Private Landlord Forum
18th July 2012
Room 14 2.30pm Woodcock Street

Attendees:

Tanya Faruki Change Management Officer
Kate Mckivett Landlord Liaison Officer
Andre Greathead PTU
Veeta Gupta Valuation Office

Dudley Popoola – Addas properties
David Ashford, - Private Landlord
Brian Mullen – Allison House
Katie McCilroy Paula Yarrington – Meriden House
Ismail Ali – Clifton Housing
Kevin Reilly – Goodwill Accommodation
Joe Campbell – Wexford House
Julie Robinson – Changes UK
Imran Rafiq Jay Singh– Rosewood
Amy Kaur Private Landlord
Stephen Haynes Private Landlord
Karen Bowe -Concentric lettings
Jon Smith -The Bridge
Denis Hennigan – FHS
Saeeda Ajaib – Private Landlord
Gurdip Singh – Point Four

1.	**Minutes of last meeting**
	The minutes of the last meeting held on 18th March 2012 were read through and agreed.

2.	**Self Serve – Tanya Faruki**
	Customers can now apply for their Benefit 24 hours a day 7 days a week using the Self Serve system via the Birmingham City Council website. As Landlords you can support tenants through this process at the letting stage giving the added bonus of a Claim registration number for records. http://www.birmingham.gov.uk/benefits - Choose **Claim Online** It is worth noting that this will be the DWPs preferred option for Universal Credit, the replacement to the current Welfare system due to commence in October 2013. From 18th June 2012 Housing Benefit and Council Tax Benefit customers including customers with a Local Housing Allowance claim can register a Change of Circumstance on line through Self Serve. • Up to 8 changes can be registered in one action. • The customer will be advised at the time of the relevant evidence required for each of the reported changes. • NB Reminder letters are not sent • An email response will not be sent so the customer is advised to take a printed copy of their document if required as evidence. • Safeguard Direct Payments (to the Landlord) can be requested on line but evidence • The new system allows the customer to report non standard changes - a free format paragraph is available for this purpose • 14 days are permitted for the evidence to be sent in to the back office via Benefit Service PO Box 8267 Birmingham B4 7XF • There are 8 Neighbourhood Offices offering sit and wait service for customers providing evidence not suitable for posting.
3.	**Call Centre – Tanya Faruki**
	A large number of calls are currently taken by the Call Centre for Landlords and open discussions were held to explore the reasons for the calls. Landlords reported seeking advice from the Call Centre first before talking to the tenants to establish the reasons for missing payment. Offering reports of cases suspended to landlords with a large portfolio of properties is an option. A number of Landlords were interested in this service and contact details were given kate.mckivett@birmingham.gov.uk or tanya.faruki@birmingham.gov.uk Landlords are frustrated by the over stringent ID process and automatic messaging service set in advance of getting through to a call handler.

	Issues arising from the Call Centre can be sent direct to Tanya Faruki at the email address show
4.	**City Save Credit Union - Flo Betts**
	Flo Betts from City Save CU offered advice on their new accounts designed to take Tenants and Landlords through to Universal Credit. Offers budgeting accounts, Loans , Savings , mortgages etc **Household Saver Account** (or jam jar account) with a £2 fee per week ; . The account includes the following privileges; • Account opened remotely via online application • Personal Adviser allocated to the customer (your tenant) • No fees for bounced payments • Cheap loans • Savings scheme • CU is FSA membership • No charge for Direct Debit Please note there are other Credit Unions operate across the city. City Save Credit Union contact information; www.citysave.org.uk enquiries@citysave.org.uk Telephone; 0121 303 4013
5.	**Update Welfare Changes & Universal Credit**
	Over-accommodation (Social Sector change) April 2013 Tenants in Social Housing that are over-accommodated will lose 14% of their Housing Benefit entitlement if they have 1 bedroom excess to needs, or 25% of their Housing Benefit if they have 2 or more extra bedrooms above the family needs. [Private Tenants are already regulated thorough set Local Housing Allowance rates.] **Benefit Cap April 2013** A cap will be placed on the total benefit for a household; set at £350 for single tenants and £500 for Families and loan parents. The cap will apply to tenants across all tenure types. **Income included in the calculation;** Child benefit , Child Tax Credit , JSA , ESA , Income Support, Housing Benefit , Carers Allowance Maternity Allowance etc Council Tax Support will be excluded. **Exemptions include Tenants in receipt of the following Benefits;** DLA, War Widows, Working Tax Credit (depending on hours worked)

	<u>Council Tax Support April 2014</u> The replacement to Council Tax Benefit is under consideration. Savings of 10% will need to be made from the budget. Pensioners will not be affected and will receive the same level of benefit credited to their Council Tax Accounts. Pubic Consultation meetings will be held across the city over the coming 4 months. Dates to be announced **<u>Universal Credit timeline remains as follows</u>** ; • October 2013 – New claims for working age customers in receipt of Job Seekers Allowance move to Universal Credit. (NB This is a change from all working age new claims) • April 2014 – April 2017 transition for working age existing cases to Universal Credit • October 2014 – New claims pension age to Pension Credit • April 2015 – April 2017 transition of pension age cases to Pension Credit. Birmingham Job Centre Plus will be piloting Universal Credit – the City Council will be working with the DWP /Job Centre
6.	**Private Tenant (HB and LHA update)**
	• Current Benefit caseload (all cases) is 151, 804 • The number of private tenancy cases currently stands at 33924 • of these cases are LHA claims, which equates to 81% of the workload. • There are currently 27336 LHA claims of which 22603 (83 per cent) are paid directly to the claimant. The remaining 4733 (17 per cent) are paid to the landlord. • 88% of backdate requests are granted on application. • 86% cases are paid via BACS directly into customers Bank/Building Society accounts. • Average days to pay Housing Benefit (including Local Housing Allowance) new applications is currently 25 days • Average days to pay changes of circumstance stands at 7.5 days
7.	**Any Other Business and questions raised in meeting.**
	Individual Landlords and organisations raised specific cases and issues which were dealt with on a one to one basis following the end of the meeting.
	Date of next meeting - TBA