



WELFARE RIGHTS SERVICE PLAN

2024 – 2027



Purpose

Welfare Rights refers to the rights of individuals to be made aware of their legal entitlements to financial and other benefits provided by the State, to be treated fairly by the welfare benefits system, and to receive their maximum entitlement to these.

The Department for Work and Pensions (DWP) estimates that across the UK, £20b-worth of benefit entitlement goes unclaimed every year. Age Scotland (2021) research shows from older adults who contacted their service over the course of one year, £0.5 Million of unclaimed benefit entitlement was identified. As a registered social landlord, predominantly providing homes to older adults, these statistics represent potential significant financial impact.

As an older peoples' housing specialist, we are aware of the many challenges faced by those living on pensions and other welfare benefits. Our customers are on average aged 75 when they move into their Hanover home. Just under 20% of our customers are below pension age and often have challenges navigating the welfare benefits system so having dedicated, specialist advice is invaluable, as we deal with the migration of all working age people to Universal Credit.

Hanover is committed to providing a Welfare Rights Service to all our tenants. Many need support to claim benefit, to maximise their income and to support them to live independently. This helps our customers to live a fulfilling life in addition to being able to pay for fundamentals, such as their rent and service charges. As part of our wider Happy Customer strategy, the specific goals of the Welfare Rights Service are to:

- Ensure our customers get support to access their full benefit entitlement
- Support customers with complex applications to maximise their success
- Advise customers and colleagues on the welfare benefits system so that they can support customers at any stage
- Advocate for customers and support with appeals to maximise success
- Advise customers on passported entitlements because of benefit claims.

More recently, due to increased living costs, the Welfare Rights Service has taken a proactive role in ensuring that customers can access additional support outwith the welfare system. This includes:

- Provision of hardship grants to those most in need
- Provision of fuel vouchers and energy-efficient goods to those with high fuel costs

- Identifying and securing additional, discretionary funding streams to provide as much support as possible to our customers.

Hanover's Welfare Rights Service is relatively new (since around 2020), and customers' circumstances have changed significantly in that time, living through COVID and then the cost-of-living crisis. Over the last financial year, the service has supported customers 985 times, with a total of **£273,500** in additional benefit entitlement, grants, goods and vouchers.

Financial support	Amount	Number of applications
Tenant Support Fund	£49,500	321
Disability benefits	£58,000	10
Housing benefits	£75,000	11
Vouchers and goods	£75,000	538
Energy Advocacy & Advice	£16,000	105

The benefits of Welfare Rights provision

The fundamental benefit of welfare rights provision to our customers is an increase in income, with a resultant impact on poverty and deprivation and consequent benefits to physical and mental health.

The key issues that affect welfare rights provision are:

- **Uptake:** from the statistics, we know that people don't claim their full entitlement.
- **Complexity:** people need different levels of support to understand their entitlement or to complete forms accurately. It is well-recognised that the welfare system is complicated and difficult to understand.
- **Errors in claims:** both by the officials and claimants. The DWP estimates that £1.4b is underpaid across the UK every year, providing support to people to check their income is correct is vital to ensure that underpayments are challenged and corrected.
- **Appeals:** claimants are often unsure when they have the right to appeal and need support to understand the grounds for challenging decisions.
- **Welfare reform:** the existing rules are changing (for example the migration to Universal Credit) and the migration of some benefits to Social Security Scotland adds to the complexity of the system.

THE COST-OF-LIVING 'CRISIS'

There have been significant price rises and economic uncertainty since the COVID pandemic. The Welfare Rights Service has provided information and advice to all Hanover customers about the additional cost-of-living payments provided to older adults and disabled people. For many Hanover customers, their service charges have increased substantially due to utility costs. In response, the service has worked in partnership with Housing Officers and Housing Assistants to provide hardship grants to customers experiencing financial difficulty. Securing funding to ensure the continuation of this support will remain a priority of the service over the life of this plan.

As the lead partner of the Housing Associations Energy Advice and Advocacy Service project, the service is carefully considering the options for going forward with this specialist provision after the pilot ends (June 2024).

THE OBJECTIVES FOR THE WELFARE RIGHTS SERVICE

The service is delivered by a dedicated Welfare Rights Officer (WRO) and in addition, we have a network of Development Managers, Housing Officers, VS&C staff and Housing Assistants that provide advice, information and signpost customers daily.

It is the role of the WRO to co-ordinate access and to distribute additional forms of funding that become available throughout the year to directly support our customers.

In the past three years, we have been successful in applying for several grants and resources to supply to our customers. While we cannot guarantee which funding streams will be open in future years, the service is committed to applying for all available grants and other funding opportunities to ensure we can continue to support customers.

The following table provides an overview of financial year 2023/2024:

Source	Funding focus	Amount
Scottish Federation of Housing Association (SFHA) - Food Insecurity Fund	£100 shopping vouchers for people identified as in need	£25,000
The National Lottery - Community Anchor Fund. Paying it Forward project	£100 cash payments to be made to people in need	£27,500
Hanover Scotland - Hanover Fuel Support Fund (HFSF)	£100 cash payments to be made to people in need	£100,000
Scottish Federation of Housing Association (SFHA) - Fuel Support Fund round 4	Funding of up to £300 per customer to support the delivery of energy efficient measures including small appliances and essential warmth items	£50,000
Scottish Government Social Housing Fuel Support Fund	Funding to deliver a specialist Energy Advocacy and Advice Service in partnership with peer Housing Associations and Changeworks	£275,000
Totals		£477,500

Key deliverables for Welfare Rights 2024/25

Support to tenants to maximise benefit entitlement

Activity	Outcome
Monthly online drop in for all housing staff for any queries	
Advice Surgeries (including warm space provision) <i>2x each region monthly</i>	Customers have opportunities for socialising, reduce their personal energy use, and understand their benefit entitlement
1:1 casework <i>Available to all tenants</i>	Customers receive support to access and understand their entitlement Customer are supported to appeal decisions successfully
Update the dedicated advice and information service on our website <i>Ongoing in collaboration with Communications team</i>	Customers can access relevant information in their own time via our website. We will provide links to trustworthy sources, benefits calculators and other budgeting tools to support financial inclusion
Continuously educate the relevant teams to ensure customers receive the advice, support and signposting they need <i>3x Teams training plus access to pre-recorded webinar throughout year</i>	Employees are empowered to provide practice advice to customers through ongoing dedicated training and ongoing eLearning to ensure they are competent to provide Level 1 support
Regular meetings with Housing Managers, Housing Officers, and Housing Assistants <i>Monthly – with each group</i>	Provide support to Housing teams with complex arrears management cases, reducing formal actions for customers Housing teams are up-to-date about welfare rights and can provide Level 1 support

Support to tenants to maximise benefit entitlement

Activity

Create and share relevant content for customers through the monthly development newsletters and/or digital screens

Ongoing

Outcome

Customers have increased knowledge and awareness of the Welfare Rights Service, and their entitlements

Introduce a satisfaction survey to measure how tenants value the service

Greater understanding of how impactful the service so that we continue to be able to demonstrate to tenants that it is a worthwhile investment to run the service

Access additional funding to support tenants' financial resilience particularly on energy costs

Activity

Apply for grants or funds that would support our tenants

Ongoing – as and when

Outcome

Customers can access small grants and other measures to alleviate financial hardship

Deliver Energy Advocacy and Advice Service

Evaluation in 2023/24, with decision for ongoing nature taken in Quarter 1 2024/25

Customers have access to specialist support regarding energy bills and debt

Consultation and Monitoring

To support our understanding of how useful our service is, we will introduce a satisfaction survey after accessing the service. Every customer accessing 1:1 casework support will be surveyed after completion either via a telephone call or email.

The service will report monthly to the Head of Housing on the number of hardship grants and other funding distributed and feedback from surveys. This information will form part of a monthly update to the Senior Management Team (SMT).

RESOURCES, BUDGET AND TIMESCALES

The budget required to deliver the service annually for the next 3 years is £180,000 and this covers direct costs in terms of the dedicated post. In terms of the additional resources we have a budget provision of £60k hardship fund this year. Each year a new Action Plan will be developed, and budget requirements fully assessed at that point.

RISK MANAGEMENT

In terms of managing any risk associated with delivering the plan, the table below captures the key risks and how we have mitigated these. We will assess the risk profile annually as part of our review of the Action Plan and budget requirements.

MONITORING AND REPORTING

Our 3-year plan will be reviewed annually to assess progress against the key deliverable, identify activities for the year ahead and any budget requirement in addition to the dedicated post

A summary of the findings will be reported to the SMT and ELT in report format for information and will be shared with tenants and others as part of our annual performance report.

Risk	Mitigation
Sudden geopolitical or economic events that influence customers' income and/or standard of living	A flexible budget in place that can be used to distribute hardship grants in the absence of external funding
Lack of employee engagement with the service	Regular meetings with key employees Robust communications that highlight the benefits of the service and contextualise the impact of the service
Lack of customer engagement with the service	Robust communications via digital screens, newsletters, meetings, etc., to customers to ensure they are aware of the service Employees will signpost to the service due to their knowledge and awareness of the benefits of the service



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