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Direct Payment Demonstration Project: learning and payment figures from payments 18 and 16

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Introduction

This document provides the latest feedback and background information on the Direct Payment Demonstration Projects that were running in six areas of Great Britain until December, 2013.

These projects covered the first payments of housing benefit that were paid directly to tenants, with each project testing different switchback triggers and a range of support for tenants. As such, comparisons cannot be drawn between individual areas.

The aim was to produce a wide range of evidence to help ensure that the right support for tenants and landlords is in place. This will be used to fine tune Universal Credit (UC) ahead of full implementation.

Direct payment of housing benefit is an important part of UC. It will give claimants greater control of their monthly budgets and will help them to make a smoother transition into employment.

In the majority of cases tenants are expected to be able to manage their finances through the direct payment of their benefits. However, the DWP has been clear that adequate protection needs to be in place so that landlords and tenants can work together should the tenant fall into arrears.

Building on the work of the demonstration projects, we have announced three levels of protection:

- Decisions about whether tenants should receive direct payments will be made in collaboration with social landlords;
- If arrears build up to the equivalent of one month's rent the decision to make direct payments will be reviewed;
- If arrears reach the equivalent of two months rent, the claimant will have housing payments switched back to the landlord.

We will continue to use the findings from the demonstration projects to help us develop the necessary support and protection needed as claimants move on to UC.

In particular, the projects were testing:

- Different levels of support social housing tenants may need to move to direct payments of housing benefit, such as advice on managing personal finances and budgeting;
- The exemptions that need to be in place for direct payments;
- Payment switchbacks to landlords if a tenant falls into arrears;
- The support to help tenants pay back their arrears and potentially to return to direct payments;

- Early intervention switchbacks before arrears reach trigger points.

The six projects were:

- Dunedin Canmore Housing Association in Edinburgh, in association with The City of Edinburgh Council;
- Oxford City Council and Oxford Citizens, part of the Greensquare Group, Southern England;
- Shropshire Unitary County Council and Bromford Group, Sanctuary Housing and The Wrekin Housing Trust, West Midlands;
- Southwark Council and Family Mosaic, London;
- Torfaen County Borough Council and Bron Afon Community Housing and Charter Housing, Wales;
- Wakefield Metropolitan District Council and Wakefield and District Housing, Northern England.

Payment figures

The figures have been drawn from internal Management Information reports designed to monitor key aspects of project performance.

The payment rates have been calculated by comparing total payments received against the total rent charged.

This latest analysis covers the first 18 payment periods in projects running in England and Wales, and the first 16 payments in Edinburgh.

Levels of payments by tenants on the projects varied from 88 per cent to 99 per cent across the different areas.

The range of payment levels in part reflects the range of intervention and different switchback triggers being tested.

The total level of rent charged was £34,954,984 and the average rent collection rate was 95 per cent.

A total of **4,719** tenants were paid by direct payment. A further 1,993 tenants had been paid by direct payment but had their payments switched back to their landlord.

A further 116 tenants had their payments switched forward, so direct payments were restored after a period of managed payments.

This latest analysis builds on the findings of the last reporting period, which covered the first 14 payment periods in England and Wales' projects, and the first 13 payments in Edinburgh.

Then the analysis revealed that levels of payments by tenants on the projects varied from 89 per cent to 97 per cent across the different areas.

The total level of rent charged was £27,943,948 and the average rent collection rate was 94 per cent.

Full findings from the first four months, nine months and 14 months are available here:

<http://www.dwp.gov.uk/docs/direct-payment-demo-figures.pdf>

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/228925/direct-payment-demo-figures-may-2013.pdf

Projects operated within existing processes and support structures. They were not intended to provide a pathfinder for direct payment.

The data gathered is being used to influence the final design of UC in the elements specifically relating to support for both tenants and landlords.

DWP analysts conduct plausibility and consistency checks on Management Information to ensure it reached the required standard.

However, because this data is at the aggregate level we are unable to carry out the full range of validation and quality assurance checks that would be possible on individual record level data sets.

Dunedin Canmore Housing in partnership with City of Edinburgh Council Revenues and Benefits Department

Background from area/baseline data

The Edinburgh project involved all working age tenants from Dunedin Canmore Housing who lived in Edinburgh.

Although Edinburgh remains a comparatively wealthy city, about 70 per cent of association tenants were in receipt of housing benefit.

Those tenants of Dunedin Canmore Housing in employment were most likely to be in low paid jobs in the service and retail sectors.

The baseline tenant's survey of 326 tenants conducted in July 2012 (before the first payment was made to tenants) identified demographic and other household characteristics that were quite distinct from the other project areas¹.

These are shown below, with the results of the other five areas shown in brackets:

- Gender Balance: Male 47 per cent (30 per cent), female 53 per cent (70 per cent);
- Household type: Single person households 63 per cent (29 per cent);
- Those with limiting health conditions or disabilities: 61 per cent (39 per cent);
- Economic activity: Long-term sick or disabled 46 per cent (30 per cent);
- Whether or not the tenant believed they would need support to manage their affairs if housing benefit was paid directly to them²: 58 per cent (44 per cent);
- Literacy or numeracy difficulties: 19 per cent (19 per cent).

Dunedin Canmore's involvement in the project revealed that most tenants were paying their rent, although contact, advice and collection was a very resource intensive exercise, resulting in other landlord services being compromised.

¹ An independent evaluation of the Direct Payment Demonstration Projects has been commissioned by DWP and is being undertaken by a consortium headed up by CRESR at Sheffield Hallam University. A baseline survey was carried out in 2012, and a report on the survey findings in England and Wales was published in November 2012. The report can be found at: <https://www.gov.uk/government/publications/direct-payments-demonstration-projects-findings-from-a-baseline-survey-of-tenants-in-five-project-areas-in-england-and-wales-rr822>

² Of tenants who did not say it would be easy to manage their finances under direct payment

The housing association recognised the need for organisational adjustments to meet the challenges of welfare reform, developing new rent collection/arrears and advisory processes and structures.

And it remains concerned about how its tenants will manage direct payment under UC when the wider and cumulative impacts of welfare reform take effect.

Q&A: Dunedin Canmore Housing

How has being on the Demonstration Project helped your organisation?

The project has provided us with invaluable experience and insight into the challenges presented by, and likely to arise, as a consequence of welfare reform changes, in particular the imminent introduction of UC.

- We are now much more aware of the circumstances and challenges confronting our tenants and their digital and financial capacity;
- We more fully appreciate the resources and commitments required by landlords to ensure regular rent payment;
- We have engaged with a wider range of support and advisory partnerships, establishing new relationships and developing more joint working and appropriate referral arrangements;
- We have attuned staff, board members and tenants' groups to the challenges, issues and practices requiring attention or adjustment to ensure that our organisation is best placed to address the challenges of welfare reform and assist our tenants to the best of our abilities.

How are you going to prepare for Universal Credit in the future?

We have already instituted a number of practices based on our experience to date including:

- Separating housing management and support from rent collection functions. In our experience, housing officers could not address rental debt issues while also providing money advice and tenancy sustainment guidance;
- Introducing more focused telephone and digital communication methods, relying less on face-to-face contact when dealing with rent debt issues;
- Established enhanced pre-tenancy and advice and support, triage mechanisms to address crisis or potential crisis situations and enhanced our welfare rights, money advice and tenancy support functions. The association is shortly to engage specialist energy advice staff, whose remit will be to aid tenants minimise fuel poverty;
- We plan to adjust IT rent accounting systems and establish more intuitive rent monitoring systems;

- Will be examining rent collection mechanisms, associated transactional charges and administrative costs;
- Consider the premature transfer to direct payments prior to UC introduction of tenants who, based on our current experience and revised understanding, could adapt to direct payment arrangements.

Oxford City Council

Background from area/baseline data

Two thousand tenants between Oxford City Council (1,600) and GreenSquare (400) took part in the project.

In total Oxford City Council has 7,800 tenants, 54 per cent of whom receive housing benefit.

Oxford is relatively prosperous and has enjoyed economic growth in recent years.

However, it is a city of contrasts with 12 of the 85 areas that make up the city among the 20 per cent most deprived areas in England. This is reflected in its Index of Multiple Deprivation (IMD) ranking of 122.

House prices are comparatively high making affordability an issue. The city has a high average weekly income to house price ratio of 14.5.

Oxford has a high number of banks and is also well served by credit unions, the biggest of which is Oxford Credit Union, reflecting a city of its size and economic importance.

The city has a relatively young population with proportionally more residents aged between 20 and 29 than in the South East region (the region it is in) as well as England as a whole.

It also has a sizeable Black and Minority Ethnic (BME) population, estimated by the Office for National Statistics (ONS) to account for more than a quarter of the city's population in 2009.

Q&A: Oxford City Council

How has being on the Demonstration Project helped your organisation?

The project has been instrumental in our business planning and has helped us to shape our future post project plans.

We have also learned a lot from our participation and work with other organisations.

The main areas of our learning were that the direct payment of housing benefit is a change process. Not only does it affect tenants, but it impacts on the organisation and staff too.

The project brought us into contact with customers who until then we did not have a relationship with; they did not contact us and we rarely contacted them.

As a result, we have provided financial and housing related support to a number of our tenants whom we had been unaware had support issues.

We also learned that the more time we take to prepare our tenants the less likely they are to fall into arrears.

The project has also led us to change the way we manage arrears recovery. It is now far less process driven and more focussed on understanding the reasons for non-payment. .

Following the successful delivery of the project, we are rolling direct payments of housing benefit out to all our eligible tenants.

The whole journey has been a good way to prepare our tenants and train our staff ahead of UC.

We have also used the opportunity to engage with our partners and stakeholders to begin planning how to provide services required under UC.

How are you going to prepare for Universal Credit in the future?

We have begun the process of moving all of our working age tenants to direct payment of housing benefit. They are being added in phases.

As this progresses, we will continue to provide support to those who need it.

This support is mainly aimed at those who will be identified as having Tier One support needs.

It will take a while for some of them to achieve their support outcomes but we felt it was important to identify those tenants now and start the support process early.

As we continue to prepare for UC, we will use learning from the project specifically around providing support to Tier One cases to inform further testing of services required under the Localised Support Services Framework.

This will focus on how best to provide financial capability training to those who need it. We intend to link this work with that which was done in our local authority-led.

The team that delivered the LA led pilot will continue to work on supporting people on benefits into work, and will work with some of our tenants who have yet to move on to direct payment.

Oxford City Council is grateful for the opportunity to have taken part in this project, and to input into the shaping of UC.

We have learned some valuable lessons and developed a close working relationship with the DWP.

We would like to thank our tenants, housing association partners, and advice agencies for their support.

Shropshire Project

Background from area/baseline data

Shropshire is the third most rural county in England and tenants who participated in the project lived in a number of towns and villages that were spread over a wide geographical area.

The property included in the project was owned by four landlords: Shropshire Council, Bromford Group, Sanctuary and the Wrekin Housing Trust.

These landlords differ markedly in terms of their aims, objectives and characteristics.

Shropshire Council is relatively small and confined to two areas. The Wrekin Housing Trust is slightly larger.

In contrast, Bromford has a regional presence and Sanctuary has a national presence. They have 26,000 and 97,000 properties respectively.

Q&A: Bromford Group

How has being on the Demonstration Project helped your organisation?

We have a better understanding of the challenges faced by customers and our organisation.

We have taken the opportunity to develop further customer insight, and find out what really works to maximise income, including the provision of additional support and intervention.

The experience has helped to shape our thinking about customer contact strategies, arrears and payment management, and how we can work in partnership with other agencies to provide joined-up services.

How are you going to prepare for Universal Credit in the future?

We will further develop direct payment trial areas included in our service offer to customers under The Bromford Deal.

On top of this, we will be investing in additional resources and local partnerships to ensure customers receive appropriate support linked to the development of the Local Support Services Framework, as well as lobbying for closer working partnerships and data sharing between DWP and social housing providers.

We value the opportunity to learn from the project and testing out the principles of customers receiving their own payments.

There have been challenging times for us and customers, but it has been an invaluable experience, not least by building closer links and influencing the policy development.

Q&A: Sanctuary Housing

How has being on the Demonstration Project helped your organisation?

Our participation has enabled us to identify ways we can help residents in the future to prepare for the challenges they face in sustaining tenancies and taking responsibility for the rental payments.

We have also been able to identify the significant impact this change may have for the business to enable us to prepare and build our model to protect rental incomes for the future.

How are you going to prepare for Universal Credit in the future?

The impact of UC is at the heart of our plans for the future. We are placing a strong focus on communication, education and support for our residents and staff and are undertaking a review of our policies and procedures to be ready for the reforms.

We are closely monitoring updates about UC so that we can ensure we are in a position to react quickly to changes and continue to provide high standards of care, support and advice to our tenants.

Q&A: Shropshire Council

How has being on the Demonstration Project helped your organisation?

The project has strengthened relationships with our partner organisations. These bonds have proved to be invaluable not only through the project but for our ongoing development plan for UC and the wider welfare reform agenda. We have an added appreciation of each other's policies and processes that brings with it a common understanding of goals.

The project has enabled the reshaping of council services to provide empowerment to the community and drive down reliance on support services. We are able to develop our services to provide opportunity, choice and independence to the people of Shropshire.

Though this project we believe we have a comprehensive and robust plan to deal with any support necessary through the implementation of UC.

How are you going to prepare for Universal Credit in the future?

To ensure that we protect the vulnerable and support those in need through the welfare reform changes, we have carried out and continue to develop detailed impact assessments on the welfare agenda.

To ensure that we are providing support for the people of Shropshire through the welfare changes, we created an effective partnership network that ensures and explores opportunities, independence and personal choice to the people of Shropshire.

This is done through our Strategic Partnership Board, attended by Shropshire Council, CAB, A4U, Age UK, STAR, Bromford Housing, Sanctuary Housing, Severnside, Shropshire Housing Group, Jobcentre Plus, DWP, Wrekin Housing Trust, County Training, Credit Union, Family Solutions to name a few.

The board looks at:

- Welfare reform;
- Affordable housing;
- Housing provision;
- Homelessness;
- Financial inclusion;
- Budgeting and debt advice;
- Worklessness;
- Child poverty;
- Independent living;
- Personal choice.

An operational group (also comprising our partner organisations) puts into place the vision of the Strategic Partnership Board through a comprehensive action plan.

Q&A: Shropshire Towns and Rural Housing (ALMO for Shropshire Council)

How has being on the Demonstration Project helped your organisation?

This project has helped our organisation to understand more about our tenants, their lifestyles, behaviours and the challenges they face dealing with everyday issues, including their finances.

The project has highlighted the additional resources needed to support tenants, collect rental income, and the importance of partnership working across organisations.

How are you going to prepare for Universal Credit in the future?

We recruited a financial inclusion team to meet an increasing demand for advice and support with managing money and budgeting.

This will involve engaging and interacting with our customers to ensure they receive appropriate information about the way welfare benefits are paid and how we can support them through the changes.

We are looking to improve our customer profile information to give us a better insight into the barriers and hurdles some customers face, such as understanding banking services, dealing with fuel poverty and debts, health problems and attitudes towards financial responsibility.

Q&A: The Wrekin Housing Trust

How has being on the Demonstration Project helped your organisation?

This project has allowed us a valuable insight into tenant behaviour when receiving housing benefit payments direct and taking responsibility for their rent payments.

Our additional customer profile exercise has given us a better insight into the barriers and hurdles some customers face, from understanding banking services, dealing with fuel poverty and debts, health problems and attitudes towards financial responsibility. This project has highlighted the additional resources direct payments need, with regard to collecting rent.

How are you going to prepare for Universal Credit in the future?

In preparation for UC we now recognise the additional resources needed to help customers through the transition to monthly direct payments.

We are improving the work we do pre-tenancy to ensure we better support and understand our customers.

We will be focusing on access to debt services, while encouraging a savings culture and budgeting skills.

We are reviewing our rent payment options to introduce more flexibility, along with a focus on digital inclusion to improve the way we communicate with customers and ensure tenants have the skills and resources to be able to effectively manage their UC claim.

We will be liaising with our local authorities to help identify all customers likely to migrate to UC.

This will allow us to engage with them and identify what support, skills and tools they will need to manage payments in the future (for example: access to banking, vulnerabilities and alternative payment arrangements, financial capability, help to move into employment and training and debt advice).

London Borough Southwark and Family Mosaic

Background from area/baseline data

The project started here in June 2012, with 1,474 tenants from the London Borough of Southwark and 525 tenants from Family Mosaic Housing Association.

Southwark has about 55,000 social housing tenants of whom 39,000 are council tenants. Family Mosaic owns 20,000 properties for rent in South East England, 1,492 of which are in Southwark.

In common with most inner London boroughs, Southwark has several pockets of deprivation. Nationally the borough ranks 41st in the IMD and is the 12th most deprived borough in London³.

It was by far the most ethnically mixed of the demonstration projects. In 2009 the ONS estimated that one third of Southwark's population were members of a BME.

Southwark has a number of credit unions including London Mutual Credit Union, which is actively involved in this project.

The project was rolled out in two phases with Family Mosaic tenants receiving their first payment in June 2012, and London Borough of Southwark tenants receiving theirs a month later. They completed a risk assessment questionnaire indicating any vulnerability and debt issues.

We used this to identify tenants that could switch straight into direct payment, and those we referred for support to appropriate agencies prior to their inclusion in the project.

Q&A: London Borough of Southwark

How has being on the Demonstration Project helped your organisation?

Participating has given us first-hand experience of how our tenants may cope when faced with financial choices and decisions as a result of receiving their rent payment direct.

It has also helped us to understand and respond to the additional challenges faced in collecting rent and providing appropriate support as a consequence.

Key issues identified included:

³ Department for Communities and Local Government, Indices of Deprivation 2010

- Funding the additional cost of investment required to upgrade IT systems, up-skill staff and automate resources;
- Operational risks and impacts when lacking automated links and data sharing protocols with UC;
- Effective delivery of support, with an outcome that reduces tenants debts;
- Effective engagement techniques/support interventions.

How are you going to prepare for Universal Credit in the future?

It is evident change is necessary to mitigate, where possible, the additional cost associated with paying the rent element direct.

A plan has been established to prepare for UC, bringing together all the learning to identify key areas in:

- Organisation;
- Process;
- Technology;
- Resources.

It is vital we learn more about our tenants to optimise early intervention processes and explore effective ways of communication.

An 'invest to save' model may be the approach needed to make UC implementation manageable and ultimately a success.

We are also working on our delivery approach for the Local Support Services Framework, which will assist customers by way of triage during their transition onto UC.

Q&A: Family Mosaic Housing Association

How has being on the Demonstration Project helped your organisation?

It has re-affirmed that the strategies we started to develop several years ago were the right ones.

We believe that a direct relationship is more straightforward and normal.

As such, our attention has been on employing customer-focused and effective team-working individuals, developing collection strategies, and making efficient use of technology. This will allow us to continue to be proactive and intervene early.

We have also learned that data sharing will be critical between us and the DWP for direct payment to be successful.

It will allow early intervention, aid support when needed and will be critical for the validation of rent being charged by the landlord during the initial claim and annual rent increase process.

How are you going to prepare for Universal Credit in the future?

Due to the long lead time of UC (per the current transition timetable), we took the decision of transitioning our tenants who are currently claiming housing benefit and are of working age to receiving this direct from April 2014. This will be a phased approach and will include new and existing tenants.

This will enable us to get our tenants onto direct payment at our pace. It will allow us and our tenants the longest timescale possible to form a stronger relationship, manage behaviour and it will enable us to manage any increase in costs more effectively than a big bang approach.

Torfaen (Bron Afon Community Housing, Charter Housing and Torfaen County Borough Council)

Background from area/baseline data

The Torfaen demonstration project was located in the Torfaen County Borough Council area in South East Wales in the key settlements of Pontypool, Cwmbran and Blaenavon.

The majority who took part were tenants of Bron Afon Community Housing Limited (BACHL). The rest were tenants of Charter Housing Association.

BACHL is a community-owned social enterprise set up specifically to own, manage and improve the homes previously owned by Torfaen County Borough Council. It has 8,002 rented properties, all of which are located in Torfaen.

Charter Housing Association owns more than 5,000 properties across four local authority areas in South East Wales, with 330 properties in Torfaen.

Torfaen has suffered economic decline in recent years and is a relatively deprived.

It has a relatively high proportion of households with an income of less than £15,000 (27 per cent) and a relatively high proportion of households with one or more residents with a disability or long-term illness (17 per cent).

Landlords' records show that both groups are disproportionately represented among their tenants.

A Centre for Regional Economic Social Research's Baseline Tenant Survey⁴ found that in Torfaen:

- 83 per cent of households selected for the project were workless;
- 62 per cent considered they had a disability or long term limiting illness;
- 31 per cent thought they would cope very or fairly poorly with direct payment;
- 36 per cent of tenants who reported needing support felt they would need a great deal of support;
- 95 per cent did not have any savings to fall back on;
- 74 per cent of tenants who reported needing support expressed a preference for face-to-face communication;

⁴ See footnote number 1

- 25 per cent of tenants said they were suffering from some form of stress or anxiety, and 13 per cent of tenants indicated a mental illness⁵.

The first wave of tenants received their first payment in July, 2012. The final group of participants joined the project in December 2012.

By the time the project concluded, there were 1,017 tenants active in the project. Of these, 666 were on direct payment, 343 were on switchback and eight were on switch-forward.

Q&A: Bron Afon Community Housing

How has being on the Demonstration Project helped your organisation?

Looking back we made the right decision in 2011 to take part because:

- There is clear evidence that the demonstration projects have influenced the DWP's approach;
- The projects have highlighted where the system must have regard to tenants' support needs;
- The learning has helped us to reshape our services to ensure they remain fit for the future.

We have a better understanding of:

- The scale and nature of tenants' support needs;
- The link between mental health and debt;
- The type of tenant insight data that adds most value;
- The crucial role information sharing plays in safeguarding tenants and our income stream;
- How our people and systems must change to mitigate the impact of direct payment on our business and resources;
- How to manage the transition to direct payment.

How are you going to prepare for Universal Credit in the future?

Our strategic aim of the whole organisation in supporting tenants to pay their rent is underpinned by:

- Investment in fit-for-purpose IT systems;
- Reshaping operational services and redirecting resources into tenancy support;
- Focusing more effort from an earlier stage on pre-tenancy interventions;
- Re-aligning our digital inclusion, skills and work programmes around working age tenants;

⁵ Some tenants reported more than one health condition or disability

- Building and maintaining effective local partnerships;
- Continuing with direct payment post project and introducing it for new tenants;
- Adopting our due date approach linking collection and recovery activity to when individual tenants get paid, not weekly balances;
- Communicating a clear vision, keeping colleagues informed and championing positive practice.

Q&A: Charter Housing Association

How has being on the Demonstration Project helped your organisation?

It has given us a better understanding of the future level of staff resources that will be needed to cope with the increased amount of contact;

It has allowed us to test what methods of communications work more effectively;

It has highlighted the need for us to change our internal reporting mechanisms to reflect the impact and financial risks of direct payments.

How are you going to prepare for Universal Credit in the future?

- We have already increased our digital inclusion provision. We are directly investing in digital skills training and working with partners to deliver this;
- We will be investing in and developing our links with partners to provide a wide range of financial products;
- We will be providing training to develop negotiating skills for our frontline staff;
- We will be preparing the groups of people who will be affected by UC by raising awareness using our Your Benefits are Changing campaign, in partnership with other social landlords;
- We will continue to provide internal briefings to staff so that everyone in the organisation is aware of the impact of the changes;
- We will be working with our board to ensure there is adequate bad debt provision and discussing the impact of UC on future developments with our lenders.

Wakefield and District Housing

Background from area/baseline data

The population of the Wakefield district is about 325,000, of whom approximately 60,000 people live in 31,000 homes owned by Wakefield and District Housing (WDH).

The majority of these properties are of traditional construction and have been improved to bring them up to the “Wakefield Standard”, which exceeds the Decent Homes standard required by the Government.

The Wakefield district includes the towns of Pontefract and Knottingley, which are located in the east of the district and were chosen for the project.

The district has a relatively high IMD ranking of 67 and both Pontefract and Knottingley have experienced economic decline in recent years.

WDH has a range of different property types in the project area and the participating tenant population is broadly representative of WDH's customer base as a whole.

In terms of the management of its housing stock in these areas, WDH has a neighbourhood service access point in Pontefract and the area has its own dedicated estate management team.

During the course of the project, 1,082 tenants received direct payment of their housing benefit. The project took was rolled out in five phases starting in June, 2012.

Payments were made directly into bank accounts on a four-week cycle.

Support and advice was given to ensure tenants were aware of the options that were available to them for making payments and the timescales within which to do so.

During the project 385 tenants switched-back to having housing benefit paid directly to WDH.

When the project drew to a close in November, 2013, 576 tenants were still receiving housing benefit through direct payment.

WDH has retained close ties with Wakefield Council as a partner in delivering the project.

Q&A: Wakefield and District Housing

How has being on the Demonstration Project helped your organisation?

Taking part in has enabled WDH to learn and prepare internally through the testing of our existing systems and processes before refining these for future changes.

We have learned about the impact of direct payment on our tenants, have been able to identify issues that may cause non-payment, and recognised that different types and levels of support may be needed to enable successful and independent money management.

It is apparent that some tenants have little or no savings to fall back on in times of crisis and few options to access funds to cope with such events.

In these circumstances there were numerous occasions when housing benefit was used to pay for these, although arrears were usually paid back over a period of time.

It has not been as straightforward to assess and predict who will or will not manage with direct payments.

There are a variety of circumstances, and personal factors, including wider support networks, that can apply and contribute to dealing with change and adapting lifestyles.

However increased knowledge about tenants will go some way towards ensuring that better decisions are made to safeguard both individuals and organisations.

It is important that support provided to tenants is tailored to their needs and circumstances and they are offered choice.

How are you going to prepare for Universal Credit in the future?

We want to work with tenants to build their financial capability and independence so they are able to manage their money, meet essential living costs and be able to deal with emergency situations or know how to seek help if these arise.

Improving access to the internet and helping our tenants to build their digital skills is a priority for us.

As part of this, we have launched our first WDH Hub where tenants can receive free training on how to use computers and the internet.

It has been our experience that most people will put off preparation until changes are more imminent and certain, but this will impact upon both demand for services and the ability to effect change.

Raising awareness of future changes and preparing early for these is critical.

We will continue to refine our ways of providing advice and support to tenants to ensure that it is accessible and meets their needs.

The way that these are branded and delivered has been identified as a key factor to achieving successful take-up.

Working in partnership with Wakefield Council and others will continue to be beneficial, and ensure that activity across the district is mapped to help avoid both gaps in information and duplication.

Additionally a clear understanding of roles and responsibilities' will ensure that an effective service is delivered.