

**Manchester City Council
Report for Information**

Report to: Economy Scrutiny Committee – 4 September 2013

Subject: Welfare Reform

Report of: Head of Regeneration
Head of Revenues and Benefits

Summary:

This report provides an overview of the coalition government's welfare reform changes and the current and potential impacts on Manchester and its residents. It gives a summary of the work underway to assess and respond to the impacts and what the Council is doing to mitigate the effects on households.

Recommendations:

Committee is requested to note the contents of the report and the steps being taken to support residents with the welfare reform changes.

Wards affected:

The welfare reform changes have had significant impacts on all wards in the city. Some wards are more adversely affected than others and this is dependent on the numbers of working age residents who are in receipt of benefits.

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Background Documents:

The following documents disclose important facts on which the report is based and have been relied upon in preparing the report. Copies of the background documents are available up to 4 years after the date of the meeting. If you would like a copy please contact one of the contact officers above.

Centre for Local Economic Strategies (CLES): 'The Cumulative Impact of Welfare Reform in Manchester', May 2012

CLES: 'The Economic and Social Implications of Welfare Reform in Greater Manchester', March 2013

Background

The coalition government has introduced a series of welfare reforms and changes to the welfare to work provision under the provisions of the Welfare Reform Act of 2012, with the stated intent of 'making work pay'. They also wish to cut £18bn from the welfare budget.

A report was presented to the Economy Scrutiny Committee on 6 February 2013, which gave an overview of the potential and actual impacts of welfare reform and the measures that the Council and partners were planning to put in place to minimise those impacts. The report provides an update on this work.

The report also includes details of the administration and impact of the elements of the welfare reform agenda that are within the Council's administration and the impact on the Customer Service Organisation.

1. Strategic Response

2.1 Centre for Local Economic Strategies (CLES) report

The Council commissioned the Centre for Local Economic Strategies (CLES) in February 2012 to carry out research on the potential impact of welfare reform on the city and its residents. The findings of this research are presented in the final report 'The Cumulative Impact of Welfare Reform in Manchester', May 2012. The report considered the impacts of the reforms under three themes – services, places, and people; and provided a number of recommendations for the Council to mitigate and minimise these impacts. The findings helped focus the Council's priorities for responding to Welfare Reform.

2.2 Welfare Reform Programme Board

The Council set up a Welfare Reform Programme Board in September 2012 to provide strategic direction for the response in Manchester, and to coordinate a programme of work across the Council and key partners. The Board monitors intelligence on the cumulative impacts at a local level (production of a welfare reform dashboard), identifying existing and emerging areas of need and gaps in resources as well as ensuring that practical issues and actions are coordinated across the Council.

The Council's response has focussed on reducing dependency on services and promoting independence and responsibility, ensuring that residents have the information and advice they need to make informed decisions. Channelling communications and targeting those residents most affected by the reforms has been a key priority for the board. For those who are out of work and able to work, the priority is to support them into employment. Experience and lessons learnt from previous work such as engaging and supporting Incapacity Benefit claimants through reassessment has informed our approach. Further details of the Council's approach to communication and resident engagement is covered in section 9.

2.3 The Council's local response

Local level responses are being led by Strategic Regeneration Framework (SRF) Welfare Reform Task and Finish Groups. Direction at these groups is provided by the Regeneration teams and the registered housing providers. Members include community groups, advice agencies and other council services.

Neighbourhood level intelligence is provided by council teams and registered housing providers to identify areas of highest impact and to guide cross-agency responses including employment support, budgeting advice and IT support. The group members are in a position to work with local services to target and support specific geographical areas and demographic groups.

Welfare reform continues to be on the agenda of the Strategic Housing Board, Strategic Housing Partnership and the Registered Providers' Chief Executives Co-ordination meetings. The Council and registered housing providers are working closely together to support households in the social sector affected by under-occupancy and the benefit cap, and co-ordinate responses and action to mitigate and minimise the consequences of reform. This has included joint exercises and appropriate data sharing. Some work has also been carried out by the Neighbourhood Delivery Teams to engage with private sector landlords and raise awareness of the reforms and the possible impact for their tenants; however the Council is unable to share details of those affected with private landlords (who may not even be aware that their tenant is a benefit claimant).

The Council has also ensured that relevant staff have been trained on the impact of welfare reform with in depth training delivered to staff working in the Customer Services Organisation, Revenues and Benefits, Regeneration, Troubled Families teams and Libraries. A presentation has been produced for circulation to all Council staff and partners. Information is regularly shared via ward coordination meetings and Members briefings have been carried out in all of the SRF areas.

2. Update on Reforms

Those reforms which are within the remit of the Council's Revenues and Benefits Service – Council Tax Support, under-occupancy in the social sector, the household benefits cap and the Local Welfare Scheme are covered in section 4. The following paragraphs provide an overview of those which are externally managed.

2.1. Work Capability Assessments

The reassessment of Incapacity Benefit (IB) claimants through Work Capability Assessments began in October 2008, and is expected to be completed by April 2014. Claimants are placed into one of three groups following reassessment. These groups are:

- Fit for work;
- Employment Support Allowance (ESA) Work Related Activity Group (WRAG);
or
- Employment Support Allowance (ESA) Support Group.

Those found 'fit for work' are given the option of applying for Jobseekers Allowance; those found ready for some work with support are placed on ESA WRAG and those who are found unfit for work and unlikely to have a change in circumstances are

placed in the ESA Support group. The latest data from DWP of July 2013 shows the following outcomes of IB reassessments for Manchester residents:

- 29% Fit for Work (National average – 27%)
- 44% ESA WRAG (National average – 41%)
- 27% ESA Support (National average – 32%)

There will be a continuing need for intensive support amongst some of these claimants, particularly those who have been out of the labour market for some time and who are now required to look for work. Those on JSA and ESA WRAG will be moved onto the Work Programme at certain points in their claim. A paper on the Work Programme in Manchester was presented to this Committee on 17 July 2013. To date, performance for ESA and ex Incapacity Benefit claimants has been poor in the city.

3.2 Personal Independence Payments (PIPS)

From October 2013, DWP will start to invite certain claimants of Disability Living Allowance (DLA) - those who are on fixed term DLA, and those who report a change in their circumstances - to reapply for Personal Independence Payments (PIP).

From October 2015, all remaining DLA claimants will be invited to apply for PIP. Most claimants will be required to attend a face-to-face consultation with a healthcare professional. PIP is granted based on a scoring system under two main needs – mobility, and daily living needs. The introduction of PIP has reduced the levels of support from three (lower, middle and higher) to two (standard and enhanced). There is an expectation that a proportion of current DLA claimants, likely to be those with the lowest level of need, may not be granted PIP. There are currently around 34,000 DLA claimants in the city.

3.3 Universal Credit

3.3.1 Background

Universal Credit will affect people claiming out-of-work benefits (currently around 63,000) as well as those claiming working Tax Credits or Child Tax Credits who are in work in Manchester. It replaces Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit, and Working Tax Credit. It is paid four weekly in arrears. In order to receive Universal Credit, an individual or couple will have to sign a new Claimant Commitment (see 3.3.2). Most claimants will be expected to budget for their housing and living costs from a single payment of UC. Due to the incorporation of child and working tax credits, many low income but working families will be affected by the introduction of Universal Credit. There will also be changes to the way benefits are claimed in the early stages of self-employment.

3.3.2 Rollout

The Universal Credit pathfinder began in April 2013 for a limited cohort of single JSA claimants served by Ashton-under-Lyne Jobcentre, and was extended to Oldham, Warrington and Wigan Jobcentres in July 2013.

The national rollout is due to take place in stages, with completion due by October 2017. This includes:

- DWP roll out of components of Universal Credit to all Jobcentres to drive cultural shift. Notably 20,000 Jobcentre Plus advisers will be retrained to deliver the claimant commitment and enhanced jobsearch support nationally. Ten in-work conditionality pilots will test how best to encourage claimants in work to increase their working hours.
- DWP will roll-out improved access to digital services across Jobcentre Plus. 6,000 new computers will be installed across the country, embedding digital technology and ensuring that jobseekers become used to online transactions.
- Universal Credit will roll-out across regions, with six hub Job centres – Hammersmith, Rugby, Inverness, Harrogate, Bath, and Shotton – moving new claimant types into the benefit meaning Universal Credit will be rolling out in areas of England, Wales and Scotland.
- The Government has made it clear that the priority is to deliver Universal Credit safely and securely over a four year period to 2017 and the DWP remain committed to that objective, to these timescales, and to the budget agreed. There is currently no news on when Universal Credit will start in Manchester.

3. Impact on areas of work administered by the Council

4.1 Council Tax Support

The implementation of Council Tax Support went smoothly and initial awards at billing were in line with expectations. Around 70,000 of the 221,300 properties in the city are in receipt of Council Tax Support.

The maximum any working age claimant can now receive in financial help towards their Council Tax bill is 91.5% of the bill. Residents in receipt of Income Support in a band A property now have to pay £78.16 for the year and £58.62 if they are a single adult.

4.2 Collection of Council Tax from residents in receipt of Council Tax Support

All residents who would have something to pay in 2013/14 for the first time (8.5%) were written to in an effort to get them to engage and encourage payment by direct debit. To date, approximately 25,650 of the 36,000 people who have the 8.5% to pay have made a payment including over 4,150 direct debits. This amounts to £1,118,000.

Around 9,000 working age residents who received partial Council Tax Benefit last year are receiving less Council Tax Support this year because of the changes. So far, 7,380 of these have made payments this year totalling £1,067,000.

Where a resident does not pay and is receipt of Income Support, Jobseekers Allowance or Employment Support Allowance, the Council will look to collect the amount due by a deduction from benefit to avoid cases being issued to the bailiff and further costs added.

The Council has reviewed its costs policy in light of the changes to Council Tax Support.

4.3 Household Benefit cap

4.3.1 Background

The implementation of the benefit cap to restrict the income from non-work related benefits to £350 per week for single people and £500 per week for couples and families will go ahead in Manchester from 12 August 2013 through to the end of September 2013. N.B. This excludes those in the Employment Support Allowance Support Group who are not expected to look for work. The current intention is that Manchester will receive a limited number of cases during the first week with increased numbers received over the following four to five weeks.

The full implementation of the benefit cap will be applied in two stages; stage one is ahead of Universal Credit implementation and at this stage the cap only applies to Housing Benefit payments whatever the rest of the household's income is. Stage two applies when Universal Credit is implemented and the household receives their income as part of a Universal Credit payment (including housing costs). This Universal Credit payment will be capped at £350 or £500 per week. Residents will still be advised to contact the Council for help with housing costs from the Discretionary Housing Payments (DHP) scheme.

For example

Stage one

If a family receive £590 per week in benefits (includes £70 housing benefit), they would be capped. The Council would reduce the amount of Housing Benefit paid to the minimum 50 pence per week (this minimum payment ensures that the claimant can request support under the Council's DHP Scheme). This family would receive benefits of £520.50 per week.

Stage two

When the family transfer to Universal Credit, the remaining £20.50 above the £500 threshold will be capped to reduce the household's income to the £500 level.

At both stages the family can approach the Council for help from the DHP scheme.

4.3.2 Impact on Manchester residents

The DWP has provided the Council with a scan showing the details of those likely to be affected by the cap. The last scan before the cap goes live was received in May 2013 and shows 575 households in the city could be affected.

All those on the scan have been contacted by both Jobcentre Plus and the Council to advise them of the impact and their options. Their details have also been shared with partner agencies who will make contact to help and advise in preparing for the change. This includes:

- Registered providers for their tenants,
- Troubled Families interventions (if part of the programme), or Homelessness (if in homeless accommodation), or
- the 'Help with Rent' Team for tenants of private landlords.

For the first few weeks following 'go live' a member of staff from Jobcentre Plus will be situated at the Customer Services Centre in the Town Hall Extension to advise those affected about their work options. Referrals will be made to the ESF Family Support service for those who do not meet the Troubled Families criteria to provide employment and skills support.

4.3.3 Households affected

The number of Manchester households likely to be affected is 575

- Private tenants 282
- Registered Provider tenants 293

Split of income types:

- Income Support – 250
- Jobseekers Allowance – 173
- Employment and Support Allowance (Work Related Activity Group) – 111
- Other – 41

The following table shows the scale of loss of the affected households in Manchester as a result of phase one of the DWP implementation programme.

Scale of loss	Number where housing benefit limited to 50 pence	Other	All cases
£0 - £10		49	49
£10 - £20		72	72
£20 - £30		29	29
£30 - £40	1	49	50
£40 - £50	1	42	43
£50 - £60		41	41
£60 - £70	1	54	55
£70 - £80	15	28	43
£80 - £90	37	24	61

£90 - £100	11	21	32
£100 - £110	7	18	25
£110 - £120		12	12
£120 - £150	5	18	23
£150 or more	30	10	40
All cases	108	467	575

The average loss is £64.69 per week and the highest loss is £187 per week. There are ten cases in the city where the four bedroom Local Housing Allowance rate of either £187.50 (central) or £196.15 (South) applies and will be cut to the 50 pence minimum award.

4.4 Under occupation in the social sector

There are currently 11,313 cases where a reduction is being applied. 8,849 with one spare bedroom, 2,315 with two spare bedrooms and 149 with three or more. This has reduced from 13,112 at year end as a result of caseload movement and some households being excluded from the reduction due to their specific circumstances. Changed rules have enabled us to allow an extra bedroom for more than 600 cases so far, though of these, around a third still have benefit reduced because of an additional extra bedroom. 442 of the cases require an extra room to accommodate an overnight carer and 85 are in respect of children who cannot be expected to share a bedroom.

The issue has been the subject of a number of press and Freedom of Information enquiries. The Council has not had a significant number of appeals (35 to date of which some will turn out to be requests for Discretionary Housing Payments), but has received many requests for room numbers to be amended due to specific circumstances and significant numbers of applications for Discretionary Housing Payments.

4.4.1 Children who cannot share a bedroom

The DWP has provided guidance on additional circumstances when it is possible to grant an extra bedroom. This relates to children who should not be expected to share a bedroom due to disabilities and the potential for the disruption to the sleep of other children who may otherwise be expected to share the bedroom.

The guidance is clear that councils must satisfy themselves that the children are unable to share a bedroom. Examples provided by the DWP advise that a claim is likely to need to be supported by medical evidence and many children are likely to be in receipt of Disability Living Allowance (DLA) for their medical condition. In addition councils must consider not only the nature and severity of the disability, but also the nature and frequency of care required during the night and the extent and regularity of the disturbance to the sleep of the child who would normally be required to share the bedroom. In all cases this will come down to a matter of judgement on the facts of each individual case.

To date the Council has received around 100 requests for exemption and granted 85 cases for an additional room for this reason.

4.4.2 Changes to allow exemptions for foster carers and armed forces

We have received 50 requests to allow an extra room from foster carers and these are being passed for verification and input of the additional room that is now allowed.

A small proportion may still need Discretionary Housing Payments (DHP) if they were assessed as having more than one spare bedroom as the extra room for fosterers takes no account of the number of children fostered or the requirements of national standards for fostered children not sharing bedrooms.

We have had two successful applications from residents who have a family member in the armed forces.

4.4.3 Claimant or partner needing overnight care

The provision to allow a room for a non-resident overnight carer only applies when the care is required by either the claimant or partner. It does not cover other people (adults or children) in the household. This award is not time limited like DHP and once awarded is applied for as long as the circumstances remain the same.

There are several conditions to this entitlement; the claimant or partner must need regular overnight care, the care must be provided by a person(s) not resident at the property and there must be a bedroom used by the person(s) providing care. All cases are being visited to determine the level of need.

Up to now we have received around 620 applications and have awarded an additional room in 442 cases.

Where the additional room is not granted we also consider an application for DHP. Also in some cases, even where we have granted an additional room for overnight care, there may still be an under occupation issue and we would then consider DHP.

4.5 Discretionary Housing Payments (DHP)

4.5.1 Funding levels

The total pot for 2013/14 activity is £1.9 million (roughly £325,000 baseline funding, £400,000 for LHA reforms, £600,000 for the household benefit cap and £600,000 for social sector size criteria). Applications are now being considered based on the Council's revised policy. Although there was a campaign to prompt action before the year end, the majority of applications have been received from April onwards. Additional staffing resources have been transferred into this area of work from elsewhere in the service to ensure that demand is managed and cases are dealt with in a prompt and sensitive way. The nature of the requests mean that they can be resource intensive to determine and many require home visits and follow up in terms of requests for supporting information.

4.5.2 Requests to date

Since April, the Council has received more than 2,300 requests for support from the 2013/14 scheme up until the end of July 2013. 1,986 DHP applications have already been processed. As of the 9th August there are a further 392 applications that are currently pending; waiting for further information (267) or waiting to be dealt with (125). The amount of committed spend to date out of the £1.9 million budget is more than £740,000 which equates to nearly 40% of the annual budget committed to date.

Of the 1,986 applications where decisions have been made 1,182 applications were agreed and DHP has been paid and 804 have been refused. Some awards have been given for a fixed period of time (3 or 6 months) and others have been given for a maximum period of twelve months. We have not granted any awards to pay after March 2014 as we need to review the position and funding as the year progresses.

4.5.3 Future action

We continue to receive high volumes of requests for DHP compared to previous years and expect to receive more as the year progresses; this will be for many reasons including residents who:

- have started paying the amount due but find that they are struggling to pay;
- make an application as a result of recovery action taken by their landlord;
- have had a change in circumstances; and
- are affected by the benefits cap (from August 2013 onwards).

The requests for support from those residents affected by benefit cap are likely to be for significantly higher amounts due to the benefit loss in many cases being far greater than those affected by the under occupation rules in the social sector.

The changes to the government's position on foster carers, children not sharing a bedroom and members of the armed forces has meant that for some cases we have been able to award the additional room needed via the normal Housing Benefit scheme and less support from DHP has been required. The deferral of the implementation of the benefit cap has meant that the impact of the cap on the DHP scheme will not be felt until August.

4.6 Welfare Provision Scheme

4.6.1 Scheme funding

The Council's scheme has been operational since 2 April 2013. The policy is owned by the Directorate for Families, Health and Wellbeing and the day to day management of the scheme and the application and assessment process is carried out by Revenues and Benefits within Corporate Services. The new scheme replaces the DWP Community Care Grants and Crisis Loan schemes which were abolished at the end of March 2013.

The Council's set up, programme and administrative funding is:

Funding / Year	2012/13	2013/14	2014/15 (Indicative)
Set Up Funding	£27,219		
Programme Funding		£2,721,885	£2,721,885
Administrative Funding		£575,155	£527,191
Total	£27,219	£3,297,040	£3,249,076

The scheme was designed to be able to manage demand and spend as other than the value and number of previous awards there was no detail in respect of repeat or duplicate awards and case details.

The scheme was set up and agreed with the intention that it would be reviewed as take up, impact and customer reaction was monitored and evaluated and to take into account future funding levels agreed by government (funding has only been guaranteed for two years - 2013/14 and 2014/15).

4.6.2 Details of the Scheme

The Welfare Provision Scheme provides financial support to Manchester residents who are suffering financial hardship.

The Welfare Provision Scheme supports residents with three broad areas of need or circumstances:

- (a) Residents being re-housed/resettled into new accommodation due to fear of violence, significant health/care needs, following a disaster or emergency, or as part of a supported resettlement programme; or
- (b) Residents requiring support to stay within their home and maintain independent living, with significant and enduring medical/care/support needs; or
- (c) Residents requiring immediate financial assistance following a crisis or an emergency.

To qualify for support applicants must be:

- 16 or over; and
- A Manchester resident; where a resident lives in the area covered by the Council; or is moving into this area due to domestic violence or as part of a witness protection scheme.
- In receipt of or has claimed and likely to be entitled to*:
 - Income Support,
 - Income Based Jobseeker's Allowance,
 - Income Related Employment Support Allowance; or
 - Guaranteed Pension Credit.
 - Has no capital or savings.

*This is for people who may be moving due to domestic violence or as part of a witness protection scheme.

The scheme agreed by the Council offers support to residents accessing the scheme in the form of:

- (i) Grants:
 - Re-housing and resettlement support – Provision of minimum essential furniture items. In most cases this will be limited to the provision of beds, bedding packs (duvets, pillows, bed linen, a cooker, towels and a kitchen starter pack. In some cases (where health or family circumstances require) the Council also provides a fridge and a washing machine.
 - Support to stay within their home – provision of essential furniture or equipment items;
- (ii) Loans following a crisis or emergency – these are low value, low interest repayable loans that are delivered by the Manchester Credit Union and the South Manchester Credit Union.

The Council's scheme operates as an on line application process supported by a range of Council and partner organisations providing self service and supported service (67 venues across the city). We continue to work with partner agencies and provide briefings and awareness sessions. Special arrangements have been made with the Probation Service, prisons and for hospital residents.

Decisions are made by trained assessment officers with the majority of decisions and any follow up being progressed by phone. The system has a review process to ensure that decisions are made in the spirit of the Council's policy.

4.6.3 Progress in the first four months of operation

The Council's scheme was up and running from day one. This is a considerable achievement given the challenges of getting a new team established and trained, agreeing contracts and service level agreements with the credit unions and other partners and getting the communications, on line application process and the processing system set up so that payments could be made and furniture delivered from day one.

Within the first few weeks there were some major issues with inappropriate referrals from the DWP, where residents should have been referred first to areas of support that they were still responsible for. This includes Short Term Benefit Advances (paid to residents who are waiting for a benefit claim to be put into payment or are experiencing a change of circumstance which means they are entitled to more benefit) and Budgeting Loans (where the resident has been on benefit for some time and needs help for large expenditure that is not a crisis or emergency). We understand that this was an issue at a national level and that these referrals came in the main from DWP call centres, rather than from local JCP offices where staff had been briefed.

The Council has taken this up with the DWP via the Council's strategic liaison arrangements as well as making it very clear as part of the application process and things are now beginning to improve.

4.6.4 Awards and payments

The following tables show the awards made in the first four months of the year. Appendix one provides some case studies of households that have accessed the scheme.

Table showing breakdown of applications and awards between April and July 2013

	Number of Applications	Approved Applications	Partially Approved Applications	Refused Applications	Approval Percentage
Furniture	485	75	169	241	50%
Loan	1,087	155	0	932	14%
Both	191	4	49	138	28%
Total	1,763	234	218	1,311	26%

Table showing value of applications and awards in April and May 2013

	Value of Furniture/Loans Requested	Value of Furniture/Loans Approved	Approval Percentage
Furniture	£267,428	£84,134	31%
Loan	£41,576	£6,090	15%
Both	£106,746	£15,168	14%
Total	£415,751	£105,392	25%

The following table shows the main categories of reasons for support being provided.

Reason for Acceptance	Total	Value of Awards	Ave. Award Value
Moving Home/Resettlement	271	£90,544	£334
Disaster	114	£8,429	£74
Other Reason	52	£3,376	£65
Leaving Care/Detention	11	£1,768	£161
Travel	4	£150	£38
Total	452	£104,267	£231

4.6.5 Relationship with the Credit Unions

The Council's loans scheme is being managed in partnership with the Manchester Credit Union and the South Manchester Credit Union. All residents who have a loan approved become a member of the credit union and it is hoped that in some cases this scheme will develop a longer term relationship with the credit union with access to saving and responsible lending facilities.

	Loan Requests	Loans Issued	Amount Issued	Loans in Repayment	Repayment Amounts
Manchester Credit Union	171	155	£6,210	34	£594

South Manchester Credit Union	17	17	£600	1	£30
Total	188	172	£6,810	35	£624

Of the 172 loans provided to date, 7 have been repaid in full and two households are now on their second loan. In addition, as the households are now members of the Credit Union, 28 households (16%) are now saving with the Credit Union.

4.6.6 Processing times

Since the start of the scheme, decisions have been made quickly (98% within two days) using the available ICT systems, to verify applicants' claims. However where confirmation of the applicant's circumstances is needed, and is not available on the available ICT systems, the team have found that support workers, registered providers, internal and external partners have been able to support the process well and in doing so ensure that decisions have been made within short timescales.

Of the 1,763 applications made, there have been 37 requests for reconsideration. Of these 28 were upheld. There have been two formal complaints about the system.

4.6.7 Unsuccessful applications

The high number of unsuccessful applications (1,311) is mainly due to residents applying to the Council for support in meeting an expense that is still provided for within the DWP (63%), including 452 Short Term Benefit Advances/Alignment payments and 386 Budgeting Loans. The Council also received 50 applications (4%) from people who live outside Manchester and 71 applications (5%) where the applicant was not on benefits.

Where applications are not successful, applicants are signposted to other support that is available both inside and outside the Council. Requests, reconsiderations and complaints will be continually monitored to ensure that the scheme is fit for purpose and continues to meet the scope and purpose as agreed by the Council.

4.6.8 Age, gender and family circumstances of applicants

Age Range (All Applicants)	Female	Male	Total	% of Total
16-24	265	160	425	24%
25-34	275	301	576	33%
35-44	164	214	378	21%
45-54	117	164	281	16%
55-64	33	57	90	5%
65-74	3	6	9	1%
75-84	0	3	3	0%
85+	0	1	1	0%

Number of Children (All Applicants)	Female	Male	Total	% of Total
No children	409	785	1,194	67.7%

1 child	184	57	241	13.7%
2 children	127	34	161	9.1%
3 children	89	21	110	6.2%
4 children	30	7	37	2.1%
5 children	8	2	10	0.6%
6 children	7	0	7	0.4%
7 children	2	0	2	0.1%
8 children	1	0	1	0.1%
Total	857	906	1,763	

The claim details to date reinforce the data that was provided by the DWP within their scheme, in that the vast majority of applications are from those residents aged under 35 (57%) and those without any children in the household (67%). One explanation for this could be that the benefit levels for younger people and those without children are the lowest, with a single person aged 16 to 24 receiving £56.80 per week (exclusive of any Housing Benefit) giving these people little capacity to respond to unforeseen or emergency financial demands.

4.6.7 Next steps

The number of applications and level of spend to date has been lower than forecast when based on the DWP's historic figures and there is further work required to understand this.

Initial discussions with colleagues across Greater Manchester suggest that they are also receiving fewer applications and spending less than anticipated.

In addition to the known and planned reasons for reduced demand, including tighter eligibility criteria and reduced offer, several anecdotal explanations have been suggested for the lower than expected demand and these include;

- The possibility that some of the DWP's historic figures included payments made due to benefits being pending and therefore covered by the DWP's Short Term Benefit Advance scheme.
- The offer of goods rather than cash awards to spend on what the applicant wants is too restrictive for some residents who would prefer a grant so they could choose what they spend the money on.
- The modest loan amount of around £30 to £60 is not attractive and is not seen as worth the effort for some residents.
- The Council's process being more rigorous in terms of data checking to current systems (eg benefits and Council Tax and close links with other agencies to verify evidence).

The Council will continue to monitor applications and spend, including monitoring spend within other discretionary areas within the Council including Section 17 payments as part of the Children's Act to see if the changed approach has resulted in increased demand and spend from these other discretionary budgets (initial feedback suggests that this is not the case).

Spend and progress will be monitored during the course of this year with a proposal to take any significant amendments to the policy back through Council's approval process ready for 2014/15. As this money is not ring-fenced, the Council is able to use this money spend to suit local priorities.

5. Impact on the Customer Service Organisation

The Customer Service Organisation (CSO) usually experiences a considerable increase in customer demand each year during the last two weeks in March and throughout the first quarter of the financial year (April to June), as a result of the distribution of annual Council Tax bills. This year has seen customer demand increase further as a result of multiple welfare reform changes coming into effect during the same period.

During this period the Customer Service Centre has dealt with 19,488 customer visits, an increase of 659 (3.3%) in comparison to the same period last year. Contact Manchester's Revenues & Benefits team has handled 106,690 customer enquiries, an increase of 22,959 (27.4%) in comparison to the same period last year.

The CSO continues to receive a significant number of queries in relation to key welfare changes such as the implementation of the new Council Tax Support Scheme, Council Tax exemptions, under occupancy changes, and the benefit cap as well as providing support to customers who require advice on the new Welfare Provision Scheme and assistance in submitting an application.

In preparation, all relevant CSO staff have received bespoke technical training as well as detailed briefing sessions on each of the welfare changes and new schemes to ensure customers are provided with comprehensive and effective support, information and advice at the first point of contact.

6. Intelligence

6.1 Welfare Reform dashboard

The Welfare Reform Dashboard pulls together a variety of indicators to analyse the impact of reforms on the city and its residents and geographical hotspots.

The latest version of the dashboard is attached as Appendix 2. This now includes findings of the movers survey which is a series of questions asked to those contacting the Council to change their Council Tax details. The aim is to help the Council understand how welfare reforms may be driving movement of residents within, and outside of, Manchester. The dashboard is a flexible tool, and there may be potential to expand the dashboard to include other indicators such as the impacts on health.

Analysis is also carried out of impacts at a Strategic Regeneration Framework and ward level, where this information is known to the Council and the registered housing providers. Due to the wide range of benefits being reformed and the fact that the Council does not hold the data for some of the areas being changed, the Council does not have a complete picture of individual households affected. Clearly there is

likely to be significant impact on family poverty levels in the parts of the city where levels are already high. Because of the long time lag in family poverty data being made available, we will not be able to fully understand the impact for several years.

Further exploration is needed of the possible long term impacts on neighbourhoods of both registered provider and private tenants moving to more affordable housing across Greater Manchester. Since the effects of the under-occupancy rules are still not fully determined in terms of resident action and response and the household benefit cap is in the very early days of implementation, this is an area of focus and priority over the next 6-12 months.

6.2 Greater Manchester CLES Housing Provider Report

The Greater Manchester Housing Providers Group commissioned CLES to carry out research for the report 'The Economic and Social Implications of Welfare Reform in Greater Manchester', March 2013. Research was largely based on 1-1 interviews with residents, mainly registered provider tenants, in five localities across Greater Manchester, with one of the areas being Harpurhey. Some headline findings from this research included:

- The impact on more deprived local economies will be significant as residents in deprived areas tend to spend locally on necessities - in Harpurhey an estimated 92% of resident spend is local.
- Some residents interviewed are considering taking out loans to cover their basic outgoings which could lead to a cycle of loan dependency.
- Many of the residents interviewed do not have access to the internet and rely on using library services for access.
- Some residents interviewed suggested they would need to cut down on essentials such as food, clothing and heating to cope, increasing the risk of negative health outcomes.
- Nearly 60% of respondents experience fuel poverty (spending more than 10% of income on energy bills).
- Residents expressed fear about losing benefits but were unsure of exactly how much they would lose and multiple benefit changes are creating confusion.
- Many people interviewed had aspirations to work or increase hours but had been unable to find sustainable jobs with sufficient hours.
- Many residents rarely leave their locality and will not consider travelling too far from home to work.
- Most respondents do not consider moving home as an option to mitigate any reduction in benefit income.

6.3 Impact on the local economy

Some work has been carried out to explore the impact of welfare reform on the local economy. It is estimated that Manchester could lose £45 million by way of benefits, and using multiplier analysis of how much would be re-spent in the local economy, this could potentially be much higher. However this figure needs to be considered alongside the financial gain of people moving into employment. CLES have recently

produced a tool which brings together the range of reforms and attempts to estimate what the cost will be to the local economy. This was developed for the Core Cities Welfare Reform Group and is currently under discussion.

7. Advice Services

7.1 Community Legal Advice Services (CLAS)

In March 2013, at a time when the demand for advice services has increased, the Legal Services Commission (LSC) funding of the Community Legal Advice Services (CLAS) was cut. The Council and the LSC had previously jointly funded CLAS since 2010.

The Council decided to continue funding the CLAS as an interim arrangement until October 2013. The main provider of the service is the Citizens' Advice Bureau (CAB). During the transition period, an additional £100,000 has funded advice services specifically for those in private rented housing in recognition of the gap in advice which registered provider tenants generally receive from their landlord. Information on demand for the CLAS service, including geographical demand and support needed, is monitored by the Council. The new commissioning framework for advice services will be formally started in October with an open tendering arrangement.

7.2 Advice services across the city

A recent mapping exercise has established that there is a range of advice services across the city, both funded by the Council and externally funded. The Neighbourhood Regeneration Teams have produced local support directories which aim to capture the support available to local residents and promote this amongst their networks and ward coordination groups. Provision of support in local libraries includes staff from the Customer Service organisation providing benefits and council tax advice sessions in six libraries across the city. The free computer access and Digital Volunteers in libraries also support those with no IT access or skills, particularly important in the run-up to implementation of Universal Credit which for most people will be managed entirely online.

A coordinated approach to financial inclusion across the city, looking at the provision of services in budgeting, financial advice and debt management, is being led by a recently established Task and Finish group overseen by members and officers. This will be action focused and a report will be presented to the Economy Overview and Scrutiny Committee in October 2013.

7.3 Impacts of Universal Credit

The introduction of Universal Credit will see a shift in responsibility over budget management to the claimant, with benefits paid monthly and housing payments going directly to the claimant rather than the landlord. The CLAS service currently provides budgeting support, alongside other provision such as the Mind Your Money project for registered provider tenants alongside the support provided directly by registered providers. With the introduction of the household benefit cap which will see around

570 households faced with loss of housing benefit, this support will be vital, and the CAB and the Help with Rent service have been directly engaging those affected.

The DWP published its Universal Credit Local Support Services Framework in February 2013 for consultation. This broadly outlines how the DWP envisages partnership working with local authorities to support claimants being transferred to Universal Credit and the implementation of local delivery partnerships. A revised version, incorporating responses and findings of the pilot areas, is due to be released in October 2013. The Council is continuing to liaise with local JCP colleagues to ensure that we are in a position to take this forward once there is further information on timescales and funding for Manchester.

7.4 Greater Manchester 'Help with Rent' Team

7.41 Background

Since December 2011 the 'Help With Rent' team, formerly known as the Local Housing Allowance Transition Team (LHATT), have been helping customers who have experienced a reduction in their Housing Benefit due to the government's welfare reform programme across Greater Manchester and Warrington.

The team have been funded by:

- The Department for Work & Pensions 'Local Housing Allowance Transition Fund'
- A grant from money to prevent homelessness in Greater Manchester from the Department for Communities and Local Government
- Contributions from each Local Authority across Greater Manchester

7.4.2 The Team

The team's service comprises the following:

- A telephone advice line – 0845 120 2093
- A website – www.helpwithrent.org.uk
- A mobile advice centre which visits various locations across the area offering both appointments and a drop in advice service
- A team of ten advisors who offer in depth advice on the effects of welfare reform and actions that customers can take

7.4.3 Work across Greater Manchester

From December 2011 to date the team has:

- Prevented an estimated 320 people from presenting as homeless by working to make their accommodation affordable
- Reduced their customers' rent shortfalls by an estimated £910,000 per year. This has been achieved by helping people claim extra benefit or negotiating a reduced rent with their landlord
- Had 23,000 visitors to its website www.helpwithrent.org.uk
- Had 6,600 visitors to its Mobile Advice Centre
- Taken 4,000 calls at its customer service centre (0845 120 2093)

- Received 2,900 referrals to its team of advisors
- Helped 175 people move house, either into cheaper accommodation or with friends and family
- Helped 50 people take in lodgers or enter house-share agreements
- Assisted 65 people in finding work or increasing their hours at work

7.4.4 Work in Manchester

310 (11%) of the team's referrals have been from customers in the Council's area. Of these customers the majority were tenants in privately rented accommodation affected by the changes to Local Housing Allowance for under 35 year olds – the team worked with the Housing Benefits department to pro-actively contact those customers who would be worst affected by the changes.

At the time of writing the team is contacting all private tenants in Manchester who will be affected by the Benefits Cap in August/September. Appendix 3 provides a number of case studies of customers the team has worked with.

8. Employment Support

8.1 DWP contact

DWP have made contact with all of those due to be affected by reforms and Jobcentre Plus advisors are working to provide additional support to those who are on active out of work benefits into employment. The new Claimant Commitment, part of Universal Credit, will be rolled out across the country. This is tailored to individual circumstances, and will set out what is expected in return for claiming the benefit and the possibility of sanctions if certain conditions are not met. This includes a requirement for certain part-time or casual workers to increase their hours of employment or take on additional work.

8.2 Other employment activity

8.2.1 Manchester Work and Skills Board and GM Public Sector Reform Work and Skills prospectus

There is activity taking place at both a Manchester and Greater Manchester level to increase the number of working age adults entering sustained employment. The Manchester Work and Skills Board, which includes external partners such as Jobcentre Plus, the Skills Funding Agency and New Economy agrees priority activities for the city through the Work and Skills Plan with a partnership approach to developing initiatives to support more residents into work.

There is a particular focus in the city on supporting more young people as well as those furthest away from the labour market, particularly due to a long history of being on sickness-related benefits into sustained work.

There is large scale change and improvement programmes being led by commissioners and providers in work, skills and education mainstream delivery in

Greater Manchester. Public Sector Reform activity is focused on the gaps and challenges that best lend themselves to the following principles:

- That a family-based approach will be more effective than focus on the individual, because families are a greater influence on individuals' behaviour than public services, and the whole family perspective provides a broader view of dependencies to better understand complex problems
- That integrated, sequenced and coordinated interventions around families and individuals will be more effective at reducing dependency and more cost-beneficial than poorly coordinated, unstructured interventions from a myriad of different agencies and professionals
- Evidence-based interventions should be used where possible as these have a greater chance of success than non-evidence based interventions. Innovative interventions should be tested to generate evidence

The GM Public Sector Reform Work and Skills prospectus focuses on three issues in this area and sets out a number of propositions relating to:

- The absence of an employment support offer to those exiting the Work Programme after two years without having found a job.
- Labour market underperformance of those receiving support as part of Troubled Families programmes.
- Maximising opportunities presented by the introduction of Universal Credit to support more Greater Manchester residents into sustained work.

8.2.2 Troubled Families Programme

The Troubled Families Programme in Manchester, in line with the national programme, is targeted at families where school attendance is poor, adults are not working and the family causes neighbour nuisance. In addition, families meet local criteria such as mental health, drug and alcohol, and domestic violence issues. Using a whole family assessment, key worker and sequenced and integrated interventions, the programme has had some success.

Intelligence on households affected by welfare reform has been shared with the Troubled Families teams, ensuring that the lead service is aware of the additional welfare issues facing a family and can provide support and signpost as necessary. We will refer in to the ESF Family Support providers for those households affected by the Benefit Cap who claim Discretionary Housing Payment to pay their rent, with the aim of ensuring that they receive intensive support to move them to a position of financial sustainability.

8.2.3 Residents with health issues

Recognising that the Work Programme has not successfully supported those with health problems into employment, the Council is currently developing an intervention for unemployed residents with health problems pre, during and post- Work Programme with engagement being initially through GPs. This will be piloted in North Manchester and will be closely integrated with the Troubled Families Programme.

Following on from the success of the DWP funded GM pilot, the Council has recently commissioned the Fit for Work service to provide support for employees at risk of going off work sick, or who are in the early stages of sickness absence. This will help individuals to return to work more quickly and remain in work after illness or after development of a health condition. The Peer Mentoring scheme, currently delivered by Back on Track, provides support and mentoring for those undergoing Incapacity Benefit reassessment with a specific focus on those with mental health conditions. Between April 2012 - March 2013 this supported 295 Manchester residents going through reassessment and trained 23 residents as volunteer mentors.

8.2.3 Families with children and young people

As referenced in section 6.1, welfare reform is likely to have a negative impact on many families with children and on some young people. In the absence of timely official data on family poverty, there is a need for ongoing activity and assessment of impact by other means. Further reference to this will be made in the report on the Family Poverty Strategy which will be presented to this Committee in October.

9. Communications

9.1 Communications Plan

A Communications Plan has been developed through the Welfare Reform Board as a framework for all communications to Council staff, members, partners, frontline workers, and residents. The aim of the plan is to raise awareness of the changes; support partners and frontline organisations who work with those affected; encourage residents to take action and prepare for the impacts; and direct residents to the most appropriate sources of information and support.

9.2 Targeted activity

9.2.1 Welfare Reform Guide

The guide was produced in early 2013, available in printed format and online, which explained clearly what the proposed reforms were, who is likely to be affected and likely timescales. It also included local contacts for support and advice. This has been distributed to over 50,000 residents and to libraries, all Council offices, registered housing providers and community organisations, and feedback has been very positive. The booklet is attached as Appendix 4.

Digital communication has included a front page item on the Council website, and social media activity. The 'Helping Hands' area of the website has been updated to direct residents looking for information and support.

9.2.2 Direct contact and visits

Targeted communication for those affected by reforms has been carried out by the Revenues and Benefits team, the DWP and the registered housing providers. Letters have been sent by the Council to those affected by the under-occupancy change, the household benefits cap, and other changes to Housing Benefit. Included in these

letters has been an overview of local agencies able to offer support on a variety of issues. The housing providers have been proactively engaging with those affected, including door-to-door visits and via social media.

10. Conclusion

The welfare reform changes have had a significant, detrimental financial impact on many households across the city.

The Council has responded to these changes in a systematic way in terms of both the practical responses and the collation of evidence and impacts on the city and its residents. There have been some excellent joint working initiatives with partner organisations and stakeholders to provide the most cohesive response to affected residents and avoid duplication of effort and resources.

The Council will continue to plan for the ongoing changes in terms of communications, engagement with residents and responding to the impacts, many of which have only just started to be understood as the cumulative impact is felt within our households and communities, including the household benefit cap from August 2013.

The Council's focus over the next year will include:

- Continue to plan for the impacts and work with partner agencies to provide an effective response.
- Continue to produce the welfare reform dashboard and monitor other sources of intelligence on the impact of welfare reform.
- Explore the longer term effects of welfare reform on neighbourhoods across the city, such as the movement of households and the impact on family poverty and children.
- Monitor and where possible support and respond to the early impacts of the household benefits cap.
- Develop the Council's role in relation to the implementation of Universal Credit including the Local Support Services Framework, IT skills and budgeting support and communication with residents
- Review and administer any discretionary areas in accordance with Council priorities with a focus on independence and the journey into sustained employment where possible. Work with partners to provide relevant and timely employment support
- Commission advice services in accordance with Council priorities

Appendix one

Case Studies from the Council's Welfare Provision Scheme

- John had been homeless and was moved from shared, supported accommodation to his own tenancy. He was awarded a bed, bedding, towels, cooker a kitchen starter pack and a loan. The request for a washing machine and tumble dryer was refused as John did not have significant health needs.
- Sarah had been unemployed for three months and had just started work in Stockport. She was not entitled to a DWP Budgeting Loan in support of travel. The Council gave her a £30 loan in support of travel costs and made her a member of the credit union.
- Cheryl is single parent with a 7 month old child. Her fridge had broken and the child was sleeping on a mattress on the floor. Cheryl had not paid bills and was confirmed to have reached the maximum levels on the DWP's Budgeting Loan scheme. Cheryl has mental health issues and is receiving support from a community nurse. Cheryl contacted Children's Services for help on the day of her application. Cheryl was provided with a cot and bedding package and a fridge.
- Karen is a single parent with three children. She has been living in temporary accommodation after fleeing domestic violence and has been supported by Homeless Families Support Team. Karen was provided with four beds and bedding packages, towels, a cooker, kitchen pack and fridge.
- Victor has serious mental health issues and has been in hospital. Following the death of his dad he has been allocated a tenancy with a social housing provider. Victor was provided with a cooker, a bed, bedding, towels and a kitchen starter pack.
- Terry was moving into a supported tenancy and had a 24/7 care package due to cerebral palsy. We approved all of the items on application form (cooker, fridge, washing machine, new bedding and towels and a kitchen starter pack), as the only item of furniture the applicant was taking with her to her new tenancy was a hospital bed to use with a hoist.
- Simone is single and lives in a private rented flat. She had her handbag snatched with her purse in. She reported this to the police. She asked for a loan to help with day to day living expense to tide her over until her next benefit payment. A loan for £30 was granted and she collected cash on the same day from the credit union.



**Manchester City Council
Welfare Reform
Monitoring Report
Quarter One 2013/14**

Welfare Reform Impact Key Findings:

This dashboard pulls together a raft of indicators which will enable us to track and measure the impacts of Welfare Reform as they continue to take effect.

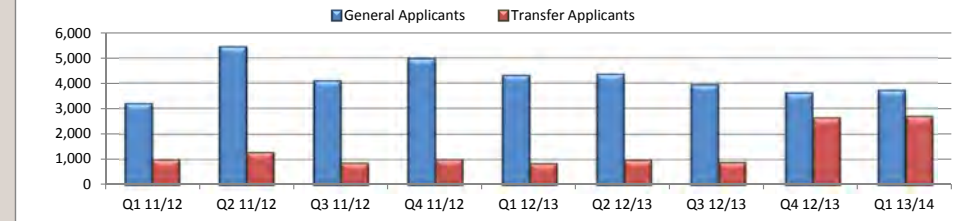
Data is drawn directly from the council's own performance data and business systems, along with a series of measures provided by a focus group of Social Landlords.

- Following the introduction of the new Manchester Move choice based lettings system, the number of new applications for rehousing increased considerably and it is notable that this has focussed particularly on existing social tenants seeking a transfer which is a likely consequence of the 'bedroom tax' with existing tenants seeking to move to smaller properties. The number of people on the Housing Register has remained relatively stable overall, and the increase of Band 1 is due to demolition cases rather than an increase in urgent housing need.
- The focus group of registered providers are indicating some increased churn, mainly in mutual exchanges and home swaps within the providers own stock or to other providers. The number of lettings overall, remained relatively flat with a slight decrease of 3.3% ,although these are provisional figures (from the CORE lettings data) at this stage, this suggests the churn is largely internal movement of existing tenants and availability of social sector stock remains constrained.
- Homeless presentations fell in Quarter 1, although on an annual basis the number had risen by almost 7% however the number of people housed in temporary accommodation had fallen to the lowest level since June 2011.
- At the last scan there were 575 households likely to be affected by the overall cap on benefits, with an additional 12 households in the North SRF, and hotspots particularly in Moss Side and Cheetham and with 67% of households affected being BME. The capped households are split around 50/50 between the private and social sector and note that only one case is currently subject to the £350pw cap for a single person household.
- The number of LHA claimants shows a drift toward certain wards, particularly Gorton North/South and Harpurhey. Raising the age threshold for the Shared Room Rate to 35 continues to reinforce the shared housing market, particularly in Moss Side and Crumpsall . Private market rents overall showed some increase in Q1, although rents for Houses fell slightly and availability of rents showed a considerable increase particularly in the apartment market. This is partly due to student lets becoming available for relet.
- The sample of Registered Providers shows that rent arrears which had remained fairly stable in the previous year have now begun to escalate in Q1 which was expected as a consequence of bedroom tax reducing the amount of housing benefit under occupiers can claim although this is not yet resulting in an increase in evictions and possession notices. However, clearly some of the shortfall is being made up by Discretionary housing payments which have increases steeply in Q1. The new local welfare provision scheme also went live during Q1, with £68k paid out to 309 applicants.
- Many more low income and benefit claimant households will now lose their council tax exemption and so far £47m has been awarded in council tax support (note this is expressed as a reduction on the claimants annual bill).
- Although CAB enquiries for housing , debt and housing advice fell slightly in Q1, the number of hits on the council website for 'Helping Hand' support increased by 42%. Many registered providers are also providing debt and financial advice to tenants and other residents, with our focus group of RPs dealing with almost 1,200 households in Q1.
- The number of underoccupiers in social housing has gone down 8.4%. This is largely due to a degree of data cleansing following the initial benefit calculations, and last minute changes to the benefit regulations relating to foster carers and children with severe disabilities which reduced the number of tenants affected. A relatively small number of underoccupiers were rehoused or changed their household circumstances but our sample of registered providers are reporting that about 85% of tenants consulted intend to 'stay and pay' rather than downsizing a smaller property, so this rate of change may not continue in subsequent quarters.

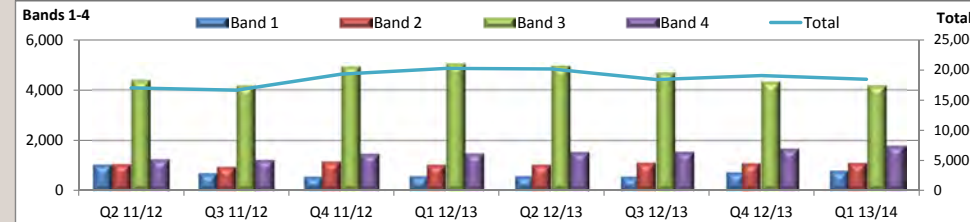
MANCHESTER CITY COUNCIL WELFARE REFORM INDICATORS

PLACE

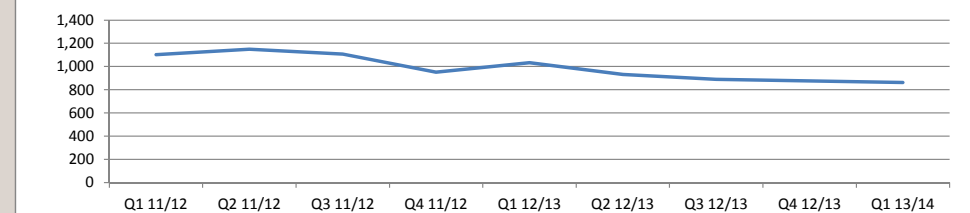
Manchester Housing Register new registrations	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
General	3,727	97	2.7%	-597	-13.8%
Transfer	2,695	60	2.3%	1,850	218.9%



Live applicants on Manchester Housing Register	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Band 1: urgent need	812	68	9.1%	223	37.9%
Band 2: reasonable preference & community award	1,116	10	0.9%	67	6.4%
Band 3: reasonable preference only	4,187	-151	-3.5%	-869	-17.2%
Band 4: community award only	1,804	112	6.6%	313	21.0%
Total (All Bands inc. 5, 6a, 6b)	18,466	-630	-3.3%	-1,823	-9.0%



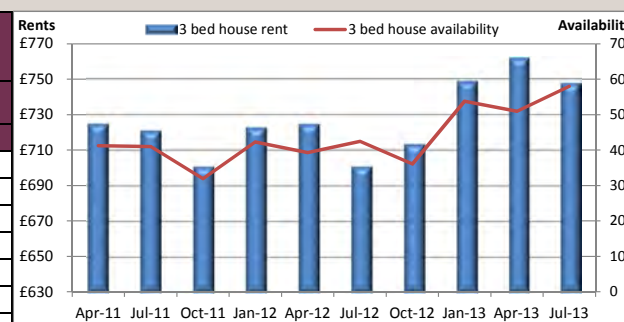
Number of lettings made (including transfers) by all Manchester Move Partners	Apr-Jun 2013	Quarterly Change Dec12-Jun13		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
	861	-29	-3.3%	-171	-16.6%



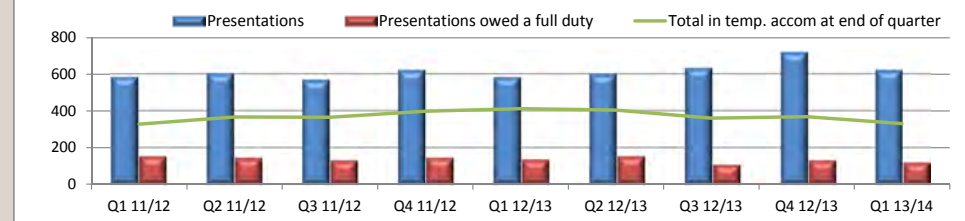
Turnover of school places (School Census)	May-13 Census	Termly Change (Jan 13 - May 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
	4.0%	n/a	-3.5%	n/a	-0.9%



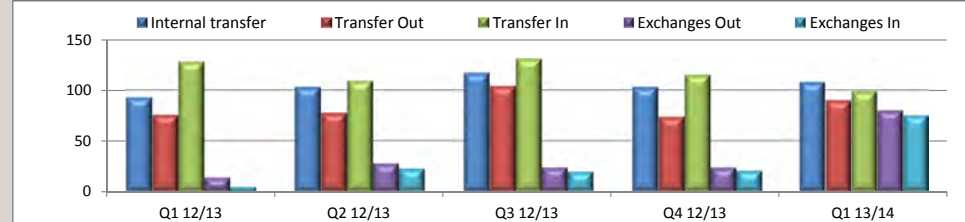
Private Sector Rent Levels	Average asking rents of properties advertised for rent (per calendar month)					Number of advertised properties available for rent				
	Jul-13	Quarterly Change (Apr 13 - Jul 13)		Annual Change (Jul 12 - Jul 13)		Jul-13	Quarterly Change (Apr 13 - Jul 13)		Annual Change (Jul 12 - Jul 13)	
		Amount	%	Amount	%		Number	%	Number	%
Studio Apartment	£485	£23	4.9%	£0	0.0%	74	6	8.8%	-23	-23.7%
One Bedroom Apartment	£586	£31	5.5%	£25	4.5%	776	243	45.6%	154	24.8%
Two Bedroom Apartment	£763	£31	4.3%	£9	1.1%	1,569	485	44.7%	280	21.7%
Three Bedroom Apartment	£1,201	£75	6.7%	£82	7.4%	139	8	6.1%	24	20.9%
Two Bedroom House	£570	£14	-2.3%	£21	-3.6%	341	75	28.2%	33	10.7%
Three Bedroom House	£748	£14	-1.9%	£47	6.7%	580	71	13.9%	156	36.8%
Four Bedroom House	£1,085	£26	-2.3%	£63	6.2%	355	46	14.9%	182	105.2%



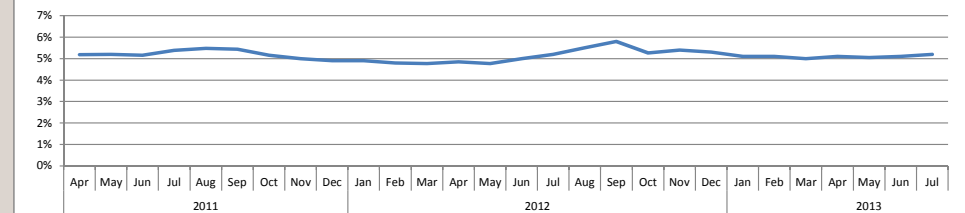
Homelessness presentations	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Homelessness presentations	623	-96	-13.4%	39	6.7%
Homelessness presentations owed full duty	119	-13	-9.8%	-18	-13.1%



Social housing transfers and exchanges 1	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Internal Transfers	108	5	4.9%	15	16%
Transfers Out	90	16	21.6%	14	18%
Transfers In	99	-16	-13.9%	-29	-23%
Exchanges Out	80	56	233.3%	66	471%
Exchanges In	75	54	257.1%	70	1400%

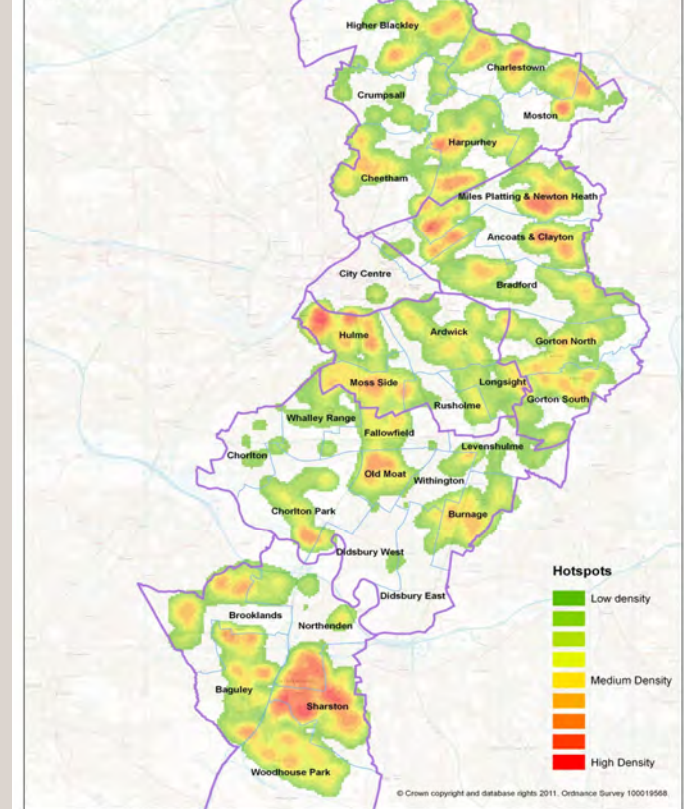


Empty residential properties	Jul-13	Quarterly Change (Apr 13 - Jul 13)		Annual Change (Jul 12 - Jul 13)	
		Number	%	Number	%
	5.2%	n/a	0.1%	n/a	0.0%

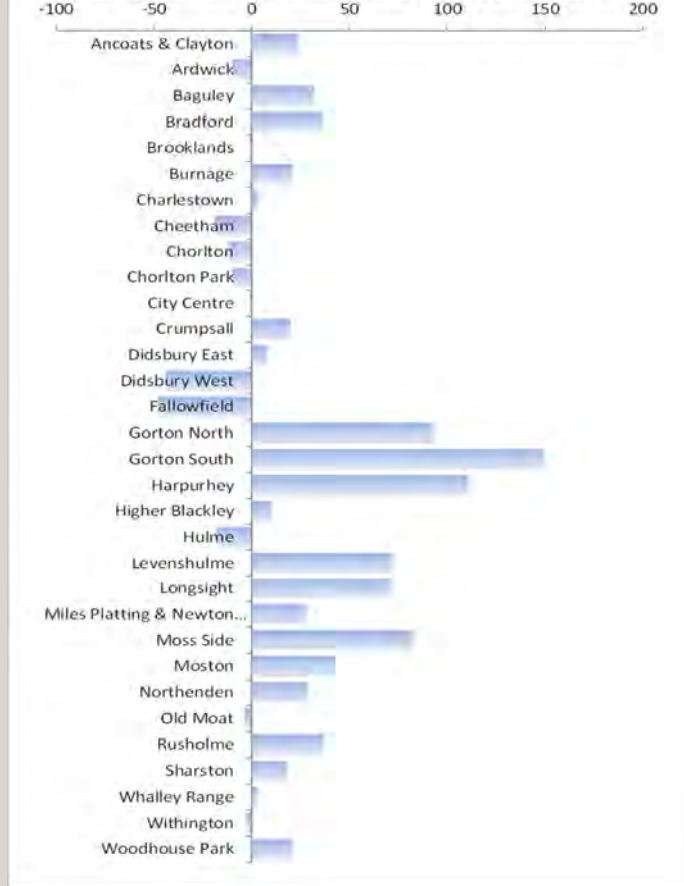


SRF Area	Households affected by benefits cap, May 2013	Change (Apr 13 - May 13)		Working age social housing tenants in under-occupation, May-13	Change (Feb 13 - May 13)	
		Number	% Change		Number	%
Central	136	2	1.5%	1,913	-182	-8.7%
City Centre	0	0	n/a	22	-7	-24.1%
East	100	-4	-3.8%	2,589	-213	-7.6%
North	161	12	8.1%	2,567	-222	-8.0%
South	106	1	1.0%	1,746	-210	-10.7%
Wythenshawe	72	1	1.4%	3,301	-277	-7.7%
Grand Total	575	12	2.1%	12,138	-1111	-8.4%

Social Housing tenants in under occupation Q1 2013/14



Change in number of LHA Claimants - July 2012 - July 2013



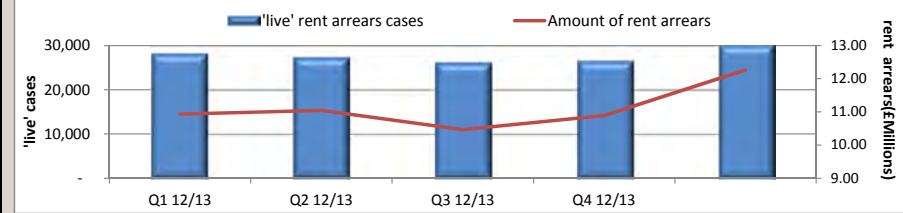
P - Indicates percentage measures where percentage point change has been reported

1 - Data sourced from a sample of 7 Registered Providers

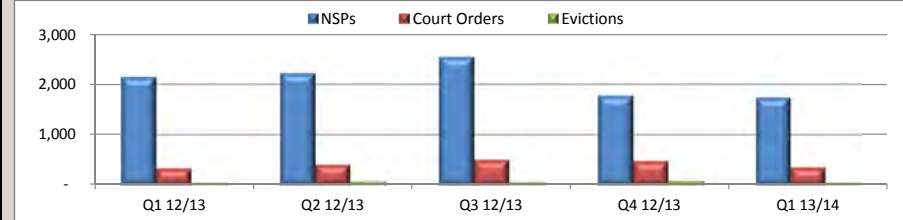
MANCHESTER CITY COUNCIL WELFARE REFORM INDICATORS

PEOPLE

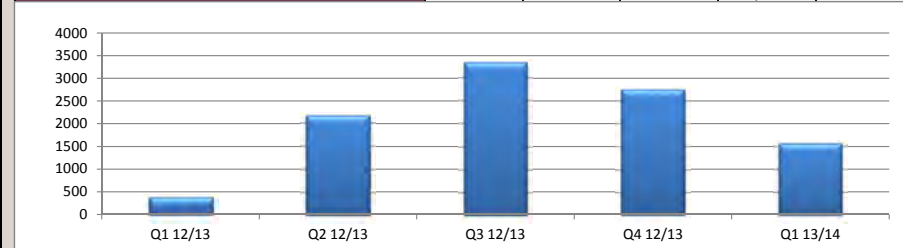
Social housing rent arrears cases ¹	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Number of 'live' rent arrears cases	30,207	3,512	13.2%	1,907	6.7%
Rent arrears at quarter end (£Million)	£12.26 m	£1.37 m	12.5%	£1.33 m	12.2%



Social Housing notices and evictions ¹	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Notices to Seek Possession issued	1,747	-32	-1.8%	-408	-18.9%
Court Orders obtained	358	-127	-26.2%	16	4.7%
Evictions carried out	53	-32	-37.6%	7	15.2%



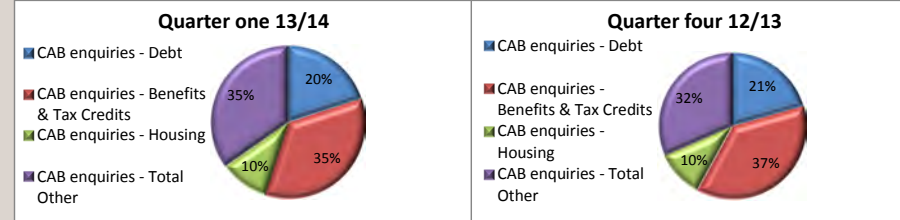
Number of targeted interventions with tenants ¹ (From Q1 this is specifically financial and debt advice provided to tenants by Registered Providers)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
	1,569	-1,192	-43.2%	1,179	3.023077



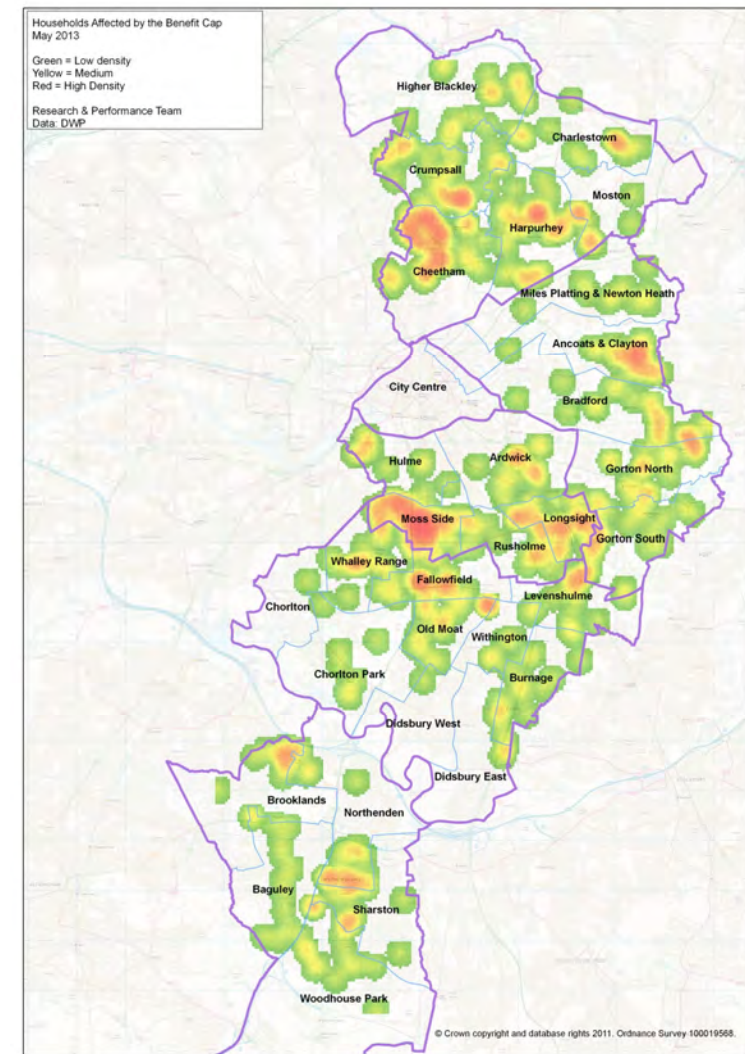
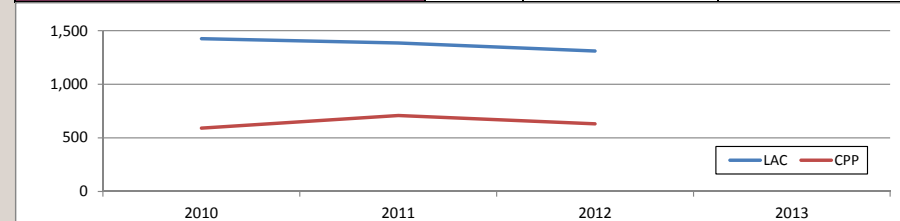
Landlord Possession Orders (Outright Orders and Suspended Orders)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%

The Ministry of Justice have recently released the Mortgage and Landlord Possession Statistics for April-June 2013. However, both the methodology and format of the data series has been changed this quarter and further investigation is needed into the new dataset before these figures are published on the Dashboard.

Citizen's Advice Bureau enquiries received (Only one enquiry topic recorded per client)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Debt	2,116	-44	-2.0%	n/a - new indicator	
Benefits & Tax Credits	3,715	-213	-5.4%	n/a - new indicator	
Housing	1,090	-14	-1.3%	n/a - new indicator	



Vulnerable Children (as at 31st March)	2012	Annual Change (2011 - 2012)	
		Number	%
Number of looked after children (LAC)	1,310	-75	-5.4%
Children subject to a child protection plan (CPP)	631	-76	-10.7%

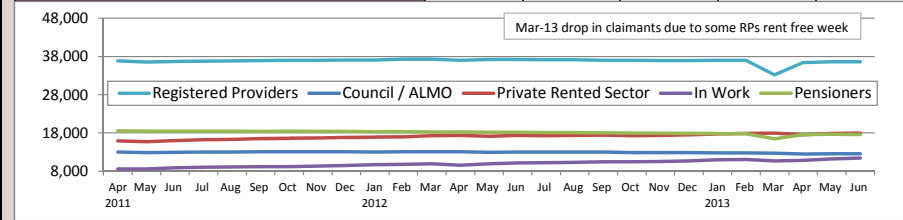


SERVICES

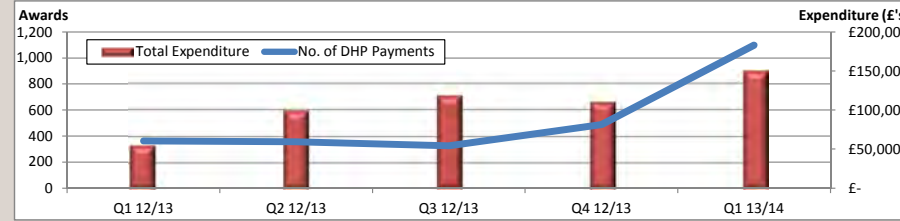
Council Tax collection rates	Apr 13 - Jun 13	Annual Change (Jun 12 - Jun 13)	
		Number	%
	25.5%	n/a	-0.7%



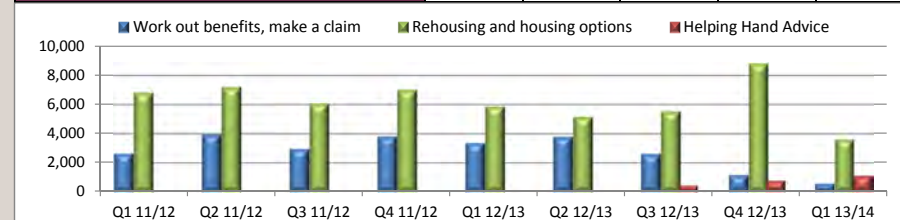
Housing Benefit Claimants	30th June 2013	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Number of Private rented sector claimants	17,948	-32	-0.2%	615	3.5%
Number of Council / ALMO claimants	12,505	-223	-1.8%	-495	-3.8%
Number of claimants in work (social & private rented)	11,406	727	6.8%	1,248	12.3%



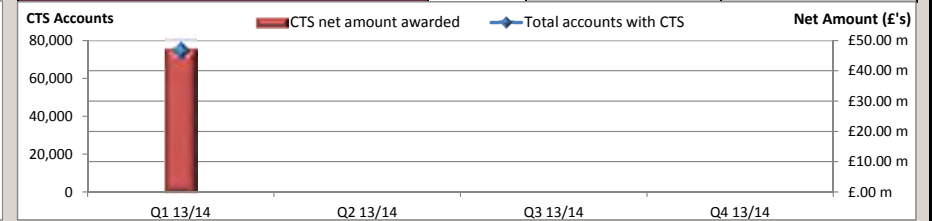
Discretionary Housing Payments (DHP)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
New DHP Awards	1,099	610	124.7%	737	203.6%
Total expenditure (£'s) (inc. ongoing claims)	£150,008	£39,631	35.9%	94,163	168.6%



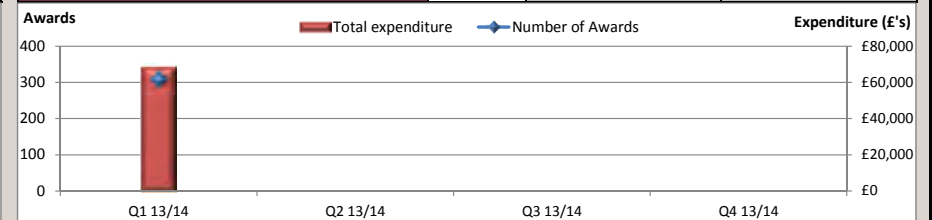
Number of unique views on webpages for accessing support online (headers on webpage are listed below)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Work out benefits, make a claim	581	-581	-50.0%	-2,760	-82.6%
Helping Hand advice and support in tough times	1,115	333	42.6%	n/a - new webpage	
Rehousing and housing options	3,600	-5,221	-59.2%	-2,265	-38.6%



Council Tax Support Scheme (net amount awarded excludes residual Council Tax Benefit)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Total accounts with Council Tax Support	74,796	n/a - new indicator		n/a - new indicator	
Council Tax Support Net Amount Awarded (£'s)	£47.41 m	n/a - new indicator		n/a - new indicator	



Local welfare provision (replacement scheme for crisis loans and community care grants)	Apr-Jun 13	Quarterly Change (Mar 13 - Jun 13)		Annual Change (Jun 12 - Jun 13)	
		Number	%	Number	%
Number of Applications Accepted	659	n/a - new indicator		n/a - new indicator	
Number of Awards Made	309	n/a - new indicator		n/a - new indicator	
Total expenditure (£'s)	£68,577	n/a - new indicator		n/a - new indicator	



P - Indicates percentage measures where percentage point change has been reported

1 - Data sourced from a sample of 7 Registered Providers

Appendix three

Case Studies - Help with Rent team

(Carol Barlow has given us consent to use her story in publicity for the team)

Case Study – Carol Barlow

Carol originally contacted the Help With Rent team because she had a shortfall in her rent of £30 per week. As a pensioner she was concerned that she wasn't receiving all the help she was entitled to.

Carol stated: "I had always worked before but I had some serious health problems a few years ago. I was struggling to pay all my expenses, including the rent, and thought that I should be getting more help but I just didn't know where to start. I didn't know which way I was turning and I'd got in a right state – I needed someone to put me on the right road."

When the team met with Carol they discussed her circumstances in detail. She informed them that her cousin frequently had to stay overnight to look after her because of her illnesses. The team immediately considered that she might qualify for extra Housing Benefit.

Once the necessary forms and documents were submitted to the local Housing Benefit office Carol was awarded the extra the 2 bedroom rate of Local Housing Allowance. This increased her benefit by over £22 per week, making her rent much more affordable. She even received an underpayment of over £400.

Carol says: "Kelly helped me sort this out so quickly. She kept me informed every step of the way which stopped me from panicking. I feel in control of my money now and can stand on my own two feet. I can't believe the relief now you have taken this off my mind!"

(Please note that in the following case studies the customer's names have been changed to protect their identity)

Case Study – Mary

Mary contacted the team as her Housing Benefit was due to reduce to the shared rate of £55. Mary is in receipt of Income Support so could not afford the shortfall given her full rent is £103 per week. Mary had various disabilities and is also registered blind so is very keen to stay in her current property.

When the team looked at Mary's claim they noticed that despite her disabilities she was not claiming Disability Living Allowance. They helped her obtain the initial application pack and arranged an appointment for Mary with the local Citizen's Advice Bureau to complete the form. Several weeks later Mary was awarded Disability Living Allowance for care at the middle rate.

Once this was added to her Housing Benefit claim by Manchester City Council Mary was exempt from the shared rate as she qualified for the Severe Disability Premium. This increased her Housing Benefit to £97 per week. This reduced Mary's shortfall to only £6 per week, which she could pay using some of her extra income.

Case Study – Peter

Peter telephoned the Help With Rent advice line because he was concerned that his Local Housing Allowance was due to drop to a shared rate (£55 per week) as he is single and under 35.

Peter was already receiving the maximum benefit he was entitled to and was trying to find a job with no success. The advisor therefore looked at ways he could utilise the spare second bedroom in his apartment; either by taking in a non-dependant, a lodger or even setting up a joint tenancy. The advisor spoke at length about the costs and benefits of each option, referring Peter to information on the internet including on the www.helpwithrent.org.uk site.

A few weeks later Peter decided that he would open his spare room up. At the same time his brother lost his previous home and so needed a place to stay. Peter's brother therefore moved into the property with him as a non-dependant. Peter's Housing Benefit claim was reassessed by the Council at a 2 bedroom LHA rate (£98.08) with a minimum non dependant deduction for his unemployed brother (£9.40). Hence his new award is £88.68 per week. With the additional Housing Benefit and a weekly contribution from his brother Peter can now afford the rent for his property and his brother has a place to stay.

Your guide to Welfare Reform



Contents

The welfare benefits system is changing

This booklet outlines some of the Government's welfare benefit changes that could affect you. Find out how the changes might affect you by reading this booklet.

If you are affected by housing changes, perhaps in the way your rent is paid or the number of bedrooms you have, talk to your landlord or housing provider. For changes affecting the amount of money/benefits you receive each week and the way this is paid to you, you should talk to someone who can help you plan your budget and manage your money carefully.

All the main Welfare Reform changes are listed in this booklet with advice on where to go for help. At the back of this booklet you will find a list of organisations that can give you advice. For up-to-date information on all the changes visit www.manchester.gov.uk/benefits.

Timeline of Welfare Reform changes.....	3
Under Occupancy rules.....	4–6
Disability Living Allowance	7
Benefits Cap	8/9
Council tax	10
Employment and Support Allowance.....	11
Universal Credit.....	12
Information and support	13
Where to get help	14/15

Timeline of Welfare Reform changes

The main Welfare Reform changes are outlined below.

APRIL
2013

April 2013

- Introduction of Council Tax Support scheme. This affects all people of working age who used to claim Council Tax Benefit.
- Disability Living Allowance replaced by Personal Independence Payment (PIP) for new claims.
- Housing Benefit cut by 14–25% of rent for working-age people underoccupying social housing. This affects all people of working age who claim Housing Benefit and who live in Council or housing association property and have one or more bedrooms they don't need.

SEPTEMBER
2013

By September 2013

- Introduction of overall Benefit Cap for working-age households, initially just affecting those that claim Housing Benefit. This will affect people of working age who are claiming benefits, limiting the amount of money they can claim each week. Due to start summer 2013.

OCTOBER
2013

From October 2013 (to be confirmed by the Government)

- Introduction of Universal Credit. This affects anyone of working age who is claiming benefits. Universal Credit is a new way of paying benefits. Due to start from October 2013.
- Reassessment of existing DLA claims for PIP. This affects people aged between 16 and 64 who currently receive Disability Living Allowance.

DECEMBER
2017

By December 2017 (to be confirmed by the Government)

- All claimants of working age transferred to Universal Credit.

Under
Occupancy
rules

Housing

Under Occupancy rules

From April 2013, Government changes mean the amount of Housing Benefit paid to working-age tenants who live in Council or housing association properties will be reduced where they have more bedrooms than they need.

A maximum of two children are expected to share a bedroom based on the rules outlined.

If you have one bedroom more than you need, your Housing Benefit will be based on 86% of your rent. If you have two bedrooms more than you need, your Housing Benefit will be based on 75% of your rent.

See opposite page for more details.

For example

- Couples with no children would need only one bedroom
- A single parent with one or two children under 10 would need two bedrooms
- Couples with three children (two boys and a girl) aged 6, 8 and 12 would need three bedrooms
- A maximum of two children are expected to share a bedroom based on the rules outlined

How many bedrooms will my Housing Benefit cover?

Housing

		If you are pregnant, you will only be able to count your child when it is born.
		If you are single, part of a couple, or a lone parent, your Housing Benefit will cover one bedroom.
as above	+	An additional bedroom for a child.
as above	+	Children aged under 10 – one bedroom for two children of either sex.
as above	+	Children aged up to 16 – one bedroom for two children of the same sex.
as above	+	Children aged 10 and over – one bedroom for children of the opposite sex.
as above	+	People aged 16+ – one bedroom for person or couple.
as above	+	One bedroom for a carer (who does not normally live at the property) if the claimant or their partner receives regular overnight care and needs the use of the extra bedroom.

Under
Occupancy
rules

Housing

How much could my benefit be cut by?

If you have more bedrooms than you need, the amount of rent used to work out your Housing Benefit will be reduced by:



=

14% of the rent for one spare bedroom.



=

25% of the rent for two or more spare bedrooms.

When do the changes take effect?



The Under Occupancy rules for all social sector Housing Benefit claimants take effect from April 2013.

When Universal Credit is introduced from October 2013, Housing Benefit will become the housing element of Universal Credit and the same size criteria rules will apply.

Anyone affected is likely to have been contacted by their landlord and the Council's Benefits Service.

For more information and advice:

Contact your landlord or contact the Council's Benefits Service – details on page 13.

Anyone affected by this change who is a foster carer or whose property has been adapted should contact the Council's Benefits Service.

There is a discretionary scheme for the vulnerable and those under extreme hardship.

Personal Independence
Payment (PIP)

Disability

Is my Disability Living Allowance affected?

From April 2013, people aged between 16 and 64 in receipt of Disability Living Allowance will be reassessed for a new benefit called **Personal Independence Payment**. A PIP is a tax-free benefit for disabled children and adults to help with the extra costs they may have because of their disability.

To receive a PIP you must be aged between:



You must also:

Satisfy the daily living and/or mobility activities test for three months prior to claiming and satisfy this test for at least a further nine months after claiming. The tests are set by the Department for Work and Pensions and carried out by ATOS Healthcare.

When do the changes take effect?



From April 2013 all new claims will be for Personal Independence Payment.



From October 2013 reassessment will start for all those on fixed-period DLA.



From October 2015 existing DLA claimants will be reassessed for PIP.

For more information and advice:
Department for Work and Pensions
www.gov.uk/pip

Benefit
Cap

Money

What is the Benefit Cap?

The Government has stated that there will be a cap on the amount of benefits a working-age single person or family can receive. This means there will be a limit on the total amount of all benefits people can claim.

For a single person
(no children)



The cap will be:

£350

a week.

For single parents and couples
(with or without children)*



The cap will be:

£500

a week.

* The cap remains the same regardless of how many children are in the household.

When do the changes take effect?



The Benefit Cap takes effect from summer 2013.

If you are expected to be affected by the Benefit Cap, you will have already been contacted by the Department for Work and Pensions, and the Council's Benefit Service. People living in social housing may also have been contacted by their housing provider/landlord.

For more information and advice:

- Contact your local Jobcentre Plus office or visit www.gov.uk/benefit-cap
- Benefit Enquiries 0161 234 5003
- Contact the Council's Benefits Service – see page 13.

What benefits come under the cap?

If you are already getting more than £500 (family) or £350 (single person) a week in benefit, your Housing Benefit will be reduced.

The benefits that count towards the cap are:

Employment and Support Allowance	Jobseeker's Allowance
Guardian's Allowance	Housing Benefit
Widowed Mothers Allowance	Widowed Parent's Allowance
Child Benefit	Child Tax Credit
Incapacity Benefit	Income Support
Maternity Allowance	Widow's Pension
Bereavement Allowance	Carer's Allowance
War Disablement Pension	

And the exemptions?

There are some exemptions and the Benefit Cap does not apply where any household member receives any of the following benefits:

Disability Allowance (or PIP) from April 2013	Attendance Allowance
Working Tax Credit	The support part of Employment and Support Allowance (ESA)
War Widow or Widower's Pension	Industrial Injuries Benefit

Within these groups there are some technical areas.
If you are not sure, please ask.

Can I still get help with my council tax?

In April 2013, the national Council Tax Benefit scheme will be abolished by the Government and be replaced by a council-determined scheme and with less money from the Government.

The new Council Tax Support scheme will affect people who currently claim Council Tax Benefit, and any new claims for help with council tax from April 2013.

The new scheme means:

- All working-age residents will be required to pay at least 8.5% of their council tax bill
- People of Pension Credit age can continue to receive 100% Council Tax Support where applicable (one of a couple needs to have reached this age)

When do the changes take effect?



The new scheme will take effect from April 2013.

People affected by these changes will have been directly contacted by the Council's Benefits Service.

What do I need to do?

You will get your bill at the end of March. Please open this, check it and give us a ring if you want to make a different payment plan or set up a Direct Debit.

For more information and advice:

- Contact the Council's Benefits Service – see page 13.

There is a discretionary scheme for the vulnerable and those under extreme hardship.



Work Capability
Assessment

Work

What is Employment and Support Allowance (ESA)?

Employment and Support Allowance (ESA) replaces Incapacity Benefit.

Anyone claiming Incapacity Benefit, Severe Disablement Allowance, Income Support due to being unfit for work, or people of working age who are claiming Sickness Benefit will be invited by the Department for Work and Pensions to have a Work Capability Assessment. Entitlement to ESA is based on a person's functional ability rather than the condition itself.

The Assessment will be carried out by ATOS with a healthcare professional, and the Department for Work and Pensions will use this to decide which of the following benefits you are entitled to:

- Paid Employment and Support Allowance with a Support element
- Paid Employment and Support Allowance within the Work Related Activity Group
- The option to claim Jobseeker's Allowance if deemed fit for work.

When do the changes take effect?

By March 2014 all existing claimants of the above benefits will have been invited to a Work Capability Assessment. You may have already had an Assessment. The Department for Work and Pensions will write to people when their Assessment becomes due.

For more information and advice:

- Contact your local Jobcentre Plus office
- www.gov.uk/employment-supportallowance/overview
- DWP Benefit Enquiry Line
0800 88 22 00
- DWP Benefit Enquiry Textphone
0800 24 33 55.



Universal
Credit

Money

What is Universal Credit?

The Government is going to introduce a new way of paying benefits called Universal Credit. It combines a number of out-of-work benefits and in-work benefits into one. Universal Credit will be paid monthly in arrears as a single payment to one person in each household.

The single payment replaces the individual benefits of:

- Income Support
- Income Based Jobseeker's Allowance
- Income Related Employment Support Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit.

To receive the payment you will need a bank/building society account (or similar banking service). Claims will normally need to be made online.

The single monthly payment means you will be more financially independent and the monthly payment imitates a monthly wage. If you pay rent, you will need to make arrangements to pay your weekly or monthly rent from your Universal Credit payment.

When do the changes take effect?

Between October 2013 and April 2014 all new claims from couples, owner-occupiers and jobseekers with children will be treated as claims for Universal Credit.



Between April 2014 and 2017 existing claimants will be moved to Universal Credit on a phased basis.

For more information and advice:

- The Department for Work and Pensions will be contacting all benefit claimants who will be affected by Universal Credit
- visit www.dwp.gov.uk

Benefits
Service

Information

Where can I get more information?

Visit the website for further information on Housing Benefit, help with council tax changes, to check what you are entitled to, and to make a claim online: www.manchester.gov.uk/benefits

To contact the Benefits Service:

- Make an appointment online – follow the links at: www.manchester.gov.uk/benefits
- benefit.enquiries@manchester.gov.uk
- Call 0161 234 5003. Textphone for customers with hearing difficulties who have textphones: 0161 953 8301
- The Benefits Service, PO Box 3, Manchester M15 5BA
- See an adviser at the Council's Customer Service Centre at Number One First Street (junction of Whitworth Street West and Albion Street) in the city centre, or at a local office or library near you. You will need to make an appointment first, so please call the number above or make an appointment online.

From 1 July 2013, the Customer Service Centre will be located on the ground floor of the Town Hall Extension.

To get a benefit claim form:

- You can download a form to print out and fill in at: www.manchester.gov.uk/benefits
- Pick up a claim form from your local library, from our Customer Service Centre, or by calling at a reception point in your local area – please visit the website or call our number to find out where your nearest reception point is. You don't need an appointment to do this.

Support in your local library

Residents can visit their local library, where staff can offer advice on sources of further support. Certain libraries have trained staff who can check and validate benefit claim forms, and some also host benefits advice sessions.

All libraries have free-to-use computers with internet access for library members, and Digital Champion volunteers may be able to help those who are not confident using computers, including beginners.

Visit www.manchester.gov.uk/libraries or call 0161 234 1991 to find out what is available at your library.

Useful
links

Help

Where can I find help?

Help with rent

Online, face-to-face and over-the-phone advice for tenants of social housing and private landlords within Greater Manchester who claim Housing Benefit.

www.helpwithrent.org.uk
0845 120 2093

Mind Your Money

A free service available for tenants living in social housing in Manchester who are out of work. They can help you manage your money, deal with debts, open a bank account, and deal with some of the benefit changes taking place.

citysouthmanchester.co.uk/mind-your-money
0800 840 1444

Manchester Citizens Advice Bureau

Manchester CAB can help you understand your rights on a range of issues, including benefits, housing, employment and debt, as well as consumer and legal issues.

www.manchestercab.org
08444 11122 (One Stop Advice Line)

Manchester Adult Education Service (MAES)

MAES offers support that could help you get back into work. As well as offering a wide range of courses, the service gives advice on how to write a CV, interview techniques, and on the best ways to access potential employers.

www.manchester.gov.uk/adulted

The Manchester Credit Union

Manchester Credit Union is a not-for-profit financial co-operative. It offers savings, affordable loans, and a range of financial services, including money guidance sessions.

www.manchestercreditunion.co.uk
0161 231 5222

South Manchester Credit Union

South Manchester Credit Union is a not-for-profit financial co-operative for people who live or work in south Manchester.

It offers savings schemes and affordable loans to members.

www.smcreditunion.co.uk
0161 448 0200

Gingerbread – support for single parents

Gingerbread provides support for single parents.

www.gingerbread.org.uk
0808 802 0925

National Debt Line

A free confidential and impartial service offering advice on how to deal with debt problems.

www.nationaldebtline.co.uk
0808 808 4000

Money Advice Service

A free unbiased service set up by the Government to give money advice to anyone in the UK.

www.moneyadviceservice.org.uk
0300 500 5000

Work Clubs

At a Work Club you can meet other people looking for work, find out about local jobs and get help to apply for jobs or training.

www.manchester.gov.uk/workclubsmap

Jobcentre Plus

Check out current job vacancies advertised by Jobcentre Plus or you can visit your local Job Centre Plus office.

www.gov.uk/jobsearch
0845 6060 234

The National Careers Service

The National Careers Service can help anyone over the age of 13 who is looking for careers advice or work, or who would like to change their career.

www.direct.gov.uk/nationalcareersservice
0800 100 900

Volunteer Centre Manchester

The Volunteer Centre Manchester offers advice on getting into volunteering, which can help you gain new skills and experience and meet new people.

www.volunteercentremanchester.co.uk
0161 830 4770

Discretionary Housing Payment and Discretionary Council Tax schemes

Help if you are struggling to pay your rent or council tax and you have unusual circumstances that are causing you extreme hardship or mean you are at risk of becoming homeless.

Contact the Benefits Office

The National Apprenticeship Service

The National Apprenticeship Service can help you find out if a job with training is right for you, and where there are opportunities in your area.

www.apprenticeships.org.uk
0800 0150600

The Blue Orchid – starting a business

The Blue Orchid provides a flexible programme of one-to-one support and workshops for anyone living in Manchester who is interested in starting their own business.

www.theblueorchid.co.uk
0161 341 0245

The Prince's Trust

The Prince's Trust supports 13 to 30-year-olds who have struggled at or been excluded from school, have been in care, are long-term unemployed, or have been in trouble with the law.

www.princes-trust.org.uk
0161 763 5111

Breakthrough UK

Breakthrough UK supports disabled people in Manchester to find employment and training.

www.breakthrough-uk.co.uk
0161 273 5412

Remploy

If you have a disability or health condition and want to start work or return to work, Remploy can help you.

www.remploy.co.uk
0845 155 2700

This booklet is available in other languages, Braille and large print. Please contact us on 0161 234 5003 if any of these would be useful to you.

For information in your language call 0161 234 5003

لتلقى معلومات في لغتك، الرجاء الاتصال بالرقم 0161 234 5003

আপনার ভাষায় তথ্যের জন্য টেলিফোন করুন 0161 234 5003 এই নম্বরে।

Za informacije na vašem jeziku, nazovite 0161 234 5003

如欲索取用閣下語言編制的資料，請致電 0161 234 5003

आपनी भाषा में माहिती के लिये कृपया 0161 234 5003 नंबर पर फोन करें

आपकी भाषा में जानकारी के लिए कृपया 0161 234 5003 नंबर पर फोन करें

Sí aad u hesho macluumaadka luqaddaada wac 0161 234 5003

اپنی زبان میں معلومات کے لیے 0161 234 5003 پر فون کریں

Đề có thêm thông tin bằng ngôn ngữ của bạn, hãy gọi 0161 234 5003

If you are African or African Caribbean, call 0161 234 5003

www.manchester.gov.uk