
Supporting Care Leavers to Confidently Manage their Rent and Service Charges

Standards and Guidance for Professionals

September 2024

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KEY CONTACTS

Welfare Reform Team

This council service is able to give advice and support on individual cases. Care Leavers are flagged as a priority. If enquiry is purely regarding Housing Benefit, a consent form is not required. Consent must be obtained for all other queries.

welfarereform@sutton.gov.uk or amy.nuissier@sutton.gov.uk

Housing Benefit Team

For general Housing Benefit enquiries, including to submit additional information such as pay slips

housingbenefits@sutton.gov.uk

DWP Officer

This role sits within LBS Children's Services and can provide and advice and support regarding individuals benefit claims

daniel.stevens2@dwp.gov.uk

To request training on Universal Credit contact ZAHIR.KHAN@dwp.gov.uk.

STANDARD 1: Professional Competency



All professionals supporting young people with their rent, service charges and benefits must have good basic knowledge of Housing Benefit and Universal Credit.

The Child Action Poverty Group regularly delivers FREE Universal Credit Training. More information can be found here -

<https://cpag.org.uk/welfare-rights/universal-credit-london-advice-project>

The Department of Work and Pensions (DWP) have offered free training to organisations who work with LB Sutton. This can be arranged by contacting Zahir Khan on ZAHIR.KHAN@dwp.gov.uk.

The Welfare Reform are happy for staff to contact them for any advice and guidance in supporting young people with Housing Benefit applications. Use the contact details above.

The Welfare Reform and Commissioning team have created the following for both young people and professionals (also provided in the appendices of this document)

1. [Housing Benefit Guide](#) is a step by step guide, with screenshots, of the Housing Benefit application process.
2. [Housing Benefit Fact Sheet](#) a detailed overview of eligibility and requirements for Housing Benefit.

STANDARD 2: Affordability and Preparation

Semi-independent approaching 18

Whilst the Local Authority will continue to pay the Care Package, Housing Benefit or the Housing Element of Universal Credit must be applied for and paid to the provider. This will subsequently be deducted from the amount invoiced to the Local Authority.

Universal Credit housing element will be the appropriate benefit to apply for the vast majority of Semi-independent providers, and must be applied for as soon as the young person turns 18. The application can be started in advance and saved. It is important that the application is made as soon as the young person turns 18, as this is the date that the benefit will be paid from.

The housing element of Universal credit can be paid directly to the provider. This can be requested via the young person's journal as they apply, or they can ask their work coach during

an appointment. The provider can also [request this directly](#), and must do so if the young person is not making these payments.

Some providers are considered Supported Exempt for Housing Benefit purposes. These are providers who are registered as charitable organisations. In this case, an application for Housing Benefit should be made. Please refer to sections further below for detail on making this application.

The Leaving Care Support Officer will contact the young person's placement, copying in their Social Worker / Personal Adviser, 6 weeks ahead of their 18th birthday, to instruct that an application for the relevant benefits must be made.

Supported Accommodation

Young people must be able to afford the rent and service charges of a property they have been referred for, and be prepared to sign their tenancy agreement ahead of time.

Rents and Service Charges for the Supported Accommodation and KickStart portfolios can be found on the [Accommodation for LBS Care Leavers Microsite](#). This information should also be shared when the young person views the property.

Personal Adviser to support the young person to understand their responsibilities regarding payment of rent and service charges, and support them to obtain all of the relevant information for both the tenancy agreement and housing benefit claim (where applicable). Personal Adviser to attend the Tenancy sign up meeting with the young person.

STANDARD 3: Tenancy sign ups are thorough

At the Tenancy Sign Up meeting, accompanied by their Personal Adviser:

1. The young person is given a full breakdown of their rent and service charges
2. The young person is supported to apply for Housing Benefit, or to update their claim where Housing Benefit or Universal Credit is already in payment
3. [A Consent Form](#) is signed and kept on file, to allow professionals to liaise with Housing Benefit or the Welfare Reform Team on their behalf

This applies to all placements when the young person is over the age of 18 and includes

- Semi-independent
- Supported Accommodation (DePaul/Barnardo's)
- KickStart (Barnardo's and SHP/Transform)

All professionals must support the young person to gain a thorough understanding of their rent and service charges, and how these costs will be met. Information must be provided in a clear, accessible format that is easy to understand.

Housing Benefit

[Supported Accommodation](#) is mostly classed as 'Supported Exempt' in terms of Housing Benefit. This means that Housing Benefit must be claimed instead of the housing element of Universal Credit. This is because Housing Benefit will pay the full rental charge. Please check with the Housing Benefit team that the allocated accommodation falls under the 'Supported Exempt Accommodation' category.

If the young person is already claiming the Housing Element of Universal Credit, this will need to be stopped in order to enable a successful Housing Benefit claim (Housing element ONLY - Standard allowance payment to continue). This can be done on the young person's Universal Credit account online: Home > Report a change > Where you live and what it costs.

If you are supporting the young person to apply for Universal Credit DO NOT select/apply for help with housing costs.

Permanent Accommodation (Move on)

When a young person moves on into their permanent home, they are provided with 4 weeks rent in advance so that their balance starts at zero (taking into account that Housing Benefit is paid in arrears). The rent in advance is paid by:

- 1 week from the Leaving Care service
- 3 weeks from Welfare Reform

STANDARD 4: Whole system support

In recognition of the importance of good money management and payment of rent on a person's wellbeing, ALL professionals involved will prioritise supporting young people with this. Support/Pathway Plans must include information about the young person's ability to manage their rent and service charges, and information on any Housing Benefit and/or Universal Credit claims.

The professional/organisation who supports the young person to sign their tenancy agreement (or equivalent) will lead with support to submit a Housing Benefit application, including submitting a Consent to Share form, and share the information with the young person's professional network. Key Workers will lead on follow up support, to include; supporting to provide all of the documentation required, receive correspondence from HB/UC, escalate any issues with Welfare reform for further advice.

Close and timely communication between the young person, their Personal Adviser and Key Worker will help to prevent a situation where information is not provided on time. Housing Benefit is able to put an application on hold instead of cancelling the claim, so long as reasons are given as soon as possible.

Once the post is established, The LCT Finance and Housing Officer will help to monitor the Housing Benefit status of all Care Leavers. They will prompt the Personal Adviser to follow up with the professional network until their status is confirmed.

The professional network, especially Personal Advisers, must be notified if a rent payment is missed (See Standard 6).

STANDARD 5: Payment arrangements (YP in employment)

Prior to move in

If a young person has any income at all, PRIOR to sign up the young person must be supported to complete a benefit calculator such as [Turn 2 Us](#) / [Entitledto](#) to estimate how much Housing Benefit they may receive and what they are likely to need to contribute to the rent.

Personal Adviser to support the young person to understand their budget and plan how they will make payments towards their rent. Discuss the benefits of setting up a Direct Debit.

After move in and ongoing

All professionals to encourage and support young people to set up a Direct Debit if they have not already done so.

If a young person has fluctuating income they will need to regularly (monthly) submit payslips to Housing Benefit. This can be a photo, and submitted via [email](#), supported by Key Worker - Please see email format in Appendix A.

All professionals to be clear that UNIVERSAL CREDIT DOES NOT UPDATE HOUSING BENEFIT, and payslips must be sent to the Housing Benefit department.

Starting work during tenancy

Key Worker to support the young person to notify the Housing Benefit team, including their anticipated income. Complete a benefit calculator such as [Turn 2 Us](#) / [Entitledto](#) to get an estimate of how income from their employment will impact their Housing Benefit claim. Make a plan to pay the shortfall in their rent and service charges.

STANDARD 6: Early intervention with arrears

In the event that a rent payment is missed the young person's Personal Adviser must be informed as soon as possible.

The Welfare Reform team chairs a monthly [Care Leavers Rent Arrears - Professional Forum](#). This is for all professionals involved in supporting young people to manage their rent accounts (Personal Advisers, Key Workers, SHP, Transform Housing). Where a professional is concerned about a young person with arrears, or at risk of falling into arrears, they can attend the forum in order to implement an early intervention plan, with the support of the Welfare Reform team.

A Discretionary Housing Payment may be considered as a last resort, however the young person will be expected to make a contribution to the arrears and must evidence adherence to a payment plan.

To be eligible for DHP support with arrears, the young person must be on UC/HB and living in the property where the rent arrears have accumulated from. Previous tenancy arrears cannot be paid through a DHP.

Appendix A: Housing Benefit email

Housing Benefit Change of Circumstances email to be sent to
housingbenefit@sutton.gov.uk.

Subject should be: Change of Circumstances: Claim reference number (if known)

Dear Housing Benefit,

Please accept this email as confirmation of a change of circumstances in my income.

I have attached a copy of my most recent for your reference.

(would it be useful adding PA's name and/or email address for future contact and consent from YP to discuss claim with PA)

Kind regards,

Name:

Claim Reference Number:

Address:

Appendix B: Consent to Share Form



suttonhousingpartnership.org.uk

020 8915 2000

customercare@suttonhousingpartnership.org.uk

Information Sharing Consent Form

I, [name] _____

[address] _____

[room no.] _____, agree that Sutton Housing Partnership can share my rent statements with my personal advisor and Banados support worker.

I also give consent to Sutton Housing Partnership and Banados to discuss any issues around my housing benefit claim on my behalf.

Signed:

Date:

Appendix C: Housing Benefit Fact Sheet



Housing Benefit Fact Sheet

Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. You can make a claim by clicking on the blue 'Housing Benefit' text below.

You can make a new [Housing Benefit](#) claim if:

- you're living in temporary accommodation, such as a B&B arranged by your council.
- you're living in a refuge for survivors of domestic abuse.
- you're living in sheltered or supported housing which provides you with 'care, support or supervision'. This is called 'Exempt Accommodation'

'Exempt Accommodation' is a term used in Housing Benefit and Universal Credit to describe [supported accommodation](#) where the rules that normally limit the amount of rent covered by a benefit award do not apply.

- The usual meaning of 'exempt accommodation' is where the accommodation is provided by a landlord in the social or voluntary sector and someone claiming benefits is provided with care, support or supervision by the landlord or by someone acting on the landlord's behalf.

If you do not get 'care, support or supervision' through your supported or sheltered housing, you can apply for [Universal Credit to help with housing costs](#).

If you're in supported, sheltered or temporary housing, you can apply also for Universal Credit to help with other living costs.

When you make a claim for Housing Benefit, you must inform Sutton Council's benefit team of any change of circumstances (like a change in wages or change of address) as soon as you are aware. It is better if you send your wage slips in every month, this will stop any overpayments or arrears growing.

You can contact them by email housingbenefits@sutton.gov.uk or telephone 020 8770 5000

Universal Credit will not update the benefit team of your changes in circumstances if you are claiming Housing Benefit.

Discretionary Housing Payments

It is really important that you advise your PA if you are unable to make any payment towards your rent that you should be making. There is a fund that can assist you make those payments called the Discretionary Housing Payment Fund.

As a young person leaving care, you are also able to apply and have priority status for Discretionary Housing Payments (DHP) if you experience housing related payment issues.

A DHP can provide extra money to young people or their landlord if you already receive Housing Benefit, and if there is a shortfall between the rent you must pay and the Housing Benefit you receive. DHPs are usually paid for a few months to help through a crisis or short-term problem, but can pay for longer periods in exceptional circumstances. These payments are helpful if you experience financial difficulties; your PA will support you to [apply for DHPs](#).

My Account

You should also sign up for the Councils '[My Account](#)' to allow you to check your benefit entitlement information. You can use this to check your upcoming rental payments.

Housing Benefit Checklist

Have you:

Made a claim for Housing Benefit?	
Uploaded the Documents Housing Benefit request from you?	
Checked your emails in case Housing Benefit have contacted you (including spam)?	
Sign up for 'My Account' to check your Housing Benefit entitlement information	

Eligible rent for Housing Benefit and service charges

Eligible rent is the amount of rent that you pay if you are a Council or social housing tenant less ineligible service charges.

Service charges may be included as part of your eligible rent if:

- you have to pay them to occupy your home, and
- they are related to the provision of adequate accommodation, and
- the council accepts that the service charges are not excessive.

Service charges you cannot claim for

Examples of charges that cannot be included in your eligible rent are charges for:

- personal care and support
- rooms and window cleaning (other than communal areas) unless neither you nor any member of your household can do it
- gas, electric and water charges (unless they are in a communal area)
- personal laundry (but not a service charge for the use of laundry facilities)
- transport
- meals or groceries (housing benefit uses set figures as a meal deduction)
- television licence fee (but the cost of television and radio may be allowed)
- leisure items like recreation facilities (but payments for children's play areas are allowed)

Service charges you can claim for

Service charges that you have to pay to occupy your home will be counted as part of your eligible rent if they are related to the provision of adequate accommodation. Examples of service charges that may be included in your eligible rent are:

- cleaning of communal areas (shared areas). These are defined as areas (other than rooms) with common access (including halls and passageways) and rooms of common use in sheltered accommodation
- connection to a radio or television system (except satellite and cable relay systems) in specified circumstances
- other services such as those provided by caretakers which relate to the provision of adequate accommodation
- children's play areas

There may be other services that have service charges applied; these service charges may be included or excluded in your eligible rent. So it is important to supply a full service charge list to Housing Benefit when making a claim.



Appendix D: Housing Benefit Guide

Add once complete

Appendix E: Care Leavers Rent Arrears - Professional Forum Terms of Reference

Care Leavers Rent Arrears Professionals Forum - Terms of Reference

Purpose

Early identification of Care Leavers who are at risk of, or falling into, rent arrears. Multi-agency professional discussion to agree a plan of action for each young person.

Background

A number of our Care Leavers and Care experienced young people within our Accommodation with Support services struggle with rent arrears. Debt can be a major contributor to poor mental health, and can also prevent young people from being able to move on to independent living.

Membership

Chair: Welfare Reform

Name, Organisational Role	Project Role
Julian Clift, Welfare Reform Manager	Advice and Support
Amy Nuissier, Welfare Reform Outreach Officer	Advice and Support
Various, Personal Advisers Leaving Care Service	Information sharing
TBC, Service Manager DePaul UK	Information sharing
Adam Penfold, Housing Manager Sutton Housing Partnership	Information sharing
Samuel Sweeney, Team Manager Barnardo's	Information sharing
Amanda Levy, Housing & Support Manager Transform	Information sharing
Commissioning Manager, Children's Social Care	Monitoring

Scope: All Care Leavers aged 18 - 24

Objectives:

-
- Early identification of Care Leavers at risk of, or fallen into, arrears on their rent account
 - Sharing of information with the aim of identifying the most appropriate method of support
 - Follow up cases to ensure progress, or to escalate where necessary
 - Collaborative information sharing and problem solving with the aim of preventing Care Leavers from falling into rent arrears, or to prevent the arrears from accumulating to significant sums.

Frequency: Last Thursday of the month, held virtually

Agenda:

Relevant properties for each provider have been listed, however the properties do not need to be discussed in order. Cases will not be scheduled in advance of the forum.

1. Introductions
2. Transform
 - Camperdown
3. Barnardo's
 - Heathdene
4. SHP
 - Buckingham Way
 - Dale Park Avenue
 - Lenham Road
 - Cobham Close
 - Sandhills
 - Throwley Way
5. DePaul
 - Benhill Avenue
 - Belmont Road
 - London Road
 - Hastings Court
 - Green Wrythe Lane
 - Stanley Park Road
 - Waterloo Cottages
6. Other - Care Leavers over the age of 18 accommodated outside of the Accommodation with Support offer.
7. AOB

