in the Council tax reform previously and we expected huge issues when this

	<p>came into force but it wasn't as bad as we expected so although there are concerns with the Universal Credit we feel we are prepared and confident.</p>	
3.	<p><b>St Vincent Road Development Update</b></p> <p>Emma Vanson, Asset Management Officer gave an update on the development of 16 new properties which are being built in St Vincent Road. (Please see attached presentation).</p> <p>The following questions were asked:</p> <p><b>Q: How many properties will there be?</b> A: 14 x 2 bedroom properties and 2 x 3 bedroom properties.</p> <p><b>Q: When is the completion date?</b> A: End of 2016</p> <p><b>Q: Who will let these properties?</b> A: Gosport Borough Council will let and manage these properties.</p> <p><b>Q: How does Right to Buy work with these properties?</b> A: They are not protected from right to buy but we would get what we paid to build them if they were sold under right to buy and the discount would be close to nil.</p> <p><b>Q: How many of the old properties were pulled down?</b> A: There were 12 one bedroom bungalows that were demolished.</p> <p><b>Q: Why haven't you built any one bedroom properties here?</b> A: The decision was based on housing need.</p> <p><b>Q: What is happening to the Addenbrook site?</b> A: It's a Hampshire County Council site and they have made a bid to get finance from the government for this project.</p>	
3.	<p><b>Tenancy Agreement Update</b></p> <p>Charles Harman gave a presentation/update on the changes to the tenancy agreement. (Please see attached presentation).</p> <p>During the presentation, the following questions/comments were raised:</p> <p><b>Q: After your presentation can I ask if another Fraud workshop can be arranged?</b> A: Denise will speak with Audit to see if this is possible.</p> <p><b>Q: With regards to the Tenancy Agreement consultation, can you publish the concerns and feedback from this in the AYS magazine?</b> Yes that can be arranged. There is an article going into the</p>	<p>Denise Hudson</p> <p>Charles Harman</p>

	<p>Spring edition that lays out all the proposed changes. So, it may not be the next one but certainly the one after.</p> <p><b>Q: With regards to laminate flooring, you have said that you have moved this to the front part of the agreement. Sometime ago we had neighbours who had laminate flooring fitted and we had a terrible time with noise from these neighbours. Thankfully they have gone now and the new neighbours have put down carpets but if the new people decided they wanted laminate would this be allowed?</b></p> <p>A: They would have to seek permission and if there have been issues previously due to laminate flooring then obviously we would take that on board when making a decision. Proper fitting and underlay under laminate flooring can greatly reduce noise levels. When seeking a decision, Housing Services would check if the property is a flat and which floor as this may affect the decision.</p> <p><b>Q: With reference to the clause Shortened the time you can leave a property unattended without having to inform us, from 6 weeks to 4 weeks (Clause 3.1). Is this right?</b></p> <p>A: Charles agreed to check this, and has since provided the following update for the minutes:</p> <p><i>“if you plan to leave the Property unoccupied for a period of over <b>six weeks</b> at any one time you must inform us in advance and provide us with an emergency telephone number for you or your representative, and advise us when you intend to return to the property. If you leave the Property unoccupied for a period in excess of six weeks and you have not previously informed us we may take action to end your Tenancy.”</i></p> <p>Changes to;</p> <p><i>“if you plan to leave the Property unoccupied for a period of over <b>four weeks</b> at any one time you must inform us in advance and provide us with an emergency telephone number for you or your representative, and advise us when you intend to return to the property. If you leave the Property unoccupied for a period in excess of six weeks and you have not previously informed us we may take action to end your Tenancy.”</i></p>	<p>Charles Harman</p>
<p>4.</p>	<p><b>Empty Property Update</b></p> <p>Charles Harman gave a presentation/update on empty property (void) process. (Please see attached presentation).</p> <p>During the presentation, the following questions/comments were raised:</p> <p><b>Q: Can you bring in extra resources to get the properties up to a certain standard and let the properties?</b></p>	

	<p>A: You can spend money on improving a property and on more operatives to undertake the work; with the latter it would speed up the process – and you may then have the ability to let the property quicker and get more rent in – but there is a trade off because the cost of work or the operatives eats into the extra rent you get. So, yes you can spend to save money but you've got to offset that against the cost of completing the work quicker (and of course be able to let the property quickly afterwards). We also know, from asking residents that it's not just about the standard of the property, the location seems to be the most important element for new tenants not condition.</p> <p><b>Q: I attended a full council meeting, will you be losing staff?</b> A: I will cover this in the next section (Housing Review).</p>	
5.	<p><b>Housing Review Update</b></p> <p>Charles Harman gave a presentation/update on the current review of Housing Services. (Please see attached presentation).</p> <p>During the presentation, the following questions/comments were raised:</p> <p><b>Q: Will we get some feedback?</b> A: Yes. The review is about preparing ourselves for changes that are expected in the future. The impact of the rent reduction is clearly going to put pressure on budgets going in to the future and the full extent of the impact is going to have to be considered at some point – but this review is essentially about meeting challenges other than budgetary.</p> <p><b>Q: Are we going to keep COP?</b> A: It is too early to rule anything in or out but personally I would be surprised if that wasn't the case.</p>	
4.	<p><b>Any Other Business</b></p> <p>Tenants were asked if they would like the opportunity to raise any general questions or concerns regarding Housing Services.</p> <p>The following questions/comments were raised:</p> <p><b>Q: With regards to planned bathrooms and kitchens, I've improved my property including my bathroom but my toilet is really old and needs changing but I've been told it's all or nothing. This isn't fair; can anything be done about this?</b> A: We will speak with the relevant officers at the Council and let you know.</p> <p><b>Q: At the Contract Monitoring Group Meeting, I raised an issue about the kitchen information pack and brochures. The information pack gives information about what work and</b></p>	<p>Denise Hudson</p> <p>Denise Hudson</p>

	<p><b>choices a tenant can expect to be done but the information provided in the pack is not actually being done? Where are you with this?</b></p> <p>A: It was agreed at the last Contract Monitoring Group Meeting that all the information packs and brochures will be reviewed starting with the Kitchen ones. Denise Hudson and Sue Kendall have already met to discuss this and are meeting again this week to make changes to the pack and the brochure. Then a joint meeting with Kier has been arranged in early March ensure the processes are correct. Progress will be reported on at the next Contract Monitoring Group Meeting.</p> <p><b>Q: If there is a fault with a new fitted kitchen; who pays for the problem to be fixed?</b></p> <p>A: This is covered within the contract. However, we do monitor snagging particularly with planned programmes and we are able to identify common issues and deal with these.</p> <p>There was a general discussion about the 1% rent reduction and how it works and how it was likely to impact on residents and the service.</p>	
5.	<p><b>Date of next COP</b></p> <p><b>To Be Confirmed</b></p>	

**Distribution:-**

Attendees, HSH, Chairman of Community Board, Housing Spokesmen, Group Leaders, Web Site