

Private Landlord event



IPSWICH
LETTINGS
PARTNERSHIP





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BOROUGH COUNCIL

Ipswich Borough Council

Our Offer



Project Team

Our purpose:

- Working closely with DWP
- Project workstreams to ensure all relevant IBC services are working towards Full Service date in April
 - Housing
 - SRP
 - Communication
- Working with partners such as CAB, IHAG & DAB
- Enabling timely communication
- Providing 'Personal Budgeting Support'
- Providing 'Assisted Digital Support'



Ipswich Borough Council

Assisted Digital Support



Assisted Digital Support (ADS – 1)



Location: Customer Services Centre, Town Hall

Opening hours:

- Mon-Fri 0830-1700

ICT available:

- 9 public PCs
- 12 public telephones
- Public wifi access

Staff available face-to-face to assist with ADS

- Not appointment based



Assisted Digital Support (ADS – 2)

Operational resilience between IBC & DWP

- Monthly meetings
- Complexed case officers

Website

- www.ipswich.gov.uk/uc
- Links to:
 - Videos/clips
 - Online contact
 - Links to .gov.uk website



Personal Budgeting Support

Objective: to support claimants with budget management so that they can:

- Pay bills on time
- Prioritise rent

IHAG will be providing PBS on behalf of IBC and will be expected to work with claimants to help them:

- Work out income and outgoings
- Recognise priority bills such as rent
- Identify non essentials
- Prepare budgeting plans
- Set up appropriate banking arrangements
 - Direct debits for priority payments



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Financial Support Offer

Shared Revenue Partnership



Personal Budgeting Support

- If a person is liable for paying Council Tax, then Council Tax Reduction can help towards paying their Council Tax bill.
- Each Local Authority has designed a local scheme for working age claimants and adopted the Governments default scheme for claimants that are of pensionable age.
- Shared Revenues Partnership requires an application for CTR. Making a claim for UC will not be a claim for CTR.



Council Tax Reduction Scheme (CTR)



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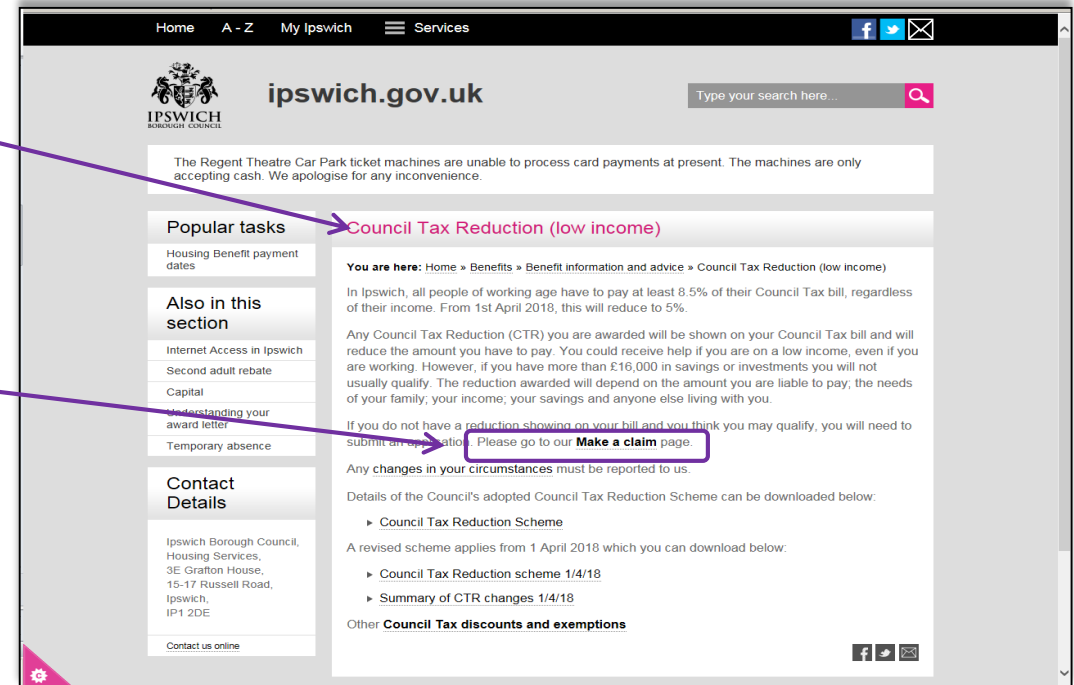


Council Tax Reduction Scheme (CTR)

A claim for Council Tax Reduction must be completed online www.ipswich.gov.uk

Click on Council Tax > Council Tax Reduction (low income)

Click on **Make a claim**



Home A - Z My Ipswich Services

ipswich.gov.uk

Type your search here...

The Regent Theatre Car Park ticket machines are unable to process card payments at present. The machines are only accepting cash. We apologise for any inconvenience.

Popular tasks

- Housing Benefit payment dates
- Council Tax Reduction (low income)**

Also in this section

- Internet Access in Ipswich
- Second adult rebate
- Capital
- Understanding your award letter
- Temporary absence

Contact Details

Ipswich Borough Council,
Housing Services,
3E Grafton House,
15-17 Russell Road,
Ipswich,
IP1 2DE

Contact us online

You are here: Home » Benefits » Benefit information and advice » Council Tax Reduction (low income)

In Ipswich, all people of working age have to pay at least 8.5% of their Council Tax bill, regardless of their income. From 1st April 2018, this will reduce to 5%.

Any Council Tax Reduction (CTR) you are awarded will be shown on your Council Tax bill and will reduce the amount you have to pay. You could receive help if you are on a low income, even if you are working. However, if you have more than £16,000 in savings or investments you will not usually qualify. The reduction awarded will depend on the amount you are liable to pay, the needs of your family, your income, your savings and anyone else living with you.

If you do not have a reduction showing on your bill and you think you may qualify, you will need to submit an application. Please go to our **Make a claim** page.

Any changes in your circumstances must be reported to us.

Details of the Council's adopted Council Tax Reduction Scheme can be downloaded below:

- [Council Tax Reduction Scheme](#)

A revised scheme applies from 1 April 2018 which you can download below:

- [Council Tax Reduction scheme 1/4/18](#)
- [Summary of CTR changes 1/4/18](#)

Other [Council Tax discounts and exemptions](#)



What is a Discretionary Housing Payment (DHP)?

- A DHP is an award of financial assistance towards housing costs for a person that is in receipt of either Housing Benefit (HB) or Universal Credit (UC) with Housing costs.
- A DHP award is not an additional payment of HB or UC
- DHP funding is a separate pot of money from the government, administered by Local Authorities
- A DHP award can be awarded to a person as either a one-off payment or a regular monthly payment for a short period of time.



What a DHP cannot be used for?

- A DHP **cannot be** awarded for service charges that are ineligible (e.g. heating lighting, water, etc) within the rental liability
- A DHP **cannot be awarded** for a reduction in benefit, which has resulted in a sanction
- If there is a shortfall between Council Tax Reduction and Council Tax liability, this **cannot be met** by a DHP award
- If Housing benefit is suspended
- Shortfall in Housing Benefit/Universal Credit if this is caused by recovery of an HB Overpayment

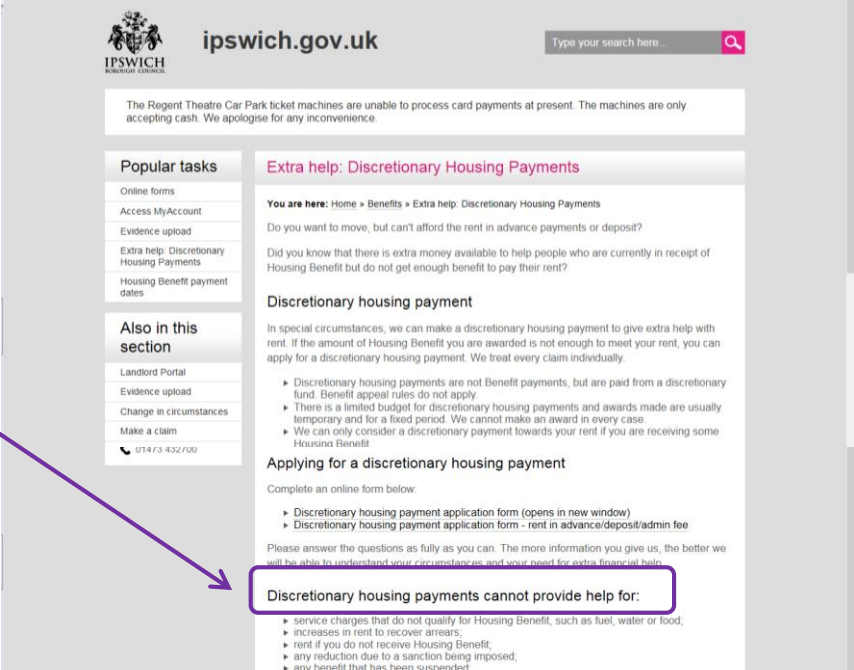


How to apply for a DHP?

Online application forms are available from: www.ipswich.gov.uk

Click on Benefits > Extra Help: Discretionary housing payments, scroll down the page for the link to the DHP application form

Click on **Discretionary housing payment application form**



ipswich.gov.uk

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Popular tasks

- Online forms
- Access MyAccount
- Evidence upload
- Extra help: Discretionary Housing Payments
- Housing Benefit payment dates

Also in this section

- Landlord Portal
- Evidence upload
- Change in circumstances
- Make a claim
- 01473 432700

Extra help: Discretionary Housing Payments

You are here: Home > Benefits > Extra help: Discretionary Housing Payments

Do you want to move, but can't afford the rent in advance payments or deposit?

Did you know that there is extra money available to help people who are currently in receipt of Housing Benefit but do not get enough benefit to pay their rent?

Discretionary housing payment

In special circumstances, we can make a discretionary housing payment to give extra help with rent. If the amount of Housing Benefit you are awarded is not enough to meet your rent, you can apply for a discretionary housing payment. We treat every claim individually.

- Discretionary housing payments are not Benefit payments, but are paid from a discretionary fund. Benefit appeal rules do not apply.
- There is a limited budget for discretionary housing payments and awards made are usually temporary and for a fixed period. We cannot make an award in every case.
- We can only consider a discretionary payment towards your rent if you are receiving some Housing Benefit.

Applying for a discretionary housing payment

Complete an online form below:

- Discretionary housing payment application form (opens in new window)
- Discretionary housing payment application form - rent in advance/deposit/admin fee

Please answer the questions as fully as you can. The more information you give us, the better we will be able to understand your circumstances and your need for extra financial help.

Discretionary housing payments cannot provide help for:

- service charges that do not qualify for Housing Benefit, such as fuel, water or food;
- increases in rent to recover arrears;
- rent if you do not receive Housing Benefit;
- any reduction due to a sanction being imposed;
- any benefit that has been overpaid.





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Housing Options



Housing Options

Our purpose:

- Advice and assistance – residents within Ipswich Borough
- Homelessness prevention
- Accommodation options
- Statutory homelessness duty



Homelessness Prevention

Examples:

- Negotiation with landlords
- Mediation with family
- Spend to Save and DHP's
- Negotiation with Housing Benefit
- Referrals to dedicated Money Advice
- Maximising incomes, reducing debt
- Gateway to Homechoice – social rented



Accommodation Options

Types of accommodation:

- Private rented – singles, couples and families
- Shared accommodation – single people
- Ipswich Lettings Partnership
- Social housing – Ipswich Borough Council and Housing Association properties – singles, families and couples
- Hostels – single people needing a level of support

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Our Achievements

251 homeless applications to date (from April 2017)
53 due to termination of an assured shorthold tenancy

552 households prevented from becoming homeless
210 in the private rented sector

£30k rent arrears cleared to prevent homelessness

14 days to make a homelessness decision
12 weeks average length of stay in temporary accommodation

***27** rough sleepers November 2016
***22** rough sleepers November 2017

**DCLG estimate*



Homelessness Reduction Act 2017

- Greater use of the private sector
- Anyone who is threatened with homelessness within 56 days
- Focus on preventing homelessness
- Duty to provide a personalised housing plan
- No additional duties to provide accommodation
- Starts on 3rd April 2018



Ipswich Lettings Partnership

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About us

- Initiated by Ipswich Borough Council 4 years ago
- Private Sector Housing is the most viable Housing Option for many households.
- Introduced over 80 households to landlords and agents in the private sector, many of these households are still is situ, paying rent, getting on with their lives, with happy landlords.
- Our main feature includes a Deposit Bond, it is a written agreement rather than cash. It behaves the same way as a cash deposit, the main differences being, that it doesn't have to be registered and if a claim needs to be made against it, it is done via the Council.





Our Landlord Offer

For landlords and agents accepting the deposit bond we will:

- Introduce tenants, who will have been credit checked, had an affordability assessment and a landlord reference – we have working tenants as well as non working tenants
- Carry out inventories
- Carry out routine inspections
- Prepare tenancy agreements
- Conduct Right To Rent checks
- Arrange viewings
- Accompany viewings
- Be a point of contact





Our Future plan

- Continue to monitor rent deposit tenancies and rent accounts if needed as closely as possible (talk through existing HBEN/NRB offer and new UC offer – ie APA and EC)
- Continue to act as a point of contact for letting agents and private landlords
- Continue to seek good quality, affordable properties in the private rented sector
- Develop relationships and partnerships with letting agents and private landlords to achieve the overall aim of providing households, sometimes vulnerable households a sustainable, affordable home in the private sector.
- Promote a wider understanding of the modern day household and the challenges they face going forward



Thank you

