Fed up with call-centres? The new “MySandwell” service makes many phone calls and visits unnecessary by putting our customers easily in touch *online* with their own information.
Giving our customers direct online access to their own accounts with “MySandwell.”

Welcome to our summer newsletter. I’m really pleased to tell you about a recent significant improvement to our service, the new ‘MySandwell’ online accounts. For the first time, our customers now have direct access to their own personal account information.

Customers, whether they are benefit claimants, Council Tax account holders or both, can already carry out most of their interactions with us online.

If someone needs to tell us or ask something or apply for benefits or other help such as a discount on their Council tax, they can already do this via our webpages.

However, the new ‘MySandwell’ facility takes this much further by giving customers direct online access to their own Council Tax accounts and benefit claims. Much like internet banking, the information is there for them 24/7. The days when customers had to wait in a phone queue to speak to a call centre or make a special trip to see one of our advisors to check basic information, are well on their way out.

If you work for one of our partner or stakeholder organisations and have shared customers with us, we would be really grateful for your help in encouraging them to sign up for a MySandwell account. Giving people direct access to their own information, not only helps them keep control of their finances. It also makes it easier for other professionals who might also be working with them, to give people support and stay up-to-date with their client’s circumstances.

Signing up to ‘MySandwell’ is quick, simple and free and helps us, our stakeholders and most importantly - our customers.

Sue Knowles: Revenues, Benefits and ICT Manager

‘MySandwell’ gives customers immediate access to their own information
Universal Credit

The full roll-out of Universal Credit (UC) in Sandwell is due in July 2018. (Different dates apply in different areas). Here’s quick update of some recent UC news.

The full roll-out of UC in Sandwell takes place in July 2018, but it will be July 2017 for Dudley. This will actually affect some Sandwell residents whose claims are administered by Job Centres based in Dudley. From July 2018, most people will no longer be able to make new HB claims but will go onto UC instead. (Currently UC claims in Sandwell are restricted to single people without dependent children). After the full roll-out, most existing HB claims will be converted to UC as and when they have changes in their circumstances.

Families with three children and the under 22s.
Most families with three children will be unable to make new claims for UC, and should claim benefits like Housing Benefit (HB) or Tax Credits etc instead. Most young people (there are exceptions) aged under 22 will not be entitled to claim the housing element of UC, but will be able to claim for their general living costs.

UC and Landlords
The DWP have strengthened contact arrangements for landlords where there might be a problem about the tenant not using the housing element of UC to pay their rent. Landlords are encouraged to request 'Alternative Payment Arrangements' to receive the housing element directly. Full details are available for landlords on the UC pages on gov.uk. We know some landlords have concerns about tracking the progress of claims or whether claims have actually been made. The DWP have confirmed to us that landlords will not normally be able to contact them to check the status or progress of a claim. Instead, as there will be “gateway access for claimants to view their UC accounts via digital means” i.e. laptop or smartphone etc, “the landlord is expected to speak directly to their tenant to view any information regarding their UC account.” (DWP - 25/7/17).

UC and tenants; completing the application
We have seen cases in Sandwell where the housing cost element of UC has been awarded from a later date than the elements for general living costs. It seems that some claimants who have a rent liability are answering ‘no’ on their online UC application form, when asked if they pay rent. It’s thought that this error occurs when tenants who have previously claimed Housing Benefit, incorrectly assume the question refers to whether they physically make the payments, rather than to having a rent liability. If this question is answered with a ‘no,’ the form asks no further questions about rent and no consideration is given to awarding the housing cost element. It is essential this question is answered correctly or that tenants contact the DWP as soon as they become aware of an error. There can also be a problem with tenants failing to provide proof of their rent (normally a tenancy agreement) when asked. This can also stop the housing element from being paid. Claimants must provide any evidence requested within the time limit they are given.

Council Tax
UC does not cover help with Council Tax. Any UC claimant who is responsible to pay Council Tax should also make an application for Local Council Tax Reduction from their own council. In Sandwell, you should do this via our online form.

Full information about UC is available on gov.uk
948 Council Tax penalties.

In the last financial year, 948 Sandwell residents were given a penalty charge of £70 for not reporting changes of circumstances about their entitlement to a ‘Single Person Discount’ on their Council Tax bill.

This discount can be awarded if you are the only person in a property aged over 18 or where there might be other adults resident but they are disregarded for Council Tax purposes. (Such as full-time students). Where someone has been awarded a discount, they must tell us if something changes which could affect their entitlement to it. We will also periodically review their discount and it is essential that people respond if we contact them about it. If someone fails to do so, we will assume that they are no longer entitled to the discount and that they have failed to report a significant change, which means they will then have a penalty of £70 added to their Council Tax bill.

Apart from people failing to report changes, we also have cases where people fraudulently claim a discount that should simply never have been awarded. Under the National Fraud initiative, we are working closely with other local authorities and council services to identify these cases and then impose penalties as appropriate. A separate penalty of £70 is charged for each financial year that a discount was improperly claimed. In some cases, we can add penalties going back as far as six years and it is certainly not uncommon for us to add multiple penalties for the last three to four years. This can leave people with very substantial bills that could have been avoided. If these bills are then paid late or left undealt with, further costs can be added if we have to issue a summons or refer someone to an Enforcement Agent.

You can report changes about your Council Tax via our webpages, where you can also make payments or set up a special arrangement to clear arrears. You can also arrange a direct debit online which is the quickest and easiest way to stay on top of your bill. Never leave a Council Tax problem unresolved. It wont go away and delay can all too often add amounts to your overall bill.

Extra bedroom ruling

A recent Supreme Court ruling recognised a need for some couples claiming Housing Benefit to be allowed an extra bedroom in the calculation of their claims. This was to take account of an inability to share a bedroom due to a physical disability. However, the Department for Work and Pensions are now seeking leave to appeal against this decision. Until the matter is resolved, the DWP are instructing Housing Benefit departments that they should follow existing regulations and not allow an extra bedroom. Any claimant who requests to be considered for an extra room should be invited to apply for a Discretionary Housing Payment (DHP). In Sandwell, DHPs should be applied for via our online application form.

Www.sandwell.gov.uk/

If you need more information about our service, or have any feedback you want to share, please contact our Stakeholder Relations Officer Oliver Wright oliver_wright@sandwell.gov.uk

Moving home?

If you’re a Sandwell resident and pay Council Tax or if you claim Housing Benefit, please tell us straight away if you move home by using our simple online form

www.sandwell.gov.uk/change_of_address
The extension of Local Housing Allowance rates to the social rented sector.

Proposed changes due in 2019 would affect the amount of benefit support that can be paid towards housing costs for most local authority or housing association tenants. Although some way off and these are still only proposals rather than actual enacted legislation, we are already receiving queries on this issue, so it’s worth looking at what we know about the proposals.

Currently, depending on their exact financial circumstances, tenants with ‘social’ landlords can receive benefit to cover their full rent. However, claims for private tenants can be ‘capped’ at Local Housing Allowance rates. From 2019, it is **proposed** that LHA rates will be used to limit benefit for most social tenants; “for general needs housing the LHA caps will apply from April 2019 for all tenants on Universal Credit, and to Housing Benefit tenants whose tenancies began or have been renewed since April 2016,” (House of Commons Briefing paper Dec. 2016, 07833). It is important to note that at the moment, this only mentions ‘general needs’ housing; there may be exemptions for specialist social accommodation.

LHA is based on rates for different accommodation sizes; these rates vary by area. The country is divided into what are known as Broad Rental Market Areas, (BRMA) each of which has its own set of LHA rates. Sandwell is covered by two BRMAs.

### LHA rates applying in Sandwell in 2017

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<thead>
<tr>
<th></th>
<th>Black country</th>
<th>Birmingham</th>
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<tr>
<td><strong>Weekly amounts</strong></td>
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<tr>
<td><strong>Shared Accom.</strong></td>
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</tr>
<tr>
<td>1 room</td>
<td>60.00</td>
<td>57.34</td>
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<tr>
<td>2 rooms</td>
<td>86.30</td>
<td>98.87</td>
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<tr>
<td>3 rooms</td>
<td>104.89</td>
<td>120.29</td>
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<tr>
<td>4 rooms</td>
<td>120.29</td>
<td>132.00</td>
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<td></td>
<td>151.50</td>
<td>173.41</td>
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Most of the borough comes under ‘Black, Country,’ with small parts at the edges of the borough coming under ‘Birmingham.’

### LHA Key points
- Before making a claim for benefit — check what size of accommodation is allowed for your household at [https://lha-direct.voa.gov.uk/bedroomcalculator.aspx](https://lha-direct.voa.gov.uk/bedroomcalculator.aspx)
- Most single people aged under 35 without dependent children only qualify for the ‘shared accommodation’ rate. (Details about exemptions from this can be found on [gov.uk](https://www.gov.uk)).
- You can also check before claiming, the rates for different sizes of accommodation in any specific area at [https://lha-direct.voa.gov.uk/search.aspx](https://lha-direct.voa.gov.uk/search.aspx)
- Sandwell is covered by two different sets of rates—‘Black Country’ which applies to the bulk of the borough and ‘Birmingham,’ which affects some small areas on the edge of the borough.
- Your LHA rate is not necessarily the amount of benefit you will receive. It is the starting point used to calculate your benefit, before other factors such as the ‘means test’ are applied.

Although not always the case, LHA rates can sometimes be higher than social rents for equivalent properties in some areas. This applies to many tenancies in Sandwell. If your rent is already lower than the appropriate LHA rate, you will not lose benefit.

However, we expect that some tenants will. Especially single people aged under 35 with no children living with them. LHA rules would normally restrict them to the ‘shared accommodation rate,’ which is based on the cost of a bedsit or a room in a shared house; £60.00 per week in the Black Country BRMA or £57.34 for Birmingham. This is lower than the cost of a typical one-bedroom socially rented flat which in our area would normally start from around £75.00 or upwards.

As already stated, these proposals would require legislation before implementation and may be subject to change. We will of course update stakeholders as and when more information becomes available.
Having a third child: Child Tax Credits and Housing Benefit

There are important changes to Child Tax Credits (CTC) and Housing Benefit (HB) for some families, where a third or subsequent child is born after 6th April 2017. This article is a summary of the main points. More information is available on gov.uk

First announced in 2015, the Government wants to encourage parents to “reflect carefully on their readiness to support an additional child.” (DWP Impact Assessment July 2015). The intention is to limit CTC to the amount payable for two children, with corresponding changes in HB regulations, although children born before 6th April 2017 will not be affected.

Affected children cannot be included in CTC claims. There will be some exceptions, with decisions on whether or not a child can be allowed for, being made by Her Majesty’s Revenues and Customs (HMRC). If a child is excluded from CTC, they will also not be allowed for in HB claims when calculating a household’s ‘applicable amount.’ (The level of income allowed to meet the household’s basic needs). However, the rule changes will not affect the size of accommodation allowed for in the HB calculation. (i.e. size criteria rules which govern which LHA rate is used or whether or how “bedroom tax” is applied.

HB departments will always follow HMRC decisions on which children are affected. These decisions might be based on sensitive, personal information which claimants should only have to provide once with no possibility that different agencies might make different decisions. Disputes about whether a child should be included in an HB claim should be made to HMRC and not to the Housing Benefit service.

A key point to emphasise is that any children born before 6th April 2017 will not be affected by these changes in any way.

Confirming a Housing Benefit claim has been made.

We often receive queries from landlords and stakeholders checking to see whether their tenants or clients have made benefit applications. All new Housing Benefit claims in Sandwell must be made on our online form which automatically sends an email receipt when a form is submitted. So rather than contacting us, the easiest and quickest way of finding out whether we have a claim is to check that the claimant has an email receipt. If they don’t, it almost certainly means that they have not completed their application. They should act immediately to avoid losing benefit. Also, without written consent from the claimant, we are normally unable to answer most queries about whether a claim has been made, due to data protection considerations. Our online application form also works out from the answers given, what (if any) supporting evidence the claimant should provide. It is essential that anyone applying for Housing Benefit, or Council Tax reduction provides any evidence or documentation we ask for within the time limit specified. Failure to do so can mean a loss of benefit.

Private landlords must ...

We know that many Sandwell private landlords are failing to meet a legal requirement introduced in 2014 which obliges them to give new tenants a copy of the government booklet ‘How to Rent.’ This sets out tenant rights and landlord duties. Landlords should either give tenants a printed copy or are allowed (if the tenant agrees) to email a pdf version to the tenant. Landlords must keep evidence that they have done this. Failure to do so can mean that a landlord cannot end a tenancy by serving a section 21 notice and can be stuck with a tenant they no longer want! More information is available on gov.uk.

Sandwell’s Revenues and Benefits training team offer specific training to match your organisation’s need on benefits, Council Tax and related issues. We provide training to other local authorities, housing providers advice agencies and community organisations. To find out what training we could offer your organisation and how we can help you, email ian_dunn@sandwell.gov.uk
Do it online
Make our webpages your first stop if you need to ...

- Apply for Housing Benefit
- Apply for Council Tax Reduction
- Request a Council Tax discount or exemption
- Apply for a Discretionary Housing Payment
- Tell us you have moved home
- Update your contact details
- Check what council tax band your property is in
- Check your Council Tax account
- Sign up for Council Tax bills by email
- Make a Council Tax payment
- Appeal against a benefit decision
- Report a change of circumstances
- Use a benefit calculator to check your likely entitlement.
- Check the date of your next Housing Benefit payment
- See earlier details of your benefit claim
- If you are a landlord—tell us about a rent arrears problem
- Tell us when your tenant moves in or out
- Set up a payment arrangement
- Register for our landlord portal
- Set up a direct debit

If you’re not online, you can use the internet for free at any Sandwell Library.

www.sandwell.gov.uk