



Llywodraeth Cymru  
Welsh Government

Darren Millar AM  
Chair  
Public Accounts Committee  
National Assembly for Wales  
Ty Hywel  
Cardiff Bay  
Cardiff  
CF99 1NA

1 July 2015

Dear Chair

**Auditor General for Wales Report – Managing the Impact of Welfare Reform Changes on Social Housing Tenants in Wales**

June Milligan has asked me to reply to and thank you for your letter of 30 June regarding the pan-Wales Discretionary Housing Payments policy documents. The 64 page document to which you refer can be accessed via the Powys County Council website:-

[http://www.powys.gov.uk/en/democracy/council-committees-and-meetings/%3Fmembs2%255Bformname%255D%3Ddocuments\\_form%26membs2%255Baction%255D%3Dview\\_doc%26membs2%255Bfilename%255D%3Drep\\_2015-03-24c1\\_68b\\_en.pdf&rct=j&frm=1&q=&esrc=s&sa=U&ei=lqGSVcPNFe6U7Qactp2QBg&ved=0CBoQFjAB&usq=AFQjCNFbKqPbDduPPmW2gSyUOin5ZmP8aQ](http://www.powys.gov.uk/en/democracy/council-committees-and-meetings/%3Fmembs2%255Bformname%255D%3Ddocuments_form%26membs2%255Baction%255D%3Dview_doc%26membs2%255Bfilename%255D%3Drep_2015-03-24c1_68b_en.pdf&rct=j&frm=1&q=&esrc=s&sa=U&ei=lqGSVcPNFe6U7Qactp2QBg&ved=0CBoQFjAB&usq=AFQjCNFbKqPbDduPPmW2gSyUOin5ZmP8aQ)

I hope you find this information helpful.


Yours sincerely

**JOHN HOWELLS**  
Director of Housing and Regeneration

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# PAN-WALES DISCRETIONARY HOUSING PAYMENTS SCHEME

DECEMBER 2014



**Powys Council  
Discretionary Housing  
Payment Policy**

**DRAFT v2**





The Pan-Wales Discretionary Housing Payments project arose from concerns that local authorities can vary considerably both in the way they decide who should get a DHP award and the way they manage the budget.

Working with 20 of the 22 Welsh councils, the Welfare Reform Club has developed the project by exploring the case for more consistency in the administration of DHPs, whilst recognising that the nature of the scheme is essentially discretionary. The project was sponsored by the Welsh Local Government Association and was supported by the Welsh Government.

During the course of the project, we have developed the following products:

**Policy framework** – this sets out an approach to deciding who should get a DHP award. It covers decisions within the remit of the council and provides a platform for the exercise of discretion. It includes a matrix for deciding priorities. By following the policy framework, councils will have a consistent approach to the financial assessment and general policy considerations that are necessary parts of the scheme. They will also have a framework for deciding which sets of circumstances warrant high, medium and low priority for awards, the detail of which can be varied to suit local circumstances.

**Model communications strategy** – this provides a suggested framework for ensuring that potential applicants, advice agencies and other interested parties are aware of the DHP scheme, whilst not raising expectations; and it also suggest ways of gearing publicity about DHPs towards those who are likely to have highest priority for an award. In addition, this product contains a short guide to DHPs aimed at council members, and information sheets about the treatment of disability income and non-dependant income.

The Welfare Reform Club would like to thank staff from the following authorities who have helped with the development of the products: Anglesey, Blaenau Gwent, Bridgend, Caerphilly, Carmarthenshire, Ceredigion, Conwy, Denbighshire, Flintshire, Gwynedd, Merthyr Tydfil, Newport, Pembrokeshire, Powys, Rhondda-Cynon-Taff, Swansea, Torfaen and Monmouthshire, Vale of Glamorgan, Wrexham.

The Welfare Reform Club would also like to thanks Paula Holland from the WLGA and Karl Thomas from the Welsh Government for their valuable contributions.

## CONTENTS

Policy framework -----	4
Communications strategy-----	35
Model application form -----	45
Application form booklet (not including extra forms)-----	61
Consultation questions	64

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## POLICY FRAMEWORK

### INTRODUCTION

1. This policy framework sets out an agreed approach to deciding who should get a Discretionary Housing Payment (DHP) award. It is designed to make discretionary decision-making more systematic, consistent and transparent. However, it is definitely not intended to impose a one-size-fits-all solution. The exercise of discretion remains at the heart of the scheme.
2. DHPs are paid from a cash-limited budget and are intended to help people meet housing costs, usually where there is a shortfall between their Housing Benefit (or housing element of Universal Credit) and their rent.
3. It is not possible (and not the intention) to make an award in every case where there is such a shortfall. So this policy framework is a way of helping to decide priorities for payment when demand exceeds supply (as will usually be the case). Recent research shows that the DHP budget provided by DWP is about a fifth of the estimated annual sum of Housing Benefit (HB) shortfalls.<sup>1</sup>
4. Given that DHPs will inevitably have to be targeted at those who need them most, it is of course important to check at the outset that all DHP applicants are receiving their full entitlement to HB. It is clearly wasteful to award a DHP in circumstances where HB could be paid instead. Although this is an obvious point, some HB decisions are not clear cut, for example deciding the number of bedrooms.

### KEY POLICY OBJECTIVES

5. In making decisions about priorities, there are some overall objectives:
  - To give all applicants as fair and consistent a decision as possible.
  - To make decisions that are designed to improve outcomes for people.
  - To spend the budget and keep to a minimum any in-year changes to priorities (which may be needed to avoid overspends or underspends).
  - Generally to give greater priority to:
    - helping those who are making efforts to help themselves;

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<sup>1</sup> Research by the New Policy Institute for Oxfam estimates that 1.3m households (780,000 of whom are in receipt of a means-tested DWP benefit) face a shortfall in their Housing Benefit averaging £12.94 per week. This amounts to £875m a year (£525m for those receiving DWP benefits) compared with a total DHP budget for 2013/14 of £180m. On this basis, DHPs can at best help around 1:3 of the poorest families and 1:5 of all those with a shortfall. [oxfam.org.uk/publications](http://oxfam.org.uk/publications)

- supporting those have done all they can to manage the situation they are in, and can't realistically do any more;
- preventing negative outcomes such as homelessness which are likely to involve further hardship for the household as well as additional and avoidable costs for the council.

## **POLICY FOR DECIDING PRIORITIES**

6. In order to meet these objectives, it is insufficient to simply make awards to certain broad *categories* of people (such as lone parents and disabled people). It is necessary to define which people in these and other categories should, as a rule, have the most priority.
7. The critical factors in deciding priorities are:
  - The financial circumstances of the household;
  - The priority group that the household is in;
  - The extent to which members of the household are able, and willing, to manage the situation they are in, or can't be reasonably expected to do more;
  - The wider financial consequences of not making an award.

All of these factors are covered in more detail in the following paragraphs.

### Stage 1: Financial assessment

8. For all applications, a financial assessment is made, comparing income with expenditure. This is as simple as possible but sufficient to make a reasonable judgement. All income and outgoings are considered and any capital taken into account. ***No source of income is disregarded and all expenditure is taken into consideration.*** (See Annex 1 for an explanation of why disability income is included.) If there are non-dependants in the household, the income they contribute to the household is normally included in the financial assessment, though it is accepted that household expenditure on food and heating will be higher. (See Annex 2 for a fuller description of policy relating to non-dependants.) The fundamental principle is that help should go to those who have no other means of meeting the need.
9. Therefore, the first test is whether or not a household's total commitments are equal to or exceed their income. If there is income available, or could be made available, sufficient to meet the shortfall in rent or other housing need, a DHP application will not succeed unless or until circumstances change.

10. If there is some income available, but insufficient to meet the shortfall in rent, the application for a DHP is processed and, if other criteria are met and it is decided to make an award, the available income is deducted from the award.
11. Annex 3 contains a proposed list of income and outgoings headings
12. The test is slightly different in the case of lump-sum payments (e.g. rent deposits, rent in advance and removal costs).<sup>2</sup> The test is in two parts: first, are there any savings that can meet the need? If not, is income at or below expenditure, or not significantly above, and has the applicant no prospect of saving the amount needed?

### Stage 2: Priority groups

13. Having applied the financial test, the next stage is to decide the priority to be given to particular circumstances a household may be experiencing. To make the process as simple as possible, the particular circumstances are put into five groups, A-E, in descending order of priority. See Annex 4 for illustrative groupings. It is for local discretion to decide who goes into each group. Whilst there is likely to be a good deal of consistency across councils, there will be differences reflecting local circumstances. For example, there may be special considerations for rural areas.

### Stage 3: Ability to manage the situation

14. The next stage is to look at general policy considerations. DHPs can often be most effectively used as a temporary measure whilst a household seeks a more long-term solution to the situation they are in. Where this is possible, higher priority is given to those who are actively taking steps themselves, for example those with an LHA shortfall looking for cheaper accommodation or those with spare rooms who are arranging to move or take in a lodger.
15. However, increasingly, there are also some situations where a DHP may be needed for a longer period. There will be some households who cannot realistically alleviate the situation they are in by taking action themselves. For example, a household with a severely disabled member unable to work or take in a lodger and who are already managing the household budget as effectively as possible. Such households are also given higher priority.
16. There are also households who are not currently helping themselves in the way described above but who are prepared to start doing so or are partially achieving

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<sup>2</sup> Some councils may decide not to make awards for rent deposits because an alternative scheme is available locally which meets the need.



some things to help towards the situation . In these cases, the DHP may be conditional on certain action being taken and the award may be of shorter duration.

#### Stage 4: Avoid further cost (and hardship)

17. DHPs can be used imaginatively to help prevent further hardship such as eviction and the associated costs to the council of dealing with homelessness. The risk of losing a tenancy could arise for a number of reasons but no judgement is made about the factors giving rise to the problem. This criterion is simply about avoiding further cost and hardship.
18. However, it is unlikely to be viable to pay DHPs indefinitely in these circumstances. If a household is threatened with eviction, the situation cannot be left to continue indefinitely. A solution needs to be found, whether it is the provision of alternative accommodation or some action by the household to reduce arrears. The highest priority under this criterion is applied when there is a solution in sight.

#### **PRIORITY SETTING MATRIX**

19. In order to help with deciding priorities, a simple matrix is constructed, which combines priority groups with the policy considerations just described above. Each applicant is given a baseline score based on the priority group, A-E, they are in – the baseline scores are 12/9/6/3/0.
20. Additional points depend upon the extent to which the general policy considerations (stages 3 and 4 above) are met, and range from 0 to 9. The highest points (9) are awarded to those who are a) actively trying to manage the situation they are in, or b) can't reasonably do any more to help themselves, or c) where paying a DHP avoids further cost to the council (and hardship to the applicant), particularly where a solution is possible. 6 points are awarded where these considerations are met in part and, if none of these considerations is met, no additional points are scored. Only one of the general policy considerations needs to be met to earn the highest score. No additional points are scored for meeting more than one consideration: this allows a fairly broad range of circumstances to be given a high or highest priority rating.
21. It is important not to apply the matrix rigidly – it should be helpful in dealing with most applications *but there will always be individual cases that will fall outside the guidelines but which justify an award.*



Policy consideration and additional points		Priority groups and total points				
		A	B	C	D	E
Ability to manage the situation – doing everything possible or cannot reasonably be expected to do any more.	9	21	18	15	12	9
Ability to manage – commitment made / partial managing	6	18	15	12	9	6
Ability to manage – not doing anything (but could do)	0	12	9	6	3	0
Avoid further cost/hardship – solution in sight	9	21	18	15	12	9
Avoid further cost/hardship – solution possible in time	6	18	15	12	9	6
Avoid further cost/hardship – no solution	0	12	9	6	3	0

Table of Scores:

21	highest priority
18	high
15	medium to high
12	medium
9	medium to low
6	low
3	lowest

22. The matrix can be used in one of two ways:

- (a) during the assessment stage as a guide to deciding an application in the first place, or
- (b) as a check list after the decision has been made, as a way of helping to ensure that decisions are as consistent as possible.

23. Each year Income and Awards Service will set the appropriate level that must be scored by applications in order to get an Award. This will make maximum use of the fund level from the DWP, provide flexibility and also ensure consistency of approach.

## CONDITIONALITY

24. Most of the highest priority awards are paid unconditionally, either because there is not likely to be any short-term change in the circumstances giving rise to the DHP, or the household is already doing everything possible to manage the situation they are in.

25. All other awards are subject to at least some conditionality, designed to encourage the applicant to resolve the shortfall in rent without access to DHPs. The extent of the conditionality depends on the circumstances – in some cases it is relatively light touch, in others it is very strict. In many cases, conditionality will involve signposting to support and advice agencies.

### **LENGTH OF AWARD**

26. The length of the award is related closely to the level of conditionality attached. Where no conditionality is attached to an award, i.e. a longer-term need, it is usually desirable to make an award up to a maximum of 52 weeks (or more) as the situation giving rise to the DHP is unlikely to change. In these circumstances, short-duration awards simply lead to unnecessary repeat awards. In other cases, where conditionality is applied, the duration of award typically varies between 6 and 26 weeks depending on the length of time needed to meet the conditions successfully. There is no standard period for an award.

### **REPEAT AWARDS/EXTENSIONS**

27. Again, conditionality is the key factor in deciding whether a repeat award should be made. There are normally no restrictions on repeat awards where no conditionality has been set. In these instances, the applicant is asked about any changes that have occurred rather than be expected to complete a new application form.

28. Where there are conditions attached to the award, the award is usually terminated after the initial award period. If the applicant then applies for a further award, this is made only if the applicant is meeting the conditions of the initial award. Where a further award is made, it may be a partial award (see below).

29. An award may be extended for a short period, without the need for a new application, in certain circumstances:

- Where a request has been made by support workers for a valid reason;
- When awaiting a change of events (e.g. house move, birth of child);
- When further time is required to meet the conditions attached to an award.

### **PARTIAL AWARDS**

30. The award is usually for a weekly amount which will meet in full the shortfall between the rent and Housing Benefit payable. However, there may be occasions when it will be more appropriate to make a partial award. Partial awards may be made where:

- Some income is available to the household (but not enough to pay the rent shortfall) , including situations where more income becomes available because debts are paid off;
- There is a deliberate policy to allow a household to adjust gradually to a new situation e.g. the benefit cap;
- Conditions have been attached to an award but the conditions have not been met fully or partially;
- At the discretion of the council in certain other circumstances (e.g. where there is an unreasonably high rent in private sector cases).

### **CHANGE OF CIRCUMSTANCES**

31. All applicants are expected to report changes of circumstances as they would for Housing Benefit. It is particularly important that applicants notify changes in income, expenditure patterns or the composition of the household. Most notifications of a change of circumstances are related to Housing Benefit in the first instance but, where a DHP is payable, they usually trigger the cancellation of the DHP award. This can be followed by a new application if appropriate.
32. Overpayments of DHPs are generally calculated and, where appropriate, an attempt made to recover them via sundry debts (private tenants) or the rent account (council tenants).

### **CONCLUSION**

33. This policy framework is not intended to fetter LAs discretion in matters of DHP decision making. In a discretionary scheme, there will always be some cases with special or unusual circumstances where a decision-maker will consider a DHP award justified. The advantage of a discretionary scheme is that, whatever policy framework is used, such awards can and should be made.
34. However, the framework does provide a structure for deciding who should be awarded DHPs. It is designed to achieve a reasonable amount of fairness and consistency both within the council and between those councils adopting it.

**DHP FOR HOUSEHOLDS CONTAINING A PERSON WITH A DISABILITY****RATIONALE**

Households containing a person with a disability will have increased income in the form of disability benefits (e.g. DLA, PIP or ESA [support group]) but will also incur increased expenditure due to the disability. It is proposed that the fairest way of assessing these households is to take account of **all** disability-related income together with all disability-related expenditure.

Research<sup>3</sup> has shown that in the majority of cases disability benefits do not cover the costs associated with disability<sup>4</sup>. This proposed method of DHP assessment is therefore fairer to applicants as actual disability expenditure is taken into account and not just an amount equivalent to the disability-related income the person receives. In effect, this will mean that households containing a person with a disability may find it easier to pass the financial assessment and be considered for a DHP award.

An explanatory sheet about why the authority is adopting this approach is attached at **appendix A**.

**ASSESSING DISABILITY INCOME**

The *total* amount of disability-related income and expenditure will be required to assess an application. To avoid intrusive questioning regarding the disability, the council may wish to include sections on the standard DHP application form for related income and expenditure. Alternatively the form could state that disability expenditure should be included within general expenditure categories (e.g. household, services, transport, personal).

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<sup>3</sup> Disabled People's Costs of Living, Noel Smith, Sue Middleton, Kate Ashton-Brooks, Lynne Cox and Barbara Dobson with Lorna Reith, JRF, 20 October 2004

Paying for the Additional Costs of Disability, Peter Large, Policy Studies Institute 1991  
Counting the Cost, Claudia Wood & Eugene Grant, Demos 2010

<sup>4</sup> Counting the Cost, Claudia Wood & Eugene Grant, Demos 2010, p36 "*the maximum benefit, levels meet only 28 per cent of costs incurred by those with low-medium needs, 30 per cent of costs incurred by those with fluctuating or intermittent needs, 35 per cent of costs associated with hearing and visual impairments, and 50 per cent of costs connected with high-medium needs.*



The assessor would expect to see increased expenditure for those households containing a person with a disability of such a level that, in the majority of cases, it offset disability income received.

Guidelines for the percentage increase in expenditure for a single person, above that of all single people in the population, are shown in **appendix B**. Guidelines could be used by the assessor to indicate where additional expenditure would be expected.

No specific expenditure guidelines are available for those with mental illness. Expected expenditure would be dependent on the type of illness. Therefore the applicant, together with their support worker, would need to be interviewed. Where there is intellectual impairment there is likely to be increased expenditure to assist independent living.

Where an application does not appear to have included expense relating to the disability, or overall expenses are lower than would be expected for the disability, the council would usually ask the applicant specific questions to elicit information on expenditure. In most cases this will be through a conversation with the applicant, or their support worker, either face-to-face or by phone. To assist with this, a list of items that might incur increased expenditure is listed on **appendix C** and a list of targeted questions that could be asked of the applicant is shown at **appendix D**.

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## DISABILITY RELATED INCOME AND DHPs – INFORMATION SHEET

### HOW DOES DISABILITY-RELATED INCOME AFFECT APPLICATIONS FOR A DHP?

To determine if a household is eligible for a DHP, the household expenses are deducted from the household income to determine if there is sufficient money left to meet rent charges.

If a member of the household receives a benefit because of a disability this amount is included in the income that is used to assess your application. From this amount household expenses are deducted. If a member of the household is disabled, all the additional expenses that need to be met because of the disability will be included.

So, although the disability benefit will increase the income taken into account, this will be offset by increased household expenditure which includes all disability-related expenses.

### WHY IS DISABILITY-RELATED INCOME AND EXPENDITURE TAKEN INTO ACCOUNT?

Disability is very individual and by taking account of actual income and expenditure this can reflect the specific costs of the disability.

Research has shown that for the majority of people living with a disability the costs are likely to be higher than the amount of disability benefits received. By including all income and expenditure it is possible to take account of any expenditure related to the disability that is above the amount received in disability benefits.

Therefore, taking all disability related income and expenditure into account enables the council to assist those facing the highest disability expenses and fairly reflects a household's circumstances.

### WHAT TYPE OF DISABILITY-RELATED INCOME IS TAKEN INTO ACCOUNT?

**All** disability-related income is taken into account. This includes Disability Living Allowance (care and mobility), Personal Independence Payments and ESA (support category).

### WHICH DISABILITY-RELATED EXPENSES ARE TAKEN INTO ACCOUNT?

All disability related expenses are taken into account. These can be direct costs (such as care, medical costs, braille literature) and indirect costs (such as increased heating, food or travel costs). It is not necessary to identify the portion of household service charges that are due to the applicant's disability. The council would expect these service charges to be higher in households containing a person with a disability.

## INCREASED EXPENDITURE DUE TO DISABILITY - GUIDELINES

Categorising additional expenditure for a person living with a disability is problematic, as all disability will be individual and result in individual needs.

The tables below are intended as guidelines only and can be used to signpost where additional costs are to be expected. No specific figures are available for those with mental illness but, where the illness fluctuates, the table for intermittent/fluctuating needs may be used as a guide where appropriate. For those with intellectual impairment, the amount of mobility and support required will determine if the table for severe or low needs is appropriate.

The figures are calculated using weekly amounts given in the JRF report “Disabled Persons Cost of Living”<sup>5</sup>, 2004. As the actual costs given in the report are now out of date, the tables show a calculated percentage of the average for all single persons of non-retired age.

The JRF is currently updating the report into the cost of living for disabled persons and expects to publish the findings by 2015.

Severe – Medium Needs (Requiring care for most of the day and night, limited mobility)	Multiplier of expected budget for all one person households (non-retired)	
	Disabled not incontinent (%)	Disabled incontinent (%)
Food and drinks	207	
Clothing and footwear	173	227
Housing, fuel and power <sup>6</sup>	174	
Household goods and services	421	437
Transport (excl insurance)	139	
Communication	338	
Recreation, culture, education	182	
Health	1500	1800
Miscellaneous goods and services <sup>7</sup>	206	

<sup>5</sup> Disabled People's Costs of Living, Noel Smith, Sue Middleton, Kate Ashton-Brooks, Lynne Cox and Barbara Dobson with Lorna Reith, Joseph Rowntree Foundation, 20 October 2004

<sup>6</sup> including net rent and maintenance

<sup>7</sup> Includes personal care and insurance, excludes personal assistance



<b>Intermittent – Fluctuating Needs</b> (Requiring some personal assistance, and/or intermittent mobility, intermittent level of independent living)	Cost as a percentage of expected budget for all one person households (non-retired)  (%)
Food and drinks	145
Clothing and footwear	118
Housing, fuel and power <sup>8</sup>	132
Household goods and services	95
Transport (excl insurance)	158
Communication	125
Recreation, culture, education	95
Health	1500
Miscellaneous goods and services <sup>9</sup>	100

<b>Low – Medium Needs</b> (Requiring some personal assistance, perhaps some mobility difficulty, some level of independent living)	Cost as a percentage of expected budget for all one person households (non-retired)  (%)
Food and drinks	152
Clothing and footwear	100
Housing, fuel and power <sup>10</sup>	132
Household goods and services	89
Transport (excl insurance)	105
Communication	138
Recreation, culture, education	125
Health	1500
Miscellaneous goods and services <sup>11</sup>	100

<sup>8</sup> including net rent and maintenance

<sup>9</sup> Includes personal care and insurance, excludes personal assistance

<sup>10</sup> including net rent and maintenance

<sup>11</sup> Includes personal care and insurance, excludes personal assistance

<b>Hearing Impairment</b>	Cost as a percentage of expected budget for all one person households (non-retired)
	(%)
Food and drinks	86
Clothing and footwear	118
Housing, fuel and power <sup>12</sup>	116
Household goods and services	58
Transport (excl insurance)	105
Communication	425
Recreation, culture, education	185
Health	1750
Miscellaneous goods and services <sup>13</sup>	100

<b>Visual Impairment</b>	Cost as a percentage of expected budget for all one person households (non-retired)
	(%)
Food and drinks	172
Clothing and footwear	145
Housing, fuel and power <sup>14</sup>	165
Household goods and services	116
Transport (excl insurance)	132
Communication	200
Recreation, culture, education	298
Health	100
Miscellaneous goods and services <sup>15</sup>	94

<sup>12</sup> including net rent and maintenance

<sup>13</sup> Includes personal care and insurance, excludes personal assistance

<sup>14</sup> including net rent and maintenance

<sup>15</sup> Includes personal care and insurance, excludes personal assistance

## NOTES TO THE TABLES

1. Increased expenditure on **personal assistance** is not included in these tables as this cost is not borne by those without a disability. An amount for personal assistance would be expected for those with mid-severe disability and severe visual impairment. Those with intermittent disability may need personal assistance for short periods.

2. The **Health** category includes health related products (e.g. incontinence products, bandages, dressings etc.) that fall outside those supplied by the NHS, plus any prescription costs. The multiplier for these items is large as the amount spent by households that do not contain a person with a disability is negligible therefore even a low level of expenditure by a household containing a person with a disability will produce a large multiplier.

3. **Miscellaneous expenditure** includes personal care (e.g. additional therapies and personal grooming). Where no specific therapy is required (outside that provided by the NHS) expenditure may be lower than those without a disability reflecting the difficulty faced in accessing personal care services (such as visiting a hairdresser).

4. No equivalent figures are available for the additional costs of people with mental health needs and learning disabilities.

## DISABILITY RELATED EXPENDITURE ITEMS

### PERSONAL ASSISTANCE

- Indirect employment costs for personal assistance; wages for statutory holidays, sick pay and maternity leave, employers' liability insurance.
- Administration regarding national insurance, tax, co-ordinating the PA rota.
- Costs for activities outside the home (paying for PA costs for tickets, transports etc.).
- Additional food for PA.
- Additional fuel to cover a separate, furnished bedroom is required for night time PAs.
- Additional laundry due to PA bed linen.
- Training costs related to the disability not covered by NHS/social services e.g. wheelchair, lip-reading, blind independence living, long-cane training (blind).

### FOOD

- Special diets.
- Balanced diet of high-quality produce, low in fat, and rich in fruit and vegetables.
- Additional costs of home entertainment due to difficulty accessing public facilities (pubs, restaurants) or travelling to family and friends.
- Food delivery charges.
- More ready-meals, prepared meals, takeaways.

### CLOTHING

- Additional clothing (due to spillages etc).
- Additional clothes due to incontinence.
- Specialised clothes for easy fastening.
- Specific tailoring for wheelchair clothing or for other disabilities where tailored clothing is required.
- Additional items to maintain body heat, such as bed socks, fleece body warmers and heat pads for hands.

### HOUSING AND POWER

- Constant warm temperature because of physical inactivity.
- Additional electricity due to disability (e.g. for charging batteries for powered wheelchairs, using hoists and other equipment, extra use of washing and tumble-drying machines, and extra power used by PAs).

- Additional water heating for hot baths for muscle relaxation.
- Additional water heating for additional personal cleaning and laundry.
- Paying for assistance for household maintenance (routine repairs, decorating, gardening, window cleaning, etc.).

## HOUSEHOLD GOODS

- Adaptations and equipment required to support and enhance independence.
- Wheelchair insurance (breakdown cover, third-party liability, and fire and theft cover).
- Special light bulbs to provide a high level of lighting for hearing impaired (to assist with lip reading) and visually impaired (to maximise sight).
- Computer with internet access due to difficulty accessing public facilities.
- Increased costs associated with replacement of goods e.g. laundry due to increased washing and damaged goods due to visual impairment.

## TRANSPORT

- Own vehicle, adapted as required.
- Additional insurance for assistant.
- Taxis.

## RECREATION, COMMUNICATION AND SOCIAL ENGAGEMENT

- Additional costs of home entertainment (hobbies, books, games, satellite television) due to the increased amount of time spent at home.
- Additional costs of e-books and talking books for the visually impaired.
- Additional costs of holidays: care, insurance, specially adapted accommodation.
- Gifts to reciprocate for care/assistance.
- Increased phone bills due to isolation.
- Telecommunications for PA.
- Call-alarm system.

## HEALTH AND PERSONAL CARE

- Regular, therapeutic or health treatments in addition to those provided by the NHS. These could be for pain-management, general health management, hydrotherapy, acupuncture, massage, chiropody, massage, physiotherapy.
- Higher budget for toiletries and cosmetics, to include products to aid relaxation.
- Incontinence pads and pants.
- Additional bandages, dressings etc not covered by the NHS.

INTERPRETER AND/OR COMMUNICATOR

DEBTS

- Debts due to capital costs of disability equipment.
- Debts for general household equipment due to long term inability to work.

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## QUESTIONS TO ASCERTAIN DISABILITY EXPENDITURE

**Does your disability mean you need to pay for assistance, including payment to family and friends, for personal assistance or household tasks?**

Examples: personal care, gardening, housework, hairdressing, maintenance/decorating, interpreter/communicator.

**Do you need to pay for any additional healthcare that is not covered by the NHS?**

Examples: pain-management, general health management, hydrotherapy, acupuncture, massage, vitamin supplements, chiropody, massage, physiotherapy, therapy

**Do you regularly pay for education, training or social activities?**

Examples: disability club, equipment, training.

**Do you regularly spend extra on household items due to your disability?**

Examples: toiletries (e.g. tissues, toilet paper, talcum powder), medical supplies (bandages, cotton wool, incontinence items), cleaning products.

**Does your disability mean you have to spend more on washing clothes and household items either at home, at a laundry or through dry cleaning ?**

**Does your disability mean you have to spend extra on clothing?**

Examples: specially adapted clothing, frequent changes of clothing, additional warmth).

**Do you think you need to spend more because of wear and tear on household items than if you were not disabled?**

**Does your disability mean you spend more on food than if you were not disabled?**

Examples: special diet, cannot easily get to shops, delivery charges or reliance on convenience foods, eating disorders.

**Do you need additional heating because of your disability?**



**Do you have additional fuel costs, apart from heating, because of your disability?**

Examples: additional laundry, lighting, electric blanket, the amount of time spent at home.

**Do you need to have your own car because of your disability?**

**Does getting around cost you more?**

Examples: taxi charges, additional fuel charges, payment to friends.

**Do any adaptations that you have in your home require ongoing costs?**

Examples: debt costs, rental costs, replacement costs.

**Does any equipment that you may have to help you with your disability require ongoing costs?**

Examples: debt costs, rental costs, replacement costs.

**Do you think you have any additional telephone costs due to your disability?**

Examples: greater reliance on phones for contact, alarm call charges, calls to medical/care staff.

**Do you have any other additional costs due to your disability?**

Examples: call alarms, baby sitting / childcare, payment to helpers, additional insurances, specialised reading material (Braille books, talking books), additional costs related to mental health issues (manic episodes).

**NON-DEPENDANTS**

It is expected that non-dependants will contribute to household income and that this will be taken into account in assessing income for DHP purposes. However, it is accepted that this will not always be possible, particularly where the non-dependant falls within the exempt categories for Housing Benefit purposes.

It is proposed that, in most cases, household income should include the higher of either the actual amount contributed by the non-dependant, or the relevant HB non-dependant deduction.

However, there may be some exceptions to this:

- Where non-dependants are exempt for Housing Benefit purposes, any actual contribution that can be made should be taken into account.
- Where the non-dependant falls within the highest category of non-dependant deduction they would be expected to have sufficient income to contribute further to the household and therefore make up any household rental shortfall. In these cases, the DHP application would usually not proceed. However, if there are reasonable grounds for the non-dependant not being able to make up any shortfall (e.g. unavoidable high personal expenses, debt, maintenance etc), the general rule would apply.
- In some circumstances the non-dependant will not be able to contribute an amount equal to the HB non-dependant amounts. If the circumstances of the non-dependant are such that the amount they are contributing is reasonable, the actual amount they are able to contribute should be taken into account.

**ASSESSMENT OF INCOME AND EXPENDITURE FROM NON-DEPENDANTS****INCOME**

The applicant will need to inform the council of the actual income contribution made by the non-dependant together with the gross weekly income of the non-dependant.

In calculating household income the assessor will include as income either the actual contribution from the non-dependant or an amount equivalent to the relevant HB non-dependant deduction, whichever is the higher.

If an amount equal to the HB non-dependant deduction is used in the calculation of household income, the applicant will need to be notified that the non-dependant should be



contributing this amount. If the non-dependant cannot contribute this amount, the applicant should inform the council.

Where the non-dependant has a gross income that puts them in the highest category of non-dependant deduction for HB purposes they should be notified that the non-dependant is expected to contribute further to cover the shortfall in rent. If circumstances mean that this is not possible they will need to inform the council.

Where the council is informed that a non-dependant cannot meet the contribution expected of them, the council would examine the financial situation of the non-dependant more closely and then determine if the actual amount the non-dependant is contributing is reasonable given their circumstances.

#### EXPENDITURE

The application form would need to make it clear that expenses related to the non-dependant (e.g. laundry, food, additional heating etc) should be included in household expenditure.

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## NON-DEPENDANT DEDUCTIONS AND DHPs – INFORMATION SHEET

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### WHAT IS A NON-DEPENDANT

A non-dependant is an adult who lives in the household on an informal basis. This will usually be an adult son, daughter, relative or friend.

### HOW DOES HAVING A NON-DEPENDANT AFFECT AN APPLICATION FOR A DHP?

To determine if a household is eligible for a DHP, the household expenses are deducted from the household income to identify if there is enough money left to meet rent charges.

Any non-dependant living in the home will usually be expected to contribute to the household costs so the council will include in the applicants' income *either* the amount received from the non-dependant, or an amount that it would be 'reasonable' for the non-dependant to contribute.

When household expenses are calculated, any additional costs that are due to the non-dependant living in the household will be included. The council will expect the costs of the household to be higher because of the additional person living there.

### HOW MUCH IS THE NON-DEPENDANT EXPECTED TO CONTRIBUTE?

In most cases it is reasonable for the non-dependant to make a fair contribution to the household. On the application form for a DHP, the council will ask how much the non-dependant pays and, if this is a reasonable amount, this is the amount that will be added to the applicant's income.

If the council is of the opinion that the contribution is unreasonably low, it will use an amount that it thinks is more reasonable and add this amount to the applicant's income. The amount taken into account in these circumstances depends on the earnings or benefits of the non-dependant – this is why details of the non-dependant's income are requested on the DHP application form. The amounts used in the assessment are the same as the non-dependant deduction used in the assessment for Housing Benefit purposes. If the council takes this approach it will let the applicant know so that they can ask their non-dependant to contribute this amount.

There are a few exceptional circumstances where the council would not expect the non-dependant to contribute. For example, if the applicant receives certain disability allowances or if the non-dependant has no income.

## INCOME AND EXPENDITURE HEADINGS

### INCOME<sup>16</sup>

#### (Weekly £)

##### Earned Income

Income from self-employment (net)

Earned income (net)

Partner's earned income (net)

Sick pay

Maternity pay

Other earned income

##### Benefits

Jobseeker's Allowance (contributory and income-based)

Income Support

Employment Support Allowance (contributory and income-related)

Pension Credit (guaranteed and savings credit)

Child Benefit

Incapacity Benefit

Widows Benefit

Attendance Allowance

Bereavement Allowance

Carers Allowance

Disability Living Allowance (both care and mobility components)

Personal Independence Payment (both daily living and mobility components)

Other benefits

##### Tax Credits

Working Tax Credit

Child Tax Credit

##### Pensions

Occupational pension

Partner's occupational pension

State pension

Partner's state pension

War Widows Pension

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<sup>16</sup> Data for income can be drawn from HB systems for all non-passported income. Income should be validated against HB systems.

**Other**

Maintenance  
Income from any other source  
Rent from lodger  
Money from non-dependant  
Student income

**Total Weekly Income [calculated]****LUMP SUM ACCESSIBLE MONEY<sup>17</sup>**

Accessible savings/ Investments total  
Money from family or friends  
Other

**Total Accessible Money [calculated]**

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**OUTGOINGS<sup>18</sup>****Housing Costs**

Mortgage or rent (net of HB)  
Council tax (net of any council tax support through a CTRS)  
Mortgage  
Ground rent  
Service charges  
Endowment

**Housing Services**

Water charges JRF comparison category: water rates  
Household fuel

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<sup>17</sup> Savings and investments can be drawn directly from HB systems for systems where total capital and investments (rather than weekly derived income) is recorded.

<sup>18</sup> The Joseph Rowntree Foundation has produced minimum expected weekly expenditure (2013 rates) for certain categories of expenditure. Some of these categories are included in this report. For further information [www.jrf.org.uk](http://www.jrf.org.uk)

Gas  
Electricity  
Other Fuel  
Total fuel [calculated]

JRF comparison category: fuel costs  
Consider higher fuel costs if disability benefits are awarded.

**Insurances**

JRF comparable charges: household insurance

**Food costs (including school meals)**

JRF comparison category: food

**Clothing**

JRF comparison category: clothing

**Household Goods and Services**

Digital TV/internet  
TV licence  
Telephone  
Mobile telephone  
Prescriptions  
Toiletries  
Baby (nappies, baby food etc)  
Newspapers / magazines  
Total household services [calculated]

JRF comparison category: household goods plus household services plus other household costs

**Cigarettes, alcohol**

JRF comparison categories: alcohol and tobacco

**Travel**

Travel Expenses  
Petrol  
Car Tax and Insurance  
Total travel [calculated]

JRF comparison category: motoring plus travel  
Consider higher transport costs if disability benefits are in payment.

**Debt**

Consider referral to debt counselling for debt consolidation

Catalogues  
Credit cards  
Hire purchase  
Priority fines  
Magistrates fine  
CCJ  
Other debts





Loans from family  
Payday loan  
Other loans

**Other**

Private pension payments  
Holidays  
Maintenance/CSA  
Registered childcare costs  
Other

JRF comparison category: Childcare

**Total expenditure [calculated]**

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## PRIORITY GROUPS

(NOTE THAT THESE ARE EXAMPLES ONLY – IT IS FOR EACH LOCAL AUTHORITY TO DECIDE WHO GOES IN EACH PRIORITY GROUP)

### ONGOING PAYMENTS

#### GROUP A:

**Households where alternative arrangements are not a realistic option.**

*This is the top priority group. It includes those who are subject to circumstances that are exceptional and where making alternative housing arrangements is exceptionally difficult, or where there are severe obstacles preventing the claimant or their partner from improving their financial position.*

- Households subject to the under-occupancy rules where there is a disabled person and, on account of that disability, either significant adaptations have been made to their property, or the property is particularly suited to their particular needs.
- People who are victims of domestic violence, or have moved because of the threat of domestic violence elsewhere.
- Households who have moved because the children have been subjected to bullying or at risk of peer pressure to join a criminal gang or induced into substance abuse.
- Households subject to benefit cap reductions where there are three or more children and at least one is a child under five, **and** the head of the household is a single parent.
- Elderly households in the PRS who have a rent increase that takes their rent above the LHA.
- Households where children have had to be removed for their own safety and placed in foster care where there is evidence that the children will return to the property.
- Where there is a serious medical reason for an additional room supported by a formal medical opinion.

*For example where partners are unable to share a bedroom because of medical circumstance prevent them from doing so.*

- Applicants who would break a court order by moving to a smaller property.
- Where someone in the household is pregnant, including those currently in shared accommodation or subject to an under-occupation reduction (reviewed after the baby is born).

- Applicants awaiting a court judgement regarding custody of children.
- Applicants with joint custody arrangements of children but who are not receiving Child Benefit payments for those children.

## GROUP B

**Households where the claimant and/or their partner are supporting other household or family members, or who themselves are being supported, and changing household arrangements would jeopardise that support.**

*This group is the second highest group because members of the family are supporting other members of the household and making alternative housing or employment arrangements would have a negative impact on the level or type of support being giving.*

- Households subject to the under-occupancy rules where there is a foster carer whose circumstances mean they are not exempt.
- Families with an active social services intervention, for example highly dependent adults, children at risk or involvement in a family intervention project.
- Those engaged in caring full time for a family member and, as a result, face additional difficulties or obstacles entering work.
- Households subject to benefit cap reductions where there are one or two children and at least one is under five, **and** the head of the household is a single parent.
- Households where there are young people who have left local authority care.
- Former homeless people being supported to settle in the community.
- Households subject to the under-occupancy rules but where the age of the child/children means that they will soon have the appropriate number of bedrooms.
- Households where there is evidence to support that children cannot share a room, where an application for DLA or PIP has been applied for or refused, awaiting the outcome of an appeal.
- Single households placed in accommodation by social services after completing a period of rehabilitation for addiction and where living in suitably sized accommodation would present a significant risk of relapse.
- Shift-workers at risk of losing their job if they were to move accommodation.
- Where there is a baby in the household (under six-months old).

## **GROUP C**

### **Households where there are exceptional short-term personal or social barriers to moving**

*This Group represents those who have short-term barriers that prevent them from changing their housing arrangements. These could be either personal or social obstacles or both. The challenges may be addressed but only through additional external support. This could be support that is offered by the council or its partners or third sector providers such as charities and voluntary sector.*

- Pensioners who have lived in the area for a long time and would find it difficult to establish support links in a new area.
- Households living in a rural area who because of caring or similar responsibilities would find it particularly difficult to move, or to obtain employment locally.
- Households subject to benefit cap reductions where there are two or more children over the age of five, **and** the head of the household is a single parent.
- Where the registered social landlord has not been able to offer suitable alternative accommodation as defined in the *Homelessness Suitability of Accommodation Wales Order 2006*.
- Where the room size of a single additional bedroom does not meet the requirements of a bedroom as outlined in S326 of the *Housing Act 1985* or the additional bedroom has never been used as bedroom but as another room such as a study or a dining room.
- Where there is a new baby in the household who is less than one-year old.
- Where the applicant is single and under thirty-five years old and has children who stay with them at least one night per week but who are deemed for Housing Benefit purposes to be living with another adult (who is in receipt of Child Benefit for the child).

## **GROUP D**

### **Households where changing housing arrangements could affect their ability to maintain employment.**

*The group includes households where employment or additional employment offer them the best opportunities to improve their circumstances but the risk of moving could reduce their prospects of employment or further employment.*

- Households subject to benefit cap restrictions, where there is a child (or children) living in the household.
- People who are working in a temporary job where making alternative housing arrangements could impact on their ability to secure more stable work.
- People who need to live near their jobs because they work unsocial hours or split shifts.

- *Depending on local needs this example might be better placed in category B*
- People for whom moving would significantly increase travelling costs to the extent that retaining employment would not be viable.
- Households where the claimant or their partner has children who are deemed for Housing Benefit purposes to be living with another adult (who is in receipt of Child Benefit for the child).

## **GROUP E**

### **Households experiencing rental shortfalls but would benefit from some short-term financial support.**

*Short-term is not in law defined by a specific time period. It a test of reasonableness and it would be for each Council to give some guidance on what they believe to be reasonable. In general financial terms, a period of less six-months is often considered as being short-term although less than one-year is also a common period. Within Housing Benefit guidance, six-months or 26 weeks is most common. Consideration would need to be given to the circumstances of the applicant and the authority would be better to retain discretion and use a time period as guidance for decision-makers rather than it being a hard and fast rule.*

- Households not in groups A to D with rental shortfalls arising from welfare reforms and who need to maintain their present accommodation whilst seeking suitable alternative arrangements.

## **ONE-OFF PAYMENTS**

### **GROUP A:**

#### **Households where alternative arrangements are facilitated by a DHP Award.**

*This is the top priority group. It includes those who are able to change their household living arrangements to more appropriate accommodation.*

- To cover the cost of rent deposits/rent in advance for a tenancy, or removal costs which would mean that the under-occupancy rules, benefit cap or LHA restriction would no longer apply.

### **GROUP B**

#### **Households where the claimant and/or their partner need assistance to improve their ability to work.**



*This group is the second highest group because members of the family require assistance obtaining work or additional work in order to improve their circumstances, and this would either mean that they could then afford the difference between rent and HB or could move to another area where there was work.*

- Assistance with travel (such as a three month travel pass or fare for interviews).

#### **GROUP C**

**Households where it is a possible to take in a lodger or others who may assist with housing costs.**

*This group represents those who need to need to make some investment in their home in order to accommodate a lodger or sub-tenants who can assist with the household rent.*

- Financial assistance with decorating or adaptations to the home to accommodate a lodger.
- Financial assistance towards the cost of furnishing and bedding.

#### **GROUP D**

**Households who are seeking to improve their situation but who don't necessarily have a shortfall.**

- To cover the cost of rent deposits/rent in advance for a tenancy, or removal costs in any circumstances not covered by Group A.

#### **GROUP E**

**Any other reasonable circumstances.**



## COMMUNICATIONS STRATEGY

### Introduction

1. If the DHP Policy Framework is to be fully effective it needs to be supported by a comprehensive communications strategy. It is particularly important that those households who are likely to have the highest priority for an award are fully aware of the DHP scheme. Otherwise, lower priority applications may receive awards by default - simply because higher priority applications have not been made. Also, different levels of awareness amongst potential applicants across councils will tend to contribute to the sort of inconsistent treatment we are seeking to avoid.
2. This communications strategy covers communications with potential applicants, advice agencies and those with a direct interest in the running of the scheme such as council members and housing teams.

### Objectives

3. The starting point in any communications strategy is to have clear objectives. This will ensure that communications are aimed at the right people and that scarce resources are used prudently.
4. In the context of the DHP project, the objectives for the communications strategy might be:
  - Improve general awareness of the DHP scheme whilst avoiding unrealistic expectations; and
  - Increase applications from those likely to be in the highest priority group for an award.

### Improving general awareness

5. It is clearly important to raise general awareness of the DHP scheme so that the local community knows that the scheme exists and can be a source of support. But the messages need to be quite subtle. The scheme is there, it should be used, but not everyone who applies will receive help. Key messages might be:
  - Additional help is available if your benefit doesn't cover all your rent
  - It is a limited fund so not everyone can receive help
  - Support is usually for a short period though awards can be renewed or extended and some can be made for a longer period
  - More help is likely to be given to those trying taking action themselves to reduce or eliminate their rent shortfall.



6. So, given the natures of DHPs, it will be necessary to make people aware that the aim is to help those who have the greatest needs, not everyone with a shortfall. This means explaining (simply and clearly) the council's policy for deciding priorities, i.e. the existence of priority groups and who is in each one. It is unnecessary though (and potentially counter-productive) to publish all the detailed decision-making process involved, for example the scoring mechanism in the matrix, which is best kept internal.
7. Raising general awareness can be done by:
  - Website – by having a clear precise entry (a DHP page) containing only a short description together with the key messages. Ideally, it will be easy to navigate to the DHP page from the home page and the DHP page should appear in any search engines on the site. Links to an on-line application form and other documents outlining the council's policy are highly desirable. But long policy statements, particularly if they cover the technicalities, are no substitute for having a short covering DHP page with the key points. This is what most people will read.
  - Leaflets – again best kept short with key messages and possibly incorporating a short application form. See Annex 1 for a good example.
  - Ensuring all other parts of the council know about the scheme and the council's agreed policy – clearly vital if housing teams, for example, are either advising tenants or playing a role in administering DHPs.
  - Ensuring all advice agencies know about the scheme and the council's policy. This should mean that local residents receive similar advice and so help achieve a consistent approach.
  - It may be worth including general advice on Housing Benefit notification letters, again making clear that the fund is limited.
8. Increasing awareness among landlords may need some separate, careful handling. Social landlords often receive their own advice from representative organisations such as the National Housing Federation of the Chartered Institute of Housing. If they don't get full and accurate advice from the council, they may give their own advice out which may reflect what they would like to see happen rather than what the council's policy actually is.

### **Increasing applications from high priority groups**

9. Very often the issue seems to be that it is difficult to get applications from people who are likely to need most help but relatively easy to get applications from those

who are less likely to get an award. Sometimes, there is a shortage of applications altogether. It is therefore probably best to target by:

- Writing to those likely to be in the high priority groups, preferably in a tailored way and with a personal touch.
- Visiting those who have been identified as likely high priority candidates.
- Speaking at meetings where high priority groups are likely to be.
- Ensuring appropriate advice agencies make a point of encouraging those in high priority groups to apply.
- If it is possible to tailor HB notification letters (which might be possibly quite resource-intensive) this would be very helpful where it is clear that there is a shortfall and that the household is likely to be in a high priority group.

## **Internal audiences**

10. All parts of the council who are likely to have an interest should be fully aware that DHPs are available and the council's policy on priorities (which they may have been involved in drawing up). In particular, housing teams need to be fully aware of the policy, particularly where lump sum payments fit in. Policies in this area may vary across different authorities depending on whether they operate a bond scheme for rent deposits and what other provision might be available for example through local welfare schemes. But if lump-sum payments are made it needs to be clear where they fit into the priority groupings.
11. Council members also need to know about DHPs, particularly if they are involved in deciding the policy. They may not always appreciate what is involved in processing DHPs and how they differ from mainstream benefits. It may be helpful to produce a short guide for them, perhaps a couple of pages, to give members a clear but concise account of what DHPs are. An example is at Annex 2.
12. Two issues which can be contentious are taking into account a) disability income and b) non-dependant income. Information sheets on both are at Annex 3 and 4, and these could easily be adapted for an external audience if required.

## **Other points to consider**

13. Communications need to be in a format that will appeal and get people interested. Often the best communications are in the form of a story: where possible, it is a good idea use interesting narrative, human interest stories and arresting imagery. A couple of anonymous case-studies of successful applications might be helpful.
14. It may help improve awareness to ensure that leaflets and forms are printed in a range of different languages.

15. It is important to use a range of communication vehicles - telephone, email and face-to-face, depending on the circumstances. There could be a useful role for social media which can have a high volume impact. The impact is unpredictable and to some extent uncontrollable so social media are probably more useful for general rather than targeted messages.
16. It goes without saying that communications budgets are finite and that resources should be used in the most effective way possible. This is another reason to have clear objectives and to evaluate fully the impact of the communications strategy.

## **Evaluation**


17. It is a good idea to periodically evaluate the communications strategy to assess its effectiveness with both internal and external audiences. It is best to use open questions with appropriate prompts and benchmarks and, if possible, get someone independent to do the work. All the results should be considered carefully and used to refine and amend the strategy.

## **Conclusion**


18. It may be tempting to design communications for their own sake. However, this is likely to result in a scattergun approach and is unlikely to be very effective. It is far better to be guided by clear objectives so that the communications strategy can be properly evaluated. It is an old maxim, but nevertheless worth repeating, that communications activity is not an end in itself but should support and reflect the wider objectives of the organisation.

December 2014

A guide for benefit claimants



## Discretionary Housing Payments



**Housing Benefit & Council Tax Support**  
April 2014

**Please List Your Weekly Expenditure and Income**

Expenditure	Income
Food.....£	IS/JSA/Other Benefits.....£
Household Items.....£	Wages.....£
Rent.....£	Child Benefit.....£
Council Tax.....£	Child Tax Credit.....£
Electricity.....£	Working Tax Credit.....£
Gas.....£	Pensioners Tax Credit.....£
Water Rates.....£	DLA (Mobility).....£
Telephone.....£	DLA (Care).....£
TV/Video Hire.....£	Maintenance.....£
TV Licence.....£	Attendance Allowance.....£
Insurances.....£	Others (please give details).....£
Car.....£	.....£
HP Payments.....£	.....£
Drinking.....£	<b>Total</b> .....£
Smoking.....£	
Clothing.....£	
Loans.....£	
Credit Cards.....£	
Others (please give details).....£	
.....£	
<b>Total</b> .....£	

**Help and advice**

If you need any help or advice in making a request for Discretionary Housing Payments Benefit contact your Benefits Section at either

South Hams District Council, Benefit Section, Follaton House, Plymouth Road, Tolnes TQ9 5NE tel 01803 861234 or

West Devon Borough Council, PO Box 31, Tavistock PL19 8HG tel 01822 618888

To get this booklet in another format or language. Tel. 01803 861234

**Discretionary Housing Payments**

We can make Discretionary Housing Payments where, in our view, in addition to the benefit you already receive, you need further help to meet your rent.

**What should I do if I do not receive enough benefit to pay my rent?**

You will need to apply for Discretionary Housing Payments by completing the form attached to these notes.

**What happens then?**

After you have completed the form and sent it to the office we will need to ask you lots of detailed questions about your personal and financial circumstances. This can be done either at our office or at your home.

**What sort of questions will you ask?**

- Did you know that all your rent would not be paid by benefit when you took your tenancy?
- Have you tried to find cheaper accommodation?
- Is there anyone else, family or friends, that you could live with or, could they help you financially?

**Do you or any member of your family have any disability, health problems or other special needs?**

- Do you have any capital or assets that can be sold to help you financially?
- You will be asked to provide evidence of your weekly income and how you spend it.


**What will happen then?**

If we decide that we cannot make you a Discretionary Housing Payment we will write and tell you and explain our decision.

If we decide that we can award you a Discretionary Housing Payment it will probably only be paid for a short period while you try and resolve the difficulties you are experiencing. We will write and tell you how much you will be paid and for how long.

**What if I am unhappy about the decision on my application for Discretionary Housing Payments?**

There is no formal right of appeal. However, if you are unhappy with this decision, it will be reviewed by a Senior Officer. Please write to the Benefits Team for further information.



**Application for Discretionary Housing Payments**

Please return to the your Benefits Section (details overleaf)

Ref. No. ....

Name. ....

Address. ....

Tel. ....

I wish to apply for Discretionary Housing Payments for the following reasons:

.....

.....

.....

.....

.....

Signed. ....

Date..... Please complete the page overleaf



## **BRIEF FOR ELECTED MEMBERS**

### **WHAT ARE DHPs?**

Discretionary Housing Payments (DHPs) are made by the council to assist Housing Benefit recipients with their housing costs. Usually this will occur when Housing Benefit does not cover the full rent and the household has difficulty meeting the remaining rent. Recent changes in Housing Benefit regulations have resulted in an increase in the numbers of households requiring assistance.

The majority of DHP awards are intended to provide short-term support whilst the household considers other options, such as moving house or finding employment. DHPs can also be used to help a household move to a cheaper property by covering removal costs or paying for a rent deposit. However, there will always be cases where it is unreasonable to expect the household to move and, in these cases, DHP can provide long-term assistance with housing costs.

DHPs will continue to be administered by the council after Universal Credit has replaced existing means-tested benefit systems.

### **WHO CAN THE COUNCIL HELP?**

There is no automatic entitlement to a DHP. We cannot help everyone requiring assistance with housing costs so difficult decisions have to be made about priorities and who to assist.

There are some rules in place about who can be helped:

- We can only award DHPs to households currently in receipt of Housing Benefit - it doesn't matter if they rent privately or from a social landlord;
- Awards can be made to those in employment or those in receipt of benefits;
- We cannot award a DHP to households who only receive help from the local council tax reduction scheme and not Housing Benefit.

### **HOW MUCH CAN WE HELP?**

Payments are made from a cash-limited fund. Each year the Department for Work and Pensions (DWP) provides a sum to the council for DHP awards. The council can top-up this amount to a limit of 2.5 times the original amount. This is called the "permitted total" for the year. The council cannot spend more than the permitted total on DHPs.



If the council awards a weekly payment the maximum award is the difference between Housing Benefit and rent (not including certain service charges). In other words, the DHP is used to top-up the Housing Benefit in order to cover the full rent.

There is no maximum to the individual lump-sum awards we can make. However, as DHPs can only assist with housing costs, the limit will be the actual cost of, for example, moving to a new house or the deposit for a new home.

## **HOW DO WE DECIDE WHO TO HELP?**

It is important that we assist those households who need help the most. The council has therefore developed a policy to ensure awards are fair and consistent and prioritise those in greatest need.

To allocate awards the council uses a points system with five different levels of priority. Applications are allocated points for the priority level applicable to their situation. In addition, the council allocates further points to applications where the household is either doing everything possible to help themselves or cannot reasonably be expected to do any more, where a cost to the council would be incurred if the household did not receive assistance (for example, if the household was to be made homeless) or where lack of an award would cause exceptional hardship.

At the start of each financial year a decision is made regarding the amount of points required for a DHP award. This decision is based on the amount available for DHPs in the year and expected need.

## **HOW SHOULD APPLICANTS APPLY FOR ASSISTANCE?**

In order to apply for a DHP, the applicant must complete a DHP application form. These are available online from the council's website or from the Housing Benefit office. Assistance can be provided by someone acting on behalf of the applicant or at the council's Housing Benefit department.

Applicants will need to provide full details of their income, expenditure and savings. This may feel intrusive to some people but the information is necessary to assess the application.

An interview with the applicant may be necessary to provide a full picture of their situation.

## **IS THERE A REVIEW PROCESS?**

Yes. If the applicant disagrees with the decision they can ask for a review. Initially reviews are undertaken by a senior officer. If the applicant still disagrees with the decision the case is further reviewed by a trained appeals officer.



## **WHERE CAN I GET FURTHER INFORMATION?**

DHPs are administered by the Awards hub based in the Income and Awards Service. The unit will be able to give advice on any query relating to DHPs.

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## DISABILITY RELATED INCOME AND DHPs – INFORMATION SHEET

### HOW DOES DISABILITY-RELATED INCOME AFFECT APPLICATIONS FOR A DHP?

To determine if a household is eligible for a DHP, the household expenses are deducted from the household income to determine if there is sufficient money left to meet rent charges.

If a member of the household receives a benefit because of a disability this amount is included in the income that is used to assess your application. From this amount household expenses are deducted. If a member of the household is disabled, all the additional expenses that need to be met because of the disability will be included.

So, although the disability benefit will increase the income taken into account, this will be offset by increased household expenditure which includes all disability-related expenses.

### WHY IS DISABILITY-RELATED INCOME AND EXPENDITURE TAKEN INTO ACCOUNT?

Disability is very individual and by taking account of actual income and expenditure this can reflect the specific costs of the disability.

Research has shown that for the majority of people living with a disability the costs are likely to be higher than the amount of disability benefits received. By including all income and expenditure it is possible to take account of any expenditure related to the disability that is above the amount received in disability benefits.

Therefore, taking all disability related income and expenditure into account enables the council to assist those facing the highest disability expenses and fairly reflects a household's circumstances.

### WHAT TYPE OF DISABILITY-RELATED INCOME IS TAKEN INTO ACCOUNT?

All disability-related income is taken into account. This includes Disability Living Allowance (care and mobility), Personal Independence Payments and ESA (support category).

### WHICH DISABILITY-RELATED EXPENSES ARE TAKEN INTO ACCOUNT?

All disability related expenses are taken into account. These can be direct costs (such as care, medical costs, braille literature) and indirect costs (such as increased heating, food or travel costs). It is not necessary to identify the portion of household service charges that are due to the applicant's disability. The council would expect these service charges to be higher in households containing a person with a disability.



## NON-DEPENDANT DEDUCTIONS AND DHPs – INFORMATION SHEET

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### WHAT IS A NON-DEPENDANT?

A non-dependant is an adult who lives in the household on an informal basis. This will usually be an adult son, daughter, relative or friend.

### HOW DOES HAVING A NON-DEPENDANT AFFECT AN APPLICATION FOR A DHP?

To determine if a household is eligible for a DHP the household expenses are deducted from the household income to identify if there is enough money left to meet rent charges.

Any non-dependant living in the home will usually be expected to contribute to the household costs so the council will include in the applicants' income *either* the amount received from the non-dependant, or an amount that it would be 'reasonable' for the non-dependant to contribute.

When household expenses are calculated, any additional costs that are due to the non-dependant living in the household will be included. The council will expect the costs of the household to be higher because of the additional person living there.

### HOW MUCH IS THE NON-DEPENDANT EXPECTED TO CONTRIBUTE?

In most cases it is reasonable for the non-dependant to make a fair contribution to the household. On the application form for a DHP, the council will ask how much the non-dependant pays and, if this is a reasonable amount, this is the amount that will be added to the applicant's income.

If the council is of the opinion that the contribution is unreasonably low, it will use an amount that it thinks is more reasonable and add this amount to the applicant's income. The amount taken into account in these circumstances depends on the earnings or benefits of the non-dependant – this is why details of the non-dependant's income are requested on the DHP application form. The amounts used in the assessment are the same as the non-dependant deduction used in the assessment for Housing Benefit purposes. If the council takes this approach it will let the applicant know so that they can ask their non-dependant to contribute this amount.

There are a few exceptional circumstances where the council would not expect the non-dependant to contribute. For example, if the applicant receives certain disability allowances or if the non-dependant has no income.

# DISCRETIONARY HOUSING PAYMENT APPLICATION FORM

## 1. ABOUT YOUR APPLICATION FOR DHP

<b>HB Claim No.:</b>	
<b>Date from which DHP is required:</b>	
<b>Address:</b>	
<b>Telephone:</b>	
<b>Email:</b>	

**Please tell us why you are applying for a DHP? (please tick all that apply)**

My benefit has reduced because I am classed as having a spare bedroom.	<input type="checkbox"/>
I am affected by the benefit income cap.	<input type="checkbox"/>
My benefit has reduced because of changes to the Local Housing Allowance rate.	<input type="checkbox"/>
My benefit has reduced because someone has moved out of my home.	<input type="checkbox"/>
I need financial support to help me move into a smaller property.	<input type="checkbox"/>
I need financial support while I am seeking employment or more employment.	<input type="checkbox"/>
My benefit has reduced because I am affected by changes to the HB scheme.	<input type="checkbox"/>
I cannot afford to pay the difference between my rent and Housing Benefit for other reasons. <i>Please tell us why here:</i>	<input type="checkbox"/>

## 2. ABOUT YOUR PROPERTY

The property has been adapted to meet my needs (tick if applicable):	<input type="checkbox"/>
I have not been made an alternative offer of accommodation (tick if applicable):	<input type="checkbox"/>
The spare bedroom is used as:	
since (enter date):	

### 3. ABOUT YOU AND YOUR HOUSEHOLD

#### 3.1. ABOUT YOU AND YOUR PARTNER

	Applicant	Partner
<b>Name:</b>		
<b>Date of Birth:</b>		
<b>Nino:</b>		
<b>Registered Disability (enter details):</b>		
<b>Medical Condition (enter details):</b>		
<b>If pregnant, enter due date:</b>		
<b>I work for:</b>		
<b>How I get to work:</b>		

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3.2. ABOUT YOUR CHILDREN

If you do not have children go to section 3.3

	Oldest Child	Second Child
<b>Name:</b>		
<b>Date of Birth:</b>		
<b>Boy or Girl:</b>		
<b>Registered Disability (enter details):</b>		
<b>Medical Condition (enter details):</b>		
<b>If pregnant, enter due date:</b>		

**Tick all that apply**

Foster child	<input type="checkbox"/>	<input type="checkbox"/>
A child that is not fostered but I care for	<input type="checkbox"/>	<input type="checkbox"/>
At nursery (part-time)	<input type="checkbox"/>	<input type="checkbox"/>
At nursery (full-time)	<input type="checkbox"/>	<input type="checkbox"/>
In primary school	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
In junior school	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
In secondary school	<input type="checkbox"/>	<input type="checkbox"/>
At college inc. sixth form	<input type="checkbox"/>	<input type="checkbox"/>
At university	<input type="checkbox"/>	<input type="checkbox"/>
Taking an exam course	<input type="checkbox"/>	<input type="checkbox"/>
In work training scheme	<input type="checkbox"/>	<input type="checkbox"/>
In apprenticeship	<input type="checkbox"/>	<input type="checkbox"/>
In part time work	<input type="checkbox"/>	<input type="checkbox"/>
In full time work	<input type="checkbox"/>	<input type="checkbox"/>
On military service	<input type="checkbox"/>	<input type="checkbox"/>

**Shared responsibly with a former partner**

Child benefit is paid to:

Number nights per week spent in your household:

	Third Child	Fourth Child
<b>Name:</b>		
<b>Date of Birth:</b>		
<b>Boy or Girl:</b>		
<b>Registered Disability (enter details):</b>		
<b>Medical Condition (enter details):</b>		
<b>If pregnant, enter due date:</b>		

**Tick all that apply**

Foster child	<input type="checkbox"/>	<input type="checkbox"/>
A child that is not fostered but I care for	<input type="checkbox"/>	<input type="checkbox"/>
At nursery (part-time)	<input type="checkbox"/>	<input type="checkbox"/>
At nursery (full-time)	<input type="checkbox"/>	<input type="checkbox"/>
In primary school	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
In junior school	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
In secondary school	<input type="checkbox"/>	<input type="checkbox"/>
At college inc. sixth form	<input type="checkbox"/>	<input type="checkbox"/>
At university	<input type="checkbox"/>	<input type="checkbox"/>
Taking an exam course	<input type="checkbox"/>	<input type="checkbox"/>
In work training scheme	<input type="checkbox"/>	<input type="checkbox"/>
In apprenticeship	<input type="checkbox"/>	<input type="checkbox"/>
In part time work	<input type="checkbox"/>	<input type="checkbox"/>
In full time work	<input type="checkbox"/>	<input type="checkbox"/>
On military service	<input type="checkbox"/>	<input type="checkbox"/>

**Shared responsibly with a former partner**

Child benefit is paid to:	<input type="text"/>	<input type="text"/>
Number nights per week spent in your household	<input type="text"/>	<input type="text"/>

**3.3. ABOUT OTHER PEOPLE IN THE HOUSEHOLD**

If there are no other people in your household go to section 4 but first read the notes on the next page.

	<b>First Person</b>	<b>Second Person</b>
<b>Name:</b>		
<b>Date of Birth:</b>		
<b>Male or Female:</b>		
<b>Registered Disability (enter details):</b>		
<b>Medical Condition (enter details):</b>		
<b>If pregnant, enter due date:</b>		
<b>Monthly gross weekly Income (if known):</b>		

**Tick all that apply**

- Retired
- At college
- At University
- Taking an exam course
- In work training scheme
- In apprenticeship
- In part time work
- In full time work
- In receipt of ESA
- In receipt of JSA
- In receipt of Pension Credit
- In receipt of Universal Credit



**Please Read Carefully**

In the following sections you will be asked about your financial situation and what options are open to you to be able to change things.

It is important that you tell us as much as possible so that both you and the Council have an understanding of your situation and what can be done to help.

In the next section we ask about the finances of you and your partner. We do not need to know the income and expenditure of other adults living in your home (non-dependants). However, you should include any rent or financial assistance that they pay you for living in your home.

We have supplied you with a booklet that will help you identify money that you have coming in and going out. The items listed in the booklet are a guide. This is not a complete list of possible income or expenses and some of the examples might not apply to your household.

If there is not enough space for all of your items in this claim form you will find additional pages in the booklet that you can use and send in with this form.

An electronic version of this form and the guide can be found on the Council's website at <http://www.unrhyw-sir-cyngor.gov.uk>

If you need help in completing this form, this is available from the following:

- Unrhyw sir Cyngor help line 0999 999999
- Unrhyw sir Cyngor help-centre in Capel Steet, Unrhyw open week days 9:00-16:00
- Llangarddwr Community Centre, Owain Court, Llangarddwr available Wednesday to Friday 10:00-1200
- Glyndŵr Dyffryn Library, School Lane, Glyndŵr Dyffryn, Tuesdays 10:00-16:00

## 4. FINANCIAL DETAILS

### 4.1. INCOME

In the "Pay Period" column enter a character representing **M**onthly/**W**eekly/**F**ortnightly/**Q**uarterly/**6**-Monthly/**Y**early/**I**rregular. In the next column indicate if your income is gross or net. Gross is the total amount and Net is the amount after deductions such as income tax.

<b>Pay Period</b>	<b>Gross / Net</b>	<b>Amount</b>	<b>Type of Income (Benefit/Wages)</b>	<b>Description (Income Support/Salary)</b>
<i>W</i>	<i>N</i>	<i>£110.00</i>	<i>Wages</i>	<i>Anyco Ltd (example)</i>

See booklet: "Applying for Discretionary Housing payment" for suggestions



#### 4.2. OUTGOINGS

In the "Due" column enter a character representing  
**M**onthly/**W**eekly/**F**ortnightly/**Q**uarterly/**6**-Monthly/**Y**early/**I**rregular.

<b>Due (M/W/F/Q/6/Y/I)</b>	<b>Amount</b>	<b>Type of Payment (Benefit/Wages)</b>	<b>Description (Income Support/Salary)</b>
<i>W</i>	<i>£45.00</i>	<i>Electricity</i>	<i>UK Electric (example)</i>

See booklet: "Applying for Discretionary Housing Payment" for suggestions

### 4.3. SAVINGS

Type	Amount	Institution	Reference)
<i>Bank savings A/c</i>	<i>£2,000</i>	<i>Barclays</i>	<i>20-14-10 39284701</i>

See booklet: "Applying for Discretionary Housing Payment" for suggestions

## 5. WHAT CAN YOU DO TO HELP YOURSELF

Only in exceptional circumstances is an award of DHP a long-term solution for the shortfall between HB and rent. Before an award of DHP can be made it is useful if we have an idea of what action you have considered to resolve the situation.

Action	The chance this can be achieved? (score of 1-5 where 1 is not possible and 5 is will be done)	Reason why this may be difficult.	Evidence	Target date to achieve Action
<i>Work more hours</i>	<i>4</i>	<i>I am on my employer's waiting list for additional hours.</i>	<i>Letter from employer</i>	<i>31/7/14</i>



## 6. DECLARATION

Please read this declaration carefully before you sign and date it.

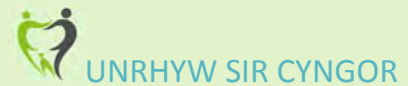
- **I declare** that the information given on this form is correct.
- **I agree** that the Council may make enquiries necessary to check the information I have given.
- **I understand that if any information I given is incorrect that I will have to repay any awarded DHP back to the Council.**
- **I understand that I know that any information I have given is incorrect that I will have to repay any awarded DHP back to the Council and I could be prosecuted.**
- **Your Signature:** \_\_\_\_\_
- **Date:** \_\_\_\_\_

Declaration of the person filling in the form on behalf of the tenant.

- **Your Signature:** \_\_\_\_\_
- **Print Name:** \_\_\_\_\_
- **Relationship to applicant:** \_\_\_\_\_
- **Date:** \_\_\_\_\_

### OFFICE USE ONLY

Date received		
	Amount	Date
Weekly HB Ward		
Weekly Rent		
Weekly Amount of DHP required		
Weekly Amount of DHP Awarded		
Number weeks		
Total Amount		
Lump Sum Award		



# APPLYING FOR A DISCRETIONARY HOUSING PAYMENT

Advice on applying for a Discretionary  
Housing Payment when you have a  
shortfall between your rent and benefit



## INTRODUCTION

This booklet is to give you some guidance on completing the application form for a Discretionary Housing Payment (DHP).

You can apply for a DHP when you have a shortfall between the amount of Housing Benefit (HB) awarded to you and the amount of rent that you pay. You can also apply if you are a Universal Credit claimant and the amount of the housing element is less than your rent.

A DHP is not a benefit – it is an emergency payment. The budget is limited and set by Parliament. The council has to make sure that it is shared between applicants and it reaches those who are in most need. This means that even though you might be facing difficulties there may be others applying who need support more.

The council cannot guarantee long-term DHP support as the budget is set by central Government on a year-by-year basis and the number of applications the council receives varies due to changing economic and social factors.

Therefore the application is not just about applying for financial assistance but also to provide the council with a full picture of your circumstances so they can see if there are other ways in which the difference between rent and benefit can be addressed.

The application process looks at three key areas and it is important that you give as much information as possible. You will be expected to have evidence for some of the information that you give to the council. The areas that are covered are:

- Your household circumstances.
- Your household finances.
- Things that you think you and your family could do to change the situation.

If you are unclear about any parts of the form then you will find contact details at the back of this booklet where you can get assistance with your application.



## 1. YOUR HOUSEHOLD CIRCUMSTANCES

The first part of the form covers a range of questions about you and your household. This includes standard questions such as name and date of birth etc. It also asks the reason why you need assistance and details about your property. You should complete as much as you can.

There are questions about the people who live in your household. A household does not necessarily need to be a traditional family unit. It may be a single person or an extended family. It will include you, your partner and any children living with you. All of the questions are important and again you should complete as much as you can as it helps to provide a complete picture of your circumstances. If you need more space to give details of household members you will find extra pages at the back of this booklet or you can attach a separate piece of paper.

If you have an adult relative or friend living in your house you will need to complete the section "Other People Living in your House". The council needs to know about all people who live in your household. If you do rent out a room or someone makes a financial contribution towards the running of the household then you just need to tell the council about the amount of rent you receive.

## 2. FINANCIAL DETAILS

We need to understand your financial position. The financial information that you give not only gives the council a picture of how much help you might need but will also help both the council and you understand how you are using your income and what commitments you have.

If the Council does not have enough information on your income and outgoings then there is more of a risk that you will not be awarded a DHP.

Some examples of income and outgoings are shown below. The list is not exhaustive but it designed to give you some idea of what you should include.

All income and expenses of you and your partner need to be included.

## 2.1. INCOME

From Working	From benefits	Other Income
<ul style="list-style-type: none"> <li>• Wages</li> <li>• Earned Income</li> <li>• Income from self-employment (net)</li> <li>• Earned income (net)</li> <li>• Partner's earned income (net)</li> <li>• Sick pay</li> <li>• Maternity pay</li> <li>• Other earned income</li> </ul>	<ul style="list-style-type: none"> <li>• Jobseeker's Allowance (contributory and income-based)</li> <li>• Income Support</li> <li>• Employment Support Allowance (contributory and income-related)</li> <li>• Pension Credit (guaranteed and savings credit)</li> <li>• Child Benefit</li> <li>• Incapacity Benefit</li> <li>• Widows Benefit</li> <li>• Attendance Allowance</li> <li>• Bereavement Allowance</li> <li>• Carers Allowance</li> <li>• Disability Living Allowance (both care and mobility components)</li> <li>• Personal Independence Payment (both daily living and mobility components)</li> <li>• Other benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Tax Credits</li> <li>• Working Tax Credit</li> <li>• Child Tax Credit</li> <li>• Pensions</li> <li>• Occupational pension</li> <li>• Partner's occupational pension</li> <li>• State pension</li> <li>• Partner's state pension</li> <li>• War Widows Pension</li> <li>• Maintenance</li> <li>• Income from any other source</li> <li>• Rent from lodger/tenant</li> <li>• Contribution from Non-Dependent</li> <li>• Student income</li> </ul>

You may also have some lump sum accessible funds such as:

- Accessible savings/ Investments
- Money from family or friends
- Other money you can access

For each item of income please enter the following information on the form:

### Pay Period

We need to know how often you receive this income:

- M** = monthly
- W** = weekly
- F** = fortnightly
- Q** = quarterly
- 6** = six Monthly
- Y** = yearly
- I** = irregular





- Gross or Net** We need to know if the income is Gross or Net. Gross is the total amount (before any deductions) and Net is the amount after deductions (such as income tax) are removed. Enter **G** or **N** to indicate which applies.
- Amount** This is the amount of income. We understand that wages might fluctuate so you can enter a range such £100-£300.
- Type of Income** Please describe the type of income e.g. **wages, benefits, credits, pension, rent, student award** etc.
- Description** Please enter where the income comes from. Such as the name of an employer or “tenant” etc.

## 2.2. OUTGOINGS

The list below is also for guidance. Please try to be as accurate as possible about your expenditure. It will help both you and the council have a good understanding of how you are spending your income.

Housing Costs	Housing Services	Household Goods & Services
<ul style="list-style-type: none"> <li>• Mortgage or rent (net of Housing Benefit)</li> <li>• Council tax (net of any council tax support through a CTRS)</li> <li>• Mortgage</li> <li>• Ground rent</li> <li>• Service charges</li> <li>• Endowment</li> </ul>	<ul style="list-style-type: none"> <li>• Water charges/water rates</li> <li>• Household fuel</li> <li>• Gas</li> <li>• Electricity</li> <li>• Other fuel</li> <li>• Household insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Digital TV/internet</li> <li>• Subscriptions to services. Eg Netflix, ancestry, Amazon prime, Cloud services, etc</li> <li>• TV licence</li> <li>• Telephone</li> <li>• Mobile telephone</li> <li>• Prescriptions</li> <li>• Toiletries</li> <li>• Newspapers / magazines</li> </ul>
Other Household Cost	Travel	Debt
<ul style="list-style-type: none"> <li>• Food costs</li> <li>• School meals</li> <li>• Clothing</li> <li>• Childcare costs</li> <li>• Private pension payments</li> <li>• Holidays</li> <li>• Maintenance/CSA</li> <li>• Baby (nappies, baby food etc)</li> </ul>	<ul style="list-style-type: none"> <li>• Petrol</li> <li>• Car tax and insurance</li> <li>• Train fare</li> <li>• Bus fare</li> <li>• Taxi fare</li> <li>• Car repairs</li> </ul>	<ul style="list-style-type: none"> <li>• Catalogues</li> <li>• Credit cards</li> <li>• Hire purchase</li> <li>• Priority fines</li> <li>• Magistrates fine</li> <li>• County court judgement</li> <li>• Other debts</li> <li>• Loans from family</li> <li>• Payday loan</li> <li>• Other loans</li> </ul>



There are other items you may want to consider to help you understand your budgeting but that are not included in the above example. The council does not need to know about them but you may find including them for your own understanding useful. These include things such as cigarettes, alcohol, takeaways, eating out, cinema, coffee, gym & sport clubs, presents. Small items which by themselves may not seem like a drain on your budget can add up to quite a lot over a year. For example, it is not uncommon to discover that spending on something like a regular coffee from Starbucks can easily end up costing £700 per year.

For each item of expenditure please enter the following information on the form:

<b>Period</b>	We need to know how often you need to pay for this item: <b>M</b> = Monthly <b>W</b> = Weekly <b>F</b> = fortnightly <b>Q</b> = Quarterly <b>6</b> = six Monthly <b>Y</b> = yearly <b>I</b> = irregular
<b>Amount</b>	The amount you pay.
<b>Type of Payment</b>	Please enter a description of the payment e.g. <b>electricity, telephone, childcare, loan, petrol, subscription</b> , etc.
<b>Description</b>	Please enter who the payment is made to. For example <b>"British Gas", "O2", "Bunnykins Childcare", "Wonga", "General fuel", "Netflix"</b> , etc.

### 3. WHAT CAN YOU DO TO HELP YOURSELF

Only in exceptional circumstances can an award of DHP provide a long-term solution to a shortfall between rent and HB. Most awards are for a short period of time. The purpose of this section is to

- help *you* think and plan for how you will address the shortfall between rent and HB, and
- help *the Council* understand your circumstances and whether you qualify for help from the limited DHP budget. Given the current demand for assistance.

Most households who claim a DHP find their own solution to the long-term problem but it may be that you need some help while you implement your plan.

The form gives some ideas about ways in which you can solve the problems yourself. Not every example shown will be appropriate to your circumstances and they are given for guidance only. If you require assistance in planning for a long-term solution, there are contact details on the back of this booklet of places you can go to for help.

The form asks that you consider the following:

**Action** What kind of action could you take to make up the short-fall between HB and your rent? Suggestions include:

- Start work or work more hours.
- Cut spending on things that you would consider non-essential.
- Move to a smaller property with your current landlord.
- Move to a smaller property with a different landlord.
- Rent out a room.

There may be other things you can do, which are not on this list, but it is your plan. If there is not enough room on the form, you can attach a separate sheet.

**The chance this can be achieved?** This is a score of 1 to 5. 1 means that you would like to do this action but current circumstances means that it would not be possible and 5 means that is something that will definitely be done.

**Reasons why this may be difficult.** A brief statement for why there may be difficulties to achieve this action. For example, there may be medical reasons or that unemployment in your area might be exceptionally high. You may be tied into a contract that stops you from undertaking the task.

**Evidence** Any evidence that exists that shows that you are undertaking the action or that there are barriers to completing the actions.

**Target date to achieve** The date that you hope the action would be achieved.

**Action**

--oOo--



If you need help in completing this form then you can get help from the following:

- Unrhyw sir Cyngor help line 0999 999999
- Unrhyw sir Cyngor help-centre in Capel Steet, Unrhyw open week days 9:00-16:00
- Llangarddwr Community Centre, Owain Court, Llangarddwr available Wednesday to Friday 10:00-1200
- Glyndŵr Dyffryn Library, School Lane, Glyndŵr Dyffryn, Tuesdays 10:00-16:00

#### Other help

- Unrhyw Citizen Advice, Lloyd Building, Back Street, Unrhyw 0999 9999999
- Llangarddwr Welfare Rights, Miner Hall, the Green, Llangarddwr 0999 9999999
- Unrhyw Housing, Capel Steet, Unrhyw 0999 9999999

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**PAN FRAMEWORK – CONSULTATION QUESTIONS for DHP Workshop on 19/1/15**

- 1. Does the framework cohere (i.e. make sense as a policy for dhp)?**
- 2. Do you consider that the framework will cause any issues in relation to how we consider DHP's in Powys for any particular clients? If so please explain how.**
- 3. Does the framework miss anything in your opinion in relation to clients in Powys? Particularly in relation to specific needs or issues associated with Powys customers. Please explain if so and provide any evidence:**
- 4. Does the priority groups in Annex 4 miss out any specific groups or category or circumstances? Provide details below.**
- 5. From the priority groups in Annex 4, is there any group (etc.) that you would move to a different priority group? Provide details below.**
- 6. Does the model claim form in the framework provide a better form for completion in comparison to the existing DHP claim form? If so how.**
- 7. Please list any other comments around the framework in relation to its use in Powys.**