

Appendix 4 - Customer Offer

Home Choice pilot project - Tenant Offer

All the tenants in the Home Choice pilot project will be offered a tailored package of support and coaching to encourage them to take steps to increase the sustainability of their housing situation.

Tenants in the project can expect to be housed in a private rented property with Oxford City Council acting as the managing agent; and as a result of the city's housing market they can also expect to receive a shortfall payment to cover the gap between their rent charge and their housing benefit.

Therefore this package of support is essential to ensuring that tenants can achieve outcomes which will mean they sustain and thrive in their accommodation.

All tenants taking part in the Home Choice project will be given the same offer of a tailored support package provided by the housing coach to help them to sustain their tenancy in the long term, alongside the temporary award of a top-up payment to cover the rental shortfall which will be paid on the condition they engage with the support on offer.

Tenants can expect the following from the pilot:

- A new concept for the Home Choice pilot is that top-up payments, which have been used up to now by the council to support customers to pay the difference between their rent and housing benefit entitlement, will now carry conditions set between the customer and council to ensure the customer is moving towards a long term sustainable housing situation. This concept is central to the tenant offer. A sustainable housing situation is one where the tenant can afford to pay their rental shortfall themselves, through moving into employment, increasing their earnings or through means such as budgeting and seeking help with debt(s).
- Before a top-up payment is agreed, a plan with complementary conditions is set between the customer and the council. The customer will keep a copy of this so they know what they have agreed to do to in order to continue to receive top-up payments. Without the agreement of the tenant on a plan of action, a top-up payment cannot be agreed. Plans set must always be realistic and take account of the tenant's circumstances.
- The top-up plan can involve any action which would help the customer achieve outcomes which will mean they can afford their rental shortfall in the future. This could involve the housing coach supporting the customer find work, or it could be other wider options, such as applying for additional benefits or clearing debts.
- The housing coach will be trained in the Welfare Reform Team's work support package enabling them to coach and support tenants into work, and in turn be able to afford their tenancy without a top-up payment. Support will include the WRT's CV/applications and interview package, and the in-work support package. The Welfare Reform Team already offers a similar package of financial support in its delivery of the council's Discretionary Housing Payment process.
- The housing coach is not expected to support the customer alone; they should work closely and share best practice with the Welfare Reform Team. The housing coach will also have access to the Job Centre through existing links. The joint

working with the Welfare Reform Team will ensure a system of peer review is carried out. This peer review will act as a quality control on all plans and conditions set in the pilot, ensuring they are serving to help the customer and are reasonable, plus this will allow for decisions in both the pilot and the Welfare Reform team to be consistent with each other.

- The coach will refer customers through to partner organisations as appropriate. Partners will support those with specific needs best delivered externally, while other tenants will be supported directly by the coach to find employment. Where customers have been referred it is a requirement of the housing coach to stay in contact with the partner organisation and tenant to ensure they have successfully engaged with partners and are following their plans.
- As standard, an award of a top-up payment will be made for three months, with a new agreement needed for a renewal after the three months have passed. This renewal could have a new plan and conditions, or simply continue the previous ones.
- The top-up will be paid alongside the tenant's housing benefit in four weekly payments directly to the tenant in line with existing practice, which they will use to pay their rent account at the council. How the landlord receives the guaranteed rent is totally separate to this arrangement.
- An exception to direct payment can be made when the council decides the tenant is not able to manage these payments. In certain circumstances top-ups, alongside the housing benefit, can be paid directly to the rent account. This would normally be due to rent arrears at eight weeks, or another indicator such as substance addiction etc. The criteria for direct payments will be in line with the criteria used in the council's direct payment demonstration project, which is already established within the council's incomes team. The number of tenants not receiving direct payment will be carefully monitored.
- The top-up will usually only cover the LHA shortfall, not any means tested shortfall. This will be explained and agreed with the tenant.
- While the award of a top-up covers three months, the plan and conditions can be changed and adapted by the coach at any time if appropriate, the customer can also request a change at any time. Top-up plans should be flexible and adapt to changing circumstances, and it may be a new declaration is needed after agreeing a change.
- If a customer fails to follow their plan they have agreed the housing coach will take appropriate action which could result in top-up payments be stopped. However, in first instance this will normally be a conversation with the tenant to address the issue and agree something going forward where both sides are happy; as long as a new plan can be agreed a top-up can normally be allowed to continue. If the tenant persists in not following their plan and not engaging with support the housing coach may choose to remove the top-up support. The housing coach should be aware of the individual circumstances of each tenant when choosing to stop support and their capacity to meet their plans. At all times the housing coach must document this process and how they came to their decision.
- If a customer starts engaging again after a top-up has been stopped the coach has the discretion of restarting the payments, and backdating within a reasonable timeframe.
- An application form for a top-up is to be completed at the tenancy sign up and at six month intervals for as long as a top-up is required. This will help facilitate the conversation around the plan and conditions, while creating an audit trail and

allowing for budgeting needs and debts to be uncovered. It is not the intention for top-ups to be routinely turned down if the customer has marginal excess income. In-between new application forms plans will be updated and conditions checked at the three monthly renewals, this can be done verbally and doesn't require a form. This application form will be designed by the housing coach with the support from the Welfare Reform Team incorporating certain aspects of the DHP form.

- Top-ups will be offered to tenants in receipt of housing benefit, or the housing element of universal credit. There is the possibility of overlooking this rule in exceptional circumstances.
- The top-up, and the plan and support which come with it, are optional services. Tenants are perfectly entitled to reject this help, but they will need to be prepared to pay their own rental shortfall if they reject the support. This offer of support must be made clear before we accept that the tenant has rejected support, for example a customer rejecting support after a verbal meeting to clearly explain the offer and the consequences of not taking it up, and the risk of rent arrears that comes with this. This decision by the tenant must be well documented by the housing coach.
- When a customer falls under the remit of the Home Choice project and the Welfare Reform Team (i.e. they are in a HC project property and are affected by the benefit cap) the two teams must coordinate to decide who is the best to support the customer, and if a top-up or a DHP should be awarded.
- When a tenant starts work, and is in receipt of a top-up with the condition of finding work, a run-on of top up payment should be given before the support is removed in order to support the transition into work. As standard this support should be for one month. The housing coach will deliver the Welfare Reforms Teams in-work support package in order to help the tenant sustain their tenancy over this period.
- The housing coach will seek to contact the customer at least once a month when in receipt of top-ups, in order to ensure compliance with the conditions, at the same time as offering further support.
- Performance of the support provided by the pilot will be monitored, with the housing coach required to record all outcomes achieved from the project in order for it to be evaluated, such as numbers into work, but also those getting debts cleared and those increasing benefit entitlement. Also customer satisfaction will be monitored.

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