

<b>Item No.</b> 16.	<b>Classification:</b> Open	<b>Date:</b> 1 November 2016	<b>Meeting Name:</b> Cabinet
<b>Report title:</b>		Safe As Houses? Commissioning independent social research into the early impacts of Universal Credit and changes to arrangements for payment of housing cost support among social housing tenants in Southwark	
<b>Ward(s) or groups affected:</b>		Working age social housing tenants in receipt of housing cost support through Universal Credit or housing benefit (control group)	
<b>Cabinet Member:</b>		Councillor Fiona Colley, Finance, Modernisation and Performance	

## **FOREWORD - COUNCILLOR FIONA COLLEY, CABINET MEMBER FOR FINANCE, MODERNISATION AND PERFORMANCE**

During the summer the Government announced yet another delay to the national roll out of Universal Credit (UC). However, those changes *did not* affect Government plans for roll-out of Universal Credit across almost the whole of Southwark from this autumn – plans that will make Southwark among the first areas in the country to which UC “full service” is introduced.

The roll-out of UC in Southwark, when coupled with the impacts of the more recent *Housing & Planning Act* and *Welfare Reform & Work Act*, places us at the sharp end of what the Council regards as nothing less than an onslaught on social housing - and on Council tenants in particular.

UC was a reform that the Council might have at least partly welcomed in principle as it had initially appeared to offer a greater reward to work by allowing claimants who started work, or worked more hours, to keep more of what they earned before their benefits started to be clawed back. However, those principles have been stripped away – so much so that many working families on lower incomes and transferring to UC this year and next year will find themselves worse off than they would have been under the old system.

We now face a new, working age welfare system which carries huge risks for Council tenants, all social housing tenants and all social landlords managing homes for rent in Southwark - including the Council itself - but without any apparent, compensating advantages.

The full extent of those risks was exposed by the Council's participation in a pilot scheme which tested new aspects of UC design in 2012 and 2013 – in particular the change under which UC would be paid as a single, monthly, payment to a household that would include an amount to help meet the rent. The pilot project was carefully controlled and only selected tenants took part but, even so, we found that, by the end of the eighteen month project period, many more of those tenants were in rent arrears and the value of rent arrears among those tenants participating in the pilot had doubled.

The Government responded to pilot findings by introducing measures which, Ministers argued, would reduce the risks of UC to social housing tenants and their landlords. I am not convinced that these safeguards are adequate and it is a matter of fact that the effectiveness of those measures is still to be properly evidenced. Whilst the council continues to advise tenants through the provision of budgeting support, it is clear that financial exclusion among our residents is already a significant issue and one we fear that the introduction of UC may have the effect of worsening.

These changes also create a considerable financial risk for the council, coming on top of the impacts of the *Welfare Reform and Work Act* which imposes year on year rent reductions on a Council which already charges among the lowest social rents in London. Those rent reductions alone will result in a £62.5m loss to the Housing Revenue Account, potentially placing our planned housing investment programme in jeopardy.

As a Council and a landlord we can ill afford further losses as a consequence of Government welfare reform. That is why I have instructed officers to commission independent social research into the early impacts of UC for social housing tenants in Southwark.

I am delighted that Tenant Council have endorsed this approach and that other social landlords operating in Southwark – Peabody Trust and Family Mosaic - are also prepared to partner with the Council as we demonstrate leadership on this matter. Finally, I am pleased that our neighbouring local authority, Croydon, another early roll-out site for UC full service, which also manages its own Council housing stock and is facing similar challenges to our own, have also decided to ally themselves with the Council as we take this work forward.

I am also delighted that the well respected Smith Institute has now been commissioned to deliver this research. The Smith Institute provided secretariat for the independent commission on the *Future of Council Housing in Southwark* as it carried out its work a few years ago and the team carrying out this new research will bring a unique depth and breadth of knowledge and understanding of Southwark Council housing and Southwark Council's tenants to this task

The council cannot stop the roll-out of UC; nor has the council had any say in deciding where UC is to roll-out in our borough, or when. However, we will not stand idly by in the face of such grave risks and the council will act firmly and prudently to protect social housing and social housing tenants. When the research is concluded next year we will confront Government with the evidence of Universal Credit's impacts and, where the evidence justifies it, demand greatly strengthened safe-guards for social housing tenants and landlords alike.

## **RECOMMENDATIONS**

1. That cabinet note work being undertaken to commission independent social research into the impact of Universal Credit (UC) "full service" roll-out among affected social housing tenants in Southwark – predominantly Council tenants.

## BACKGROUND INFORMATION

2. Universal Credit will imply significant changes to how housing cost support is paid to social housing tenants – especially Council tenants. The purpose of the research is to allow the Council to better understand the early impacts of those changes and how our tenants are coping with them in terms of rent payment and patterns of payment and arrears. It will also explore tenants' behaviours and attitudes towards rent payments under the new arrangements. These require working age council tenants who are reliant on benefits to take greater personal responsibility for paying their rent than the existing arrangements (housing benefit) under which rent in the form of benefits is always paid directly to the Council (the landlord). Learning from the research is expected to inform the Council's future approach to rent income management, tenancy sustainment and homelessness prevention.

### (a) Government plans to reform working age welfare (Universal Credit)

3. Universal Credit was provided for in the Welfare Reform Act 2012 and was described by the then Government as the biggest change to the UK social security system for more than half a century.
4. According to the Government Universal Credit aims to reduce poverty, by making work pay, and to help claimants and their families to become more independent. It also aims to simplify the benefits system by providing a single, monthly, payment based upon the circumstances of the household. Support for housing costs, children and childcare costs are integrated in the new benefit. It also provides additions for disabled people and carers.
5. A simplified version of Universal Credit available only to certain defined groups was introduced in April 2013 in so called *pathfinder* areas of north-west England. Since October 2013, that version of Universal Credit has progressively been rolled out to other parts of Great Britain by the Department for Work and Pensions (DWP).
6. A test of what DWP describe as “full service” for Universal Credit was launched in a single postcode area of south London in late 2014. UC full service then expanded into a small part of the London Borough of Southwark, for the first time, from November 2015 - before rolling out to a larger area in the northern part of the borough, served by London Bridge Jobcentre, from the end of February 2016. Government plans for further roll-out of Universal Credit “full service provide for its expansion to the entire borough of Southwark during the autumn 2016 (areas served by Peckham JCP, Kennington Park JCP)
7. The following working-age benefits will be replaced as Universal Credit rolls out:
  - income-based Jobseeker's Allowance
  - income-related Employment and Support Allowance
  - income Support
  - working tax credit
  - child tax credit
  - housing benefit

8. The main differences between Universal Credit and the arrangements it will replace are set out below. The changes that the proposed research will focus on, particularly in terms of how affected social housing tenants in Southwark *are coping* with them, are highlighted in bold.
- Universal Credit is available to people who are in work and on a low income, as well as to those who are out-of-work (under existing arrangements different benefits are paid to those who are in work and those who are out of work)
  - **most people will apply online and manage their Universal Credit claim through an online account** (under existing arrangements many people claim benefits over the phone or using paper forms and must report any changes in their circumstances to the organisation that administers their benefits in writing)
  - Universal Credit will be responsive – as people on low incomes move in and out of work, they will get on-going support (under existing arrangements if you start work you may have to stop claiming out of work benefits and instead claim in work benefits)
  - most claimants on low incomes will still be paid Universal Credit when they first start a new job or increase their part-time hours.
  - **claimants will receive a single, monthly, household payment, paid into a bank account in the same way as a monthly salary; support with housing costs will usually go direct to the claimant as part of their monthly payment** (under existing arrangements housing cost support is paid as housing benefit and separately from other benefits. For Council tenants housing benefit is always paid weekly, direct to the tenant's rent account)
  - additionally Universal Credit design entails **a number of changes to how housing cost support is calculated and paid** – for example a seven day waiting period – compared with the existing housing benefit scheme (there is no formal waiting period for social security benefits under existing arrangements). Additionally those making a claim for Universal Credit may expect to wait for at least seven weeks for their first payment to be made (most housing benefit claims are paid much more quickly than that)
- (b) **What are government plans for Universal Credit rollout expected to mean for those living in rented social housing in the London Borough of Southwark**
9. Southwark has a larger proportion of its housing stock made up of rented social housing than any other local authority area in England and Wales (see reports papers). The Council itself is the largest social landlord in the borough and among the biggest social landlords in the south of England.
10. About half of all those living in rented social housing in Southwark currently receive support with paying their housing costs through housing benefit – one of the benefits to be replaced by Universal Credit for those of working age – or about one in five of all households in the locality. Most of those households are not working – but a rapidly growing proportion of those households claiming

housing benefit in Southwark include at least one adult who is in work. By 2022 it is expected that all those living in rented social housing who are of working age and in need of housing cost support will be receiving that support in the form of Universal Credit

11. Currently, most social housing tenants who are receiving housing benefit – including all Council tenants receiving housing benefit – have their housing cost support paid direct to their landlord by the local authority which administers housing benefit. For council tenants, housing benefit is always paid weekly. Those living in other tenures and claiming housing benefit usually have their benefit paid four weekly, or monthly, in arrears.
12. Universal Credit roll-out is expected to imply particularly significant changes for social housing tenants - and above all council tenants - in terms of how their housing cost support is paid and how they will need to budget and manage their household finances in future. Should social housing tenants fail to cope with the changes, or adapt quickly to the new arrangements, there is a significant risk that they will fall into rent arrears, or deeper into rent arrears, as a consequence - in some cases, potentially putting their home in jeopardy.
13. There is a wide range of evidence which suggests that social housing tenants will be among those who are most likely struggle to cope with the changes to how housing cost support is calculated and paid under Universal Credit. This is due to some of the characteristics of social housing tenants compared with similar households who own their own homes or who rent their home privately.
14. Those living in social housing in all parts of GB are, for a number of reasons, generally more likely to be considered “excluded” by a range of measures<sup>1</sup> – including economic inactivity, lack of access to a mainstream bank or building society account or lack of financial capability more generally and lack of access to the internet and poor digital skills – than those living in other tenure types (see report papers).

**(c) What steps have already been taken to prepare for the impacts of Universal Credit roll-out for social housing tenants in Southwark?**

15. The council and other providers of social housing in Southwark have been aware of the potential challenges presented by UC for tenants and landlords alike since before the inception of the new scheme. The Council has acted prudently by participating in a range of Universal Credit test and trial activity developed by Government following lobbying by local authorities and the social housing sector across Great Britain.
  16. Southwark Council and Family Mosaic (a registered provider of social housing with a significant stock of rented, general needs, social housing in London Borough of Southwark) both participated in the DWP sponsored **Direct Payments Demonstration Project** (DPDP) which took place between 2011 and 2013. The project tested an approach under which social housing tenants had their housing cost support paid directly to themselves – rather than having it paid to their landlord - in a way that would replicate Universal Credit payment arrangements as closely as possible but at a time when Universal Credit had not yet been introduced anywhere in GB.
-

17. The aims of the Direct Payment Demonstration Project were to:
  - evaluate the impact of the demonstration projects on tenants and on a range of stakeholders (including local authorities, other social landlords and lenders)
  - test and further develop the trigger points for making payments to landlords and the associated safeguards for landlord income streams
  - evaluate the most effective forms of support to help individuals budget effectively and improve their financial independence
  - develop a definition of *tenants with significant support needs* to inform exemptions and safeguard policies and create a methodology for identifying these groups.
18. A number of other local authorities and social landlords took part in the project at a total of six sites in different parts of Great Britain. The project was evaluated by Centre for Regional and Economic Research (Sheffield Hallam University) and all reports are now publicly available (see reports papers)
19. Key findings from the national project evaluation included the following:
  - in spite of various safeguards set in place, rent payments among tenants moving to a direct payment arrangement fell steeply during the three months following the change - before recovering somewhat.
  - where tenants taking part in the project remained on direct payment, continuously, for sixteen months, their rent payments for the period as a whole were more than 2% lower than among other tenants in a control group who did not move to a direct payment arrangement.. This finding was based on evaluation of cumulative results from different landlords of differing types across six test sites in different parts of GB and the 2% figure was an average. It should be noted that the rent loss for Southwark Council tenants who participated in DPDP, continuously, for a period of sixteen months was much greater than 2%
20. The analysis concluded that *In many respects the key consequence of the introduction of direct payment [is that it] introduced the potential (or risk) for tenants to underpay rent by a significant amount....Direct payment has not just introduced a degree of risk for landlords but also for tenants, many of whom are managing on limited budgets and already have debts and financial commitments they are struggling to meet. The package of support available is important in this context.....these results point clearly to the need for mitigating action during the transition to direct payment [taking the form of]*
  - *support to tenants*
  - *close monitoring of rent accounts*
  - *cautious assessments of tenant's readiness for direct payment*
  - *on-going support processes or other interventions*
21. Government's response to DPDP findings was two-fold. First, Government published new official guidance setting out clear criteria for *alternative*

*payment arrangements* (APA) for UC, including an arrangement under which the housing cost element of a claimant's UC award could be paid directly to their landlord. The second part of the Government's response was based on acknowledgement that some UC claimants would need support as they made the transition to new arrangements. That support would take two main forms. First, *personal budgeting support* that would help claimants to manage their household budgets effectively under new arrangements, ensure they had a suitable transactional bank account into which their UC could be paid, and that they were able to make use of services such as direct debit to pay priority bills – especially rent. The second form of support would be *digital up-skilling* that would help claimants develop the improved digital skills they would need to set up and manage their UC account on-line.

22. In 2013 the Government announced that it would test and trial the delivery of what it terms *Universal Support* (encompassing both personal budgeting support and digital up-skilling) at a number of locations across the country. Southwark Council, together with Councils in the neighbouring boroughs of Lambeth and Lewisham, jointly expressed an interest in participating in those trials and was duly selected to take part. Both forms of Universal Support were tested and trialled in Southwark, at Peckham jobcentre, over a period of fifteen months between 2014 and 2015. An evaluation of that trial was published in July 2016 (see report papers) and found that all pilot sites had experienced challenges in both identifying support needs and in engaging those identified as possessing support needs. The report acknowledged that because the trials had been conducted at a time and place *before* UC had been rolled out, it was therefore, necessarily, difficult to draw meaningful conclusions about the effectiveness of support as a means of mitigating risk to landlords or tenants.
23. Partly because Universal Credit full service began to roll-out in parts of Southwark before that evaluation was published, but also because we were mindful that the Universal Support trial had not taken place in a live UC environment, the Council produced its own draft *Universal Support Framework – Pathways To Support* in early 2016. The framework set out the types of support that would be available to Southwark residents as they made the transition to Universal Credit, and how those requiring support were expected to be identified and sign-posted or referred to the support that was available and most appropriate to their needs. While informal work to develop support has continued the local US framework has been paused pending publication of a new national US Framework by DWP expected by the end of the calendar year.

## **KEY ISSUES FOR CONSIDERATION**

24. The proposed research will consider and evaluate the early impacts of UC. roll-out for rent payment behaviours among a group of social housing tenants who may have claimed UC, or who may have been required to transition to UC. Their experiences will be measured against those of a similar group of tenants who have claimed housing cost support under legacy arrangements (housing benefit).
25. Rented social housing makes up a bigger proportion of the housing stock in Southwark than in any other local authority area in the country. The Council is the biggest social landlord in the borough and among the biggest in the south of England, though many of those living in rented social housing in

Southwark have a housing association, or other provider, as their landlord. Southwark will be among the first places in the country to which UC *full service* is rolled out and is also among the places where the impacts for residents may be expected to be greatest given the preponderance of rented social housing among all the tenure types in the borough.

26. The council and other social landlords have previously participated in a range of test and trial activity to help prepare for UC and much of that activity has been thoroughly and independently evaluated. But the early limited roll out of UC full service marks the first time we will have been able to acquire a proper understanding, based on independent social research, of the impacts of UC for social housing tenants who have actual experience of claiming the new benefit and the changes to how housing cost support is calculated and paid under the new arrangements. We have a window of opportunity to learn from their experience and, if necessary, to set in place additional, remedial measures as UC expands to the whole borough - and before the number of social housing tenants claiming UC starts to increase rapidly. More details of the scope of the proposed research and timetable are set out below but the fundamental case for carrying out this research includes the following:
- enhanced understanding of impacts of UC for rent payment behaviours among social housing tenants from the perspective of those social housing tenants who have direct experience of UC and the new arrangements
  - building on learning from earlier test and trial activity
  - preparation for next bigger phase of UC expansion (managed migration) expected from 2019
  - mitigation of risks of UC for social housing tenants and landlords alike.
27. Carrying out this research at this time would be a sensible and prudent step given the extent of the uncertainty about UC impacts particularly for social housing tenants, the risks for social housing tenants and landlords alike and the lack of evidence about the effectiveness of the mitigating measures that have already been set in place.

### **Policy implications**

28. The proposed research will be consistent with the aims of the *Council Plan* (2014-2018) and the *Fairer Future* principles which underpin it. It will also support realization of the fourth strand of the *Southwark Housing Strategy* to 2043 which sets out the Council's commitment to *being more than a landlord* – helping vulnerable individuals and families to meet their housing needs ...supporting individuals back into work and providing quick and easy access to financial advice. The Council's new plan for provision of community advice services has been strongly influenced by Government plans to roll-out Universal Credit. Research findings may be expected to influence future plans for provision of community advice services beyond 2018
29. Additionally, it is expected that the proposed research will contribute to the fourth strand of the LBS Economic Wellbeing Strategy 2012-20; in particular the ambitions to help those who are vulnerable or facing challenging circumstances to manage their money better and independently....providing support to those with complex needs, getting them to point of readiness to access other services – including employment support....and ensuring that financial inclusion and debt advice services are more accessible and widely



used (including products to help low income households manage their finances)

30. The proposed research will also align with a number of other Council strategies and priorities including:
  - Health & Wellbeing Strategy
  - Digital Inclusion Strategy
  - Medium Term Resources Strategy – maximizing income due to the Council
  - HRA Business Plan
  - Homelessness Action Plan & Homelessness Prevention Protocol
31. The research project will be overseen by a steering group chaired by a member of F&G Exchequer SMT, including a number of key internal and external stakeholders and accountable to LBS Senior Welfare Reform Assurance Group (WRAG) – chaired by LBS Director of Exchequer (Finance & Governance). It is expected that membership of the steering group also will include an independent social research expert who will provide advice and assurance on the progress / quality of the research at key stages in its delivery.
32. The exchequer division within finance and governance will manage the project but as above the advisory group will oversee design and delivery of the research and the use and dissemination of report findings
33. The time frame for completion of research and report will be eight months and a final report is expected to be published in early summer 2017.

### **Community impact statement**

34. According to latest official statistics (ONS – see reports papers) 43% of the residential housing stock in Southwark is made up of rented social housing – more than in any other local authority area in England and Wales. The Council estimates that about half of those living in rented social housing currently need support to pay their housing costs from the benefit system – and that includes a significant and growing number of households where at least one adult is in work. The Council estimates that about forty thousand working age households in Southwark will eventually claim Universal Credit – whether in work or out of work – and whether economically active or economically inactive. Of these the majority are expected to be social housing tenants.
35. Universal Credit is the policy responsibility of the Department for Work and Pensions and an Equality Impact Analysis (EQIA) was carried out by the Department in respect of Universal Credit in 2012.
36. However, the changes that UC will imply for social housing tenants in Southwark – and their landlords – are expected to be significant and while these changes are not the result of Council policy, they may lead the Council to review a number of its own current policies in respect of rent collection, tenancy sustainment and homelessness prevention. The Council is particularly

concerned about the latter as it has already seen an increase in homeless presentations by households evicted from homes in the private rented sector. The council believes that this is at least partly accounted for by the unwinding of impacts of earlier Government welfare reform and is determined to do all it can to prevent a widening of that trend into the social housing sector. Findings from the proposed research are likely to prove valuable in informing the substance of any changes to the Council's own policy. Those may in turn require a separate EQIA so that the Council may be confident that it continues to meet its *Public Sector Equality Duty* by having due regard to the need to eliminate discrimination and advance equality of opportunity for those who share relevant protected characteristics and those who do not.

### **Sustainability considerations**

37. The Public Services (Social Value) Act 2012 requires the Council to consider a number of issues including how what is proposed to be procured may improve the economic, social and environmental well-being of the local area. These are considered in the paragraphs below which set out the relevant economic, social and environmental considerations.

### **Social considerations**

38. Rented social housing is the most common tenure type in Southwark and rented social housing also makes up a bigger proportion of the borough's housing stock than any other local authority area in England and Wales. Almost half of those living in rented social housing in Southwark currently receive support with paying their housing costs through housing benefit – one of the benefits to be replaced by Universal Credit for those of working age – or about *one in five* of all households in the locality.
39. The impact of changes that UC will imply for how housing cost support is calculated and paid are expected to be greatest for social housing tenants. Findings from earlier test and trial activity lead the commissioners of the proposed research to expect that a significant number of social housing tenants *“will struggle to cope with the changes to arrangements for payment of housing cost support under UC, and that overall rent payments among that group will fall as a result. It is also believed that the fall in rent payments will be particularly pronounced during the period immediately following implementation of the change.”*
40. There is additional evidence that a disproportionately high number of social housing tenants, though by no means all, or even a majority of social housing tenants, will likely struggle to cope with the changes implied by UC. This is due to some of the characteristics of social housing tenants, as a cohort, compared with those who own their own home, or who rent their home privately. That evidence suggests that those living in rented social housing are, for a number of reasons, more likely to be “excluded” in terms of economic activity, access to a mainstream bank account, or their financial capability more widely; and also in terms of their access to the internet or digital skills, than those living in other tenure types.

41. Among the desired outcomes from the proposed research is that findings better enable the key audience – the Council, social landlords, tenants' representative groups and other stakeholders – to assess whether the very large numbers of social housing tenants in Southwark are now better able to cope with the changes to how housing cost support is claimed, calculated and paid under UC. And, second, should evidence emerge that significant numbers of social tenants are indeed struggling to cope that necessary changes are made, or national policy influenced, in ways that may better enable them to do so. We believe that this will help protect the interests of those living in social housing and their landlords alike; and also help ensure a smooth and safe implementation of UC across our locality, supporting the Council's aim to promote economic well-being.
42. While the proposed research to be commissioned will be a one-off piece of work, we may, dependant on final report findings and recommendations, retain an option to carry out further research with the same participants, twelve to eighteen months later. Such a report may, potentially, prove helpful in gauging how social housing tenants are coping or adapting their behaviours following a longer period of "acclimatisation" to the new arrangements. It may also prove helpful in providing evidence about how effective any changes to the support offer, or practice in respect rent arrears management / prevention, or tenancy sustainment that may be adopted in light of original report findings have proven to be.

#### **Financial implications**

43. A budget to meet costs of research has been set aside and will be met by the council within the existing budget framework.
44. Please see supplementary advice from strategic director of finance & governance.

#### **Investment implications**

45. None

#### **Legal implications**

46. Please see supplementary advice from director of law & democracy

#### **Consultation**

47. Consultation has taken place with departmental officers in the Chief Executive's department, Housing and Modernization, Finance and Governance. We have also consulted with London Councils and with a number of RSLs operating in Southwark.

### **SUPPLEMENTARY ADVICE FROM OTHER OFFICERS**

#### **Director of Law and Democracy**

48. The Welfare Reform Act 2012 introduced Universal Credit, which is being implemented pursuant to further legislative provisions.

49. The report correctly states the Equalities Duties requirements would have been addressed by the DWP but the Council is duty bound to ensure the implementation is made with as little adverse impact as possible.
50. Cabinet should also note that as the duty is a continuing one, it will be necessary for decision-makers to have due regard again at the time at which subsequent decisions may be taken.

#### **Strategic Director of Finance and Governance (FC16/24)**

51. The cost of this research is £56,250, of which £20,000 has been agreed to be funded from the Tenant Fund, £22,500 from other external organisations (Croydon Council, Family Mosaic and Peabody) with the balance of £13,750 to be funded from within existing departmental budgets which have been identified for this purpose.
52. The financial implications of the recommendation to commission independent social research into the impact of Universal Credit (UC) set out above are fully funded.

#### **BACKGROUND DOCUMENTS**

<b>Background Papers</b>	<b>Held At</b>	<b>Contact</b>
<i>Safe As Houses?</i> social research project brief	Exchequer Division, Southwark Council 1 <sup>st</sup> Floor, 160 Tooley Street,	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4">http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4</a>		
<i>Safe As Houses?</i> social research proposal evaluation framework	Exchequer Division, Southwark Council, First Floor, 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4">http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4</a>		
<i>LBS Universal Support Framework – Pathways To Support</i>	Exchequer Division Southwark Council First Floor 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4">http://moderngov.southwark.gov.uk/ielListDocuments.aspx?CId=302&amp;MId=5375&amp;Ver=4</a>		
John Hills. <i>Ends and means: the future roles for social housing in England.</i> Case Report 34, 2007	Exchequer Division Southwark Council First Floor 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="http://eprints.lse.ac.uk/5568/http">http://eprints.lse.ac.uk/5568/http</a>		

<b>Background Papers</b>	<b>Held At</b>	<b>Contact</b>
<i>Direct Payment Demonstration Project</i> – reports and evaluation (2013)	Exchequer Division Southwark Council First Floor 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="http://www.shu.ac.uk/research/cresr/ourexpertise/direct-payments-evaluation">http://www.shu.ac.uk/research/cresr/ourexpertise/direct-payments-evaluation</a>		
<i>Evaluation of the Universal Support Delivery Locally Trials: Final Report</i> (2016)	Exchequer Division Southwark Council First Floor 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="https://www.gov.uk/government/publications/evaluation-of-the-universal-support-delivered-locally-trials">https://www.gov.uk/government/publications/evaluation-of-the-universal-support-delivered-locally-trials</a>		
ONS <i>Summary Housing Measures: social housing stock as a percentage of total housing stock by local authority district, England and Wales 2010-2014</i> (Aug 2015)	Exchequer Division Southwark Council First Floor 160 Tooley Street	Paul Anderson 020 7525 7808
<b>Link:</b> <a href="https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/housingsummarymeasuressummarymeasuresdata">https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/housingsummarymeasuressummarymeasuresdata</a>		

## APPENDICES

<b>No.</b>	<b>Title</b>
None	

## AUDIT TRAIL

<b>Cabinet Member</b>	Councillor Fiona Colley, Finance, Modernisation and Performance		
<b>Lead Officer</b>	Dominic Cain, Director of Exchequer, Finance & Governance		
<b>Report Author</b>	Eugene Nixon, Senior Strategy, Performance & Planning Manager, Exchequer Division, Finance & Governance		
<b>Version</b>	Final		
<b>Dated</b>	20 October 2016		
<b>Key Decision?</b>	Yes		
<b>CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / CABINET MEMBER</b>			
	<b>Officer Title</b>	<b>Comments Sought</b>	<b>Comments Included</b>
	Director of Law and Democracy	Yes	Yes
	Strategic Director of Finance and Governance	Yes	Yes
	<b>Cabinet Member for Finance, Modernisation and Performance</b>	Yes	Yes
	<b>Deputy Leader &amp; Cabinet Member for Housing</b>	Yes	Yes
	<b>Date final report sent to Constitutional Team</b>		20 October 2016