

INVERCLYDE ALLIANCE BOARD

MONDAY 15 JUNE 2015 – 1PM

BOARD ROOM 1, MUNICIPAL BUILDINGS, GREENOCK

Present: Councillors S McCabe (Chair), J Clocherty and K Shepherd (Inverclyde Council), Chief Inspector E Brown (Police Scotland), Ms M Carson (Skills Development Scotland), Mr B Fleming (DWP), Mr K Hogg (Scottish Government), Mr A Comrie (Strathclyde Partnership for Transport) and Mr I Bruce (CVS Inverclyde/Third Sector Forum).

In attendance: Mr J Mundell, Mr A Fawcett, Ms M McKenna, Ms K McCready and Ms S Lang (Inverclyde Council), Mr B Moore, Ms A Hunter and Mr P Cole (Inverclyde HSCP) and Ms K McCormick (DWP).

Apologies: Councillor J McIlwee (Inverclyde HSCP), Ms A Cumberford (West College Scotland), Dr E Rogers (Community Council Forum) and Mr A McQuade (Scottish Enterprise).

WORKSHOP SESSION – ASSET BUILDING APPROACHES

Information on the workshop session is set out in the attached note.

MINUTE OF PREVIOUS MEETING

The minute of the meeting of 23 March 2015 was submitted and approved.

MATTERS ARISING

Fergusons

The Board was advised by Mr Fawcett that he had met with colleagues from the Scottish Government Regeneration Division regarding the request by the Cabinet Secretary to provide funding for the wider regeneration of Port Glasgow Town Centre. Civil servants had asked officers to proceed with submitting bids to the Regeneration Capital Grant Fund and the Alliance Board would be advised of the outcome of this process.

Reference was made by Councillor McCabe to the proposed closure of Playtex with the loss of a significant number of jobs and it was noted that the Council had been in contact with the owners, DB Apparel, to explore alternatives to closure. In this regard it was noted that there had also been engagement by SDS.

Mr Fawcett confirmed that he would make the Regeneration Division aware of the position, in particular the fact that the potential job losses at Playtex would exceed those at Fergusons.

PRESENTATION ON A NEW MODEL FOR CRIMINAL JUSTICE BY NORTH STRATHCLYDE CJA

It was noted that this presentation had been postponed to a later date.

CLYDE CONVERSATIONS – 25 MARCH 2015: CONFERENCE REPORT

There was submitted a report by the Corporate Director Education, Communities & Organisational Development (1) informing the Alliance Board of the findings of the Clyde Conversations Conference, (2) advising the Board of the proposals to take forward the ideas and to progress the “offers and asks” arising from the Conference and (3) seeking approval for the recommendation to make Clyde Conversations an annual community planning event.

Decided:

- (1) that the findings of the Clyde Conversations Conference be noted;
- (2) that it be agreed to endorse the proposals to take forward the ideas and to progress the “offers and asks” arising from the Conference;
- (3) that it be noted that a progress report will be submitted to the next meeting of the Alliance Board in October 2015; and
- (4) that approval be given to the recommendation to make Clyde Conversations an annual community planning event.

PRESENTATION ON THE INITIAL SLDR RESULTS FOR 2013/14 BY SKILLS DEVELOPMENT SCOTLAND

The Board heard a presentation by Mary Carson, SDS on the SLDR initial results for 2013/14. A copy of the presentation is attached as Appendix 1.

The Board was informed that there were 796 leavers reported in Inverclyde’s 2013/14 SLDR with 94% positive destinations reported, 0.9 percentage points lower than the previous year but 1.7 percentage points above the national average of 92.3%.

The Board discussed a number of issues arising from the presentation, it being recognised that further action required to be taken to direct those seeking employment to areas where vacancies currently exist and to match skills and demand in the labour market, which could include capacity building in schools. In this connection, reference was again made by Mr Mundell to the situation in the construction industry where training and further education were not being provided locally to meet the growing needs of a range of trades in the industry.

It was noted that the Regional Skills Assessment was currently the best source of information on skills gaps but it was agreed that this was an issue which required to be addressed further and one which should be referred to SOA 3 Outcome Delivery Group with a view to developing a more joined-up approach.

During the course of discussion, Councillor Clocherty asked if information was recorded on the number of 16 to 18 year olds in receipt of Educational Maintenance Allowance who then go on to further education. It was noted that this information was not currently collected but it was suggested that it may be possible to derive useful information on this and other topics by overlaying the various data sets currently produced.

Mr Fleming also made reference to the SIMD, and the need to ensure that a capacity and capability plan is produced for the next five years to reduce inequalities and provide assistance in areas of need.

Decided: that all of the above issues be referred for consideration by SOA 3 Outcome Delivery Group.

PRESENTATION ON UNIVERSAL CREDIT BY INVERCLYDE HEALTH & SOCIAL CARE PARTNERSHIP AND DWP

The Board heard a presentation by Philip Cole of Inverclyde HSCP and Kathleen McCormick of the DWP on partnership working in respect of universal credit which would be rolled out in Inverclyde from October 2015. A copy of the presentation is attached as Appendix 2.

Following the presentation Mr Cole and Ms McCormick answered a number of questions from members of the Board using a number of practical examples.

SINGLE OUTCOME AGREEMENT 2013-17 – OUTCOME DELIVERY GROUP QUARTERLY PROGRESS REPORT

There was submitted a report by the Chair of the SOA Programme Board providing an outline of progress against the outcomes and indicators set out in the Outcome Delivery Plans for the Single Outcome Agreement 2013-17.

Decided:

- (1) that the progress which has been made by the various Outcome Delivery Groups be noted; and
- (2) that it be noted that new Repopulation, Environment and Successful Communities Outcome Delivery Plans are being developed and that these will be presented to the next meeting of the Board.

INVERCLYDE ALLIANCE IMPROVEMENT PLAN PROGRESS REPORT

There was submitted a report by the Chair of the SOA Programme Board providing an update on the progress which has been made in taking forward the actions in the Inverclyde Alliance Improvement Plan.

Decided:

- (1) that the Board note the progress which is being made in taking forward the actions within the Inverclyde Alliance Improvement Plan; and
- (2) that it be noted that a further progress report will be submitted to the next meeting of the Board.

COMMUNITY PLANNING OUTCOMES PROFILE

There was submitted a report by the Chair of the SOA Programme Board providing an update on the development of Community Planning Outcome Profiles for Community Planning Partnerships.

Decided: that a letter be sent on behalf of the Alliance Board to both the National Community Planning Group and SOLACE to highlight formally the concerns of the Inverclyde Alliance about the added value of the Community Planning Outcome Profiles.

PROGRAMME OF ALLIANCE BOARD MEETINGS TO DECEMBER 2016

There was submitted a report by the Corporate Director Environment, Regeneration & Resources seeking approval of a programme of dates for meetings of the Inverclyde Alliance Board to December 2016.

Decided: that meetings of the Alliance Board be held as follows:

Monday 5 October 2015 – 1pm

Monday 14 December 2015 – 3.30pm

Monday 21 March 2016 – 1pm

Monday 13 June 2016 – 3.30pm
Monday 3 October 2016 – 1pm
Monday 12 December 2016 – 3.30pm

DATE OF NEXT MEETING

It was noted that the next meeting of the Alliance Board would be held on Monday 5 October 2015 at 1pm.

Inverclyde Alliance Board 15/6/15

Workshop – Asset Based Approaches

David Allan from the Scottish Community Development Centre delivered a presentation on asset based community development, setting out what asset based approaches are (see attached slides). David highlighted some examples from South Lanarkshire and in Community Health.

South Lanarkshire: use local people as Community Development workers, who are supported strategically by the CPP and the Council, led by community, delivering through community projects.

Community Health: working with people to identify what it is that has an impact on them in their communities and building on this to take action. The first stage of involvement is a course to help develop assets, then identify issues, accepting that you as an individual are the expert in your own health.

David highlighted the importance of volunteer involvement, forming networks and connections, having a positive environment and getting people involved from the start.

Highland Council are developing an involvement strategy with older people.

Local examples of asset based community development:

- WASP - Wellpark alcohol support group. Following on from service involvement, this group meets once a week. They started by sharing experiences, then wanted to support each other in a more meaningful way and this has developed into a range of social activities. The group is now looking at delivering workshops and training, seeing what they can put back in. Funded via Grants To Voluntary Organisations and Awards for All, this a small, but successful example, with participants having lots to contribute across the group.
- Bellville Community Garden – Lottery funded community garden on the site of demolished high rise flats. The community is coming together, and have a shared understanding of their past history and strengths. Moving forward they want to create something in the park to symbolise the Goliath crane and generate interest.
- Clyde Conversations – Everyone who came to the event, young people and professionals, were asked to bring offers and asks to help to deliver improved outcomes for young people. Bringing assets to the table to support the delivery of positive outcomes, with everyone involved in taking action.
- I Youth Zone - Using young people as part of delivery, not as a problem. I youth Zone is an example of this, where young people on the board of I Youth Zone and officers can listen to them about what is important to them.

- LGBT Youth Group – asset based approach, taken forward by the young people themselves, joining together a number of things.

There is no template, or one approach that works, with different things working for different groups.

Common elements include asset mapping. Start with identifying what are the assets within our communities. In the slides there are good examples of questions to help to define assets:

- What makes us a strong community? Can be of interest or geography. Defined by the community itself.
- What do we do as a community to make people feel better? What do we offer as part of this?
- What makes this a good community to be part of? Liveable, sustainable etc.
- What factors help us to cope in times of stress? Uncovering resilience factors, and building on this.
- What makes us healthy in mind, body and spirit as a community? What are our connections, what makes us strong, what are our strengths?

South Lanarkshire has developed a model called 'Building Communities From The Inside Out'. The model includes three layers; assets of local institutions and resources, assets of community associations and assets of individuals. For each layer there is a focus on 'Who are they?' e.g. local government, youth clubs, carers networks and 'What do they have?' e.g. funding, networks, skills.

Who/what are the assets in Inverclyde?

- Institutions and resources: CPP partners, people, funding, buildings, skills of employees. Community Rail Partnerships? Government.
- Communities: Community associations, 550 3rd sector organisations, 12,000 volunteers, 1000 employees. TARAs, Community Councils, HSCP Advisory Group, Churches etc.
- Individuals: Everyone! Community Connectors?

Going forward, Inverclyde Alliance needs to get everyone involved, how do we get community connectors established, to get people talking? Partners (including community partners) need to learn from each other. Fun days can be a useful way to engage with communities. It is useful to use local, locally employed people. There is a question as to how we might fund this. (South Lanarkshire Council have SLAs with two community projects to deliver).

Locally the project in Broomhill has started some of the mapping – how do we finish it?

It is important that we don't just make it a place that people start their journey from, that there are things happening in your community whenever you want to access it, which in turn should lead to economic growth.

There was a discussion as to how, for example the Council, as a service provider moving further into additional austerity, sustains approaches. How does the Council strike the right balance to what is already there? David highlighted that rather than re-inventing new things, it is more about identifying what already exists.

The WASP group is an example of where service users have moved on from being involved in a particular service to providing peer support to keep members involved and engaged so that they can continue to improve.

The group broke into subgroups to discuss the questions posed by David's slides.

Feedback:

- Connections between all three groups (institutions, communities and individuals) so not always top down.
- If you embark on an asset mapping exercise it can go on for a long time. What is the objective? Identifying where asset based approaches would be most appropriate, useful?
- General approach is too much, need to focus.
- Not investment free, but maybe how to better use existing resources. How to generate income too, and how to balance funding so it's not all coming from one source, e.g. the Council.
- Different, innovative ways of working, across the three layers, and get best use of the assets identified.
- Remember equality of opportunity for people to be involved in community life. Ensure everyone can be involved who wants to be.
- Need to help to build strength and capacity in community organisations, in the same way that any organisation needs to constantly improve.
- Co-production network. Developing equitable approaches to services...
- Relationship building from engaging, can then lead to even better outcomes and as a preventative measure to ensure that people continue to engage. Can lead to employment opportunities.



scottish
community
development
centre

Asset-based approaches and community development

Inverclyde Community Planning
Partnership – 15/6/15

What are asset-based approaches?

- It's not just about buildings - wide definition of assets (incorporating physical, financial, human, and other resources)
 - Viewing people as part of the solution rather than being part of the problem – although still based on identified need
 - Focuses on releasing existing capacity and building on what's already there
 - Supports inclusion and opportunity
-

Opportunity and Challenge

*“Asset based approaches can complement public services and traditional methods for improving population health and tackling health inequalities.”
(Glasgow Centre for Population Health, 2012)*

but ...

(we need to avoid) “using ABCD to privatise public issues such as inequality and justify dramatic cuts to the Scottish welfare state.” (MacLeod and Emejulu, 2014)

What does it look like?

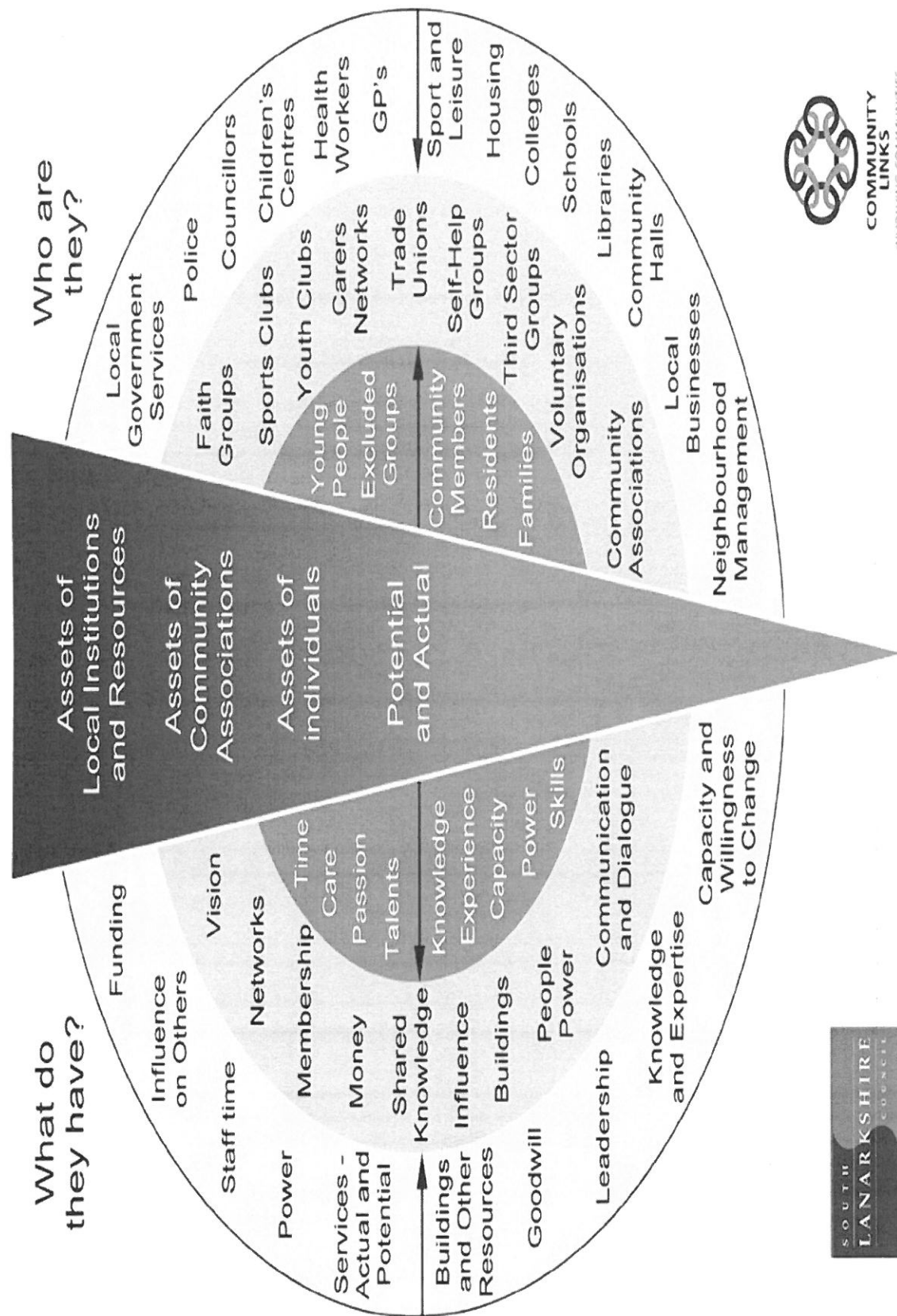
Practical examples

- **Asset-based approaches in South Lanarkshire**
 - Hillhouse and Fairhill – neighbourhood approach, development of activities that attract people, use of creative engagement methods, building on the positive elements of strong community, community-led research
- **Asset-based approaches in community health**
 - Health Issues in the Community
 - Community health initiatives – Mearns Healthy Living Network, Pilmeny Development Project, Golden Times - Merkinch

Asset Mapping – defining assets

1. What makes us a strong community?
 2. What do we do as a community to make people feel better?
 3. What makes this a good community to be part of?
 4. What factors help us to cope in times of stress?
 5. What makes us healthy in mind, body and spirit, as a community?
-

BUILDING COMMUNITIES FROM THE INSIDE OUT



COMMUNITY LINKS
INVOLVING COMMUNITIES
IN REGENERATION

**SOUTH
LANARKSHIRE
COUNCIL**

Discussion Point: Asset-mapping

Who are the assets in Inverclyde?

- Institutions and resources
- Communities
- Individuals

and what do they bring to the picture?

- Institutions and resources
 - Communities
 - Individuals
-

Building Stronger Communities

But ... this doesn't always automatically happen so what do we need to do to build stronger communities?

- Build individual capacity (skills development, support, confidence and awareness)
- Build community organisational capacity (organisation, skills, involvement and influence)
- Build organisational/structural capacity to work with and support communities (community engagement and co-production)



CPP

Alliance Board

Inverclyde Council

SLDR 2013/14

Mary Carson 15th June 2015

APPENDIX 1

SLDR 2013/14 Initial Results

Inverclyde Council

The SLDR snapshot is based on the status known to SDS on 6th October 2014 for school leavers from publicly funded secondary schools.

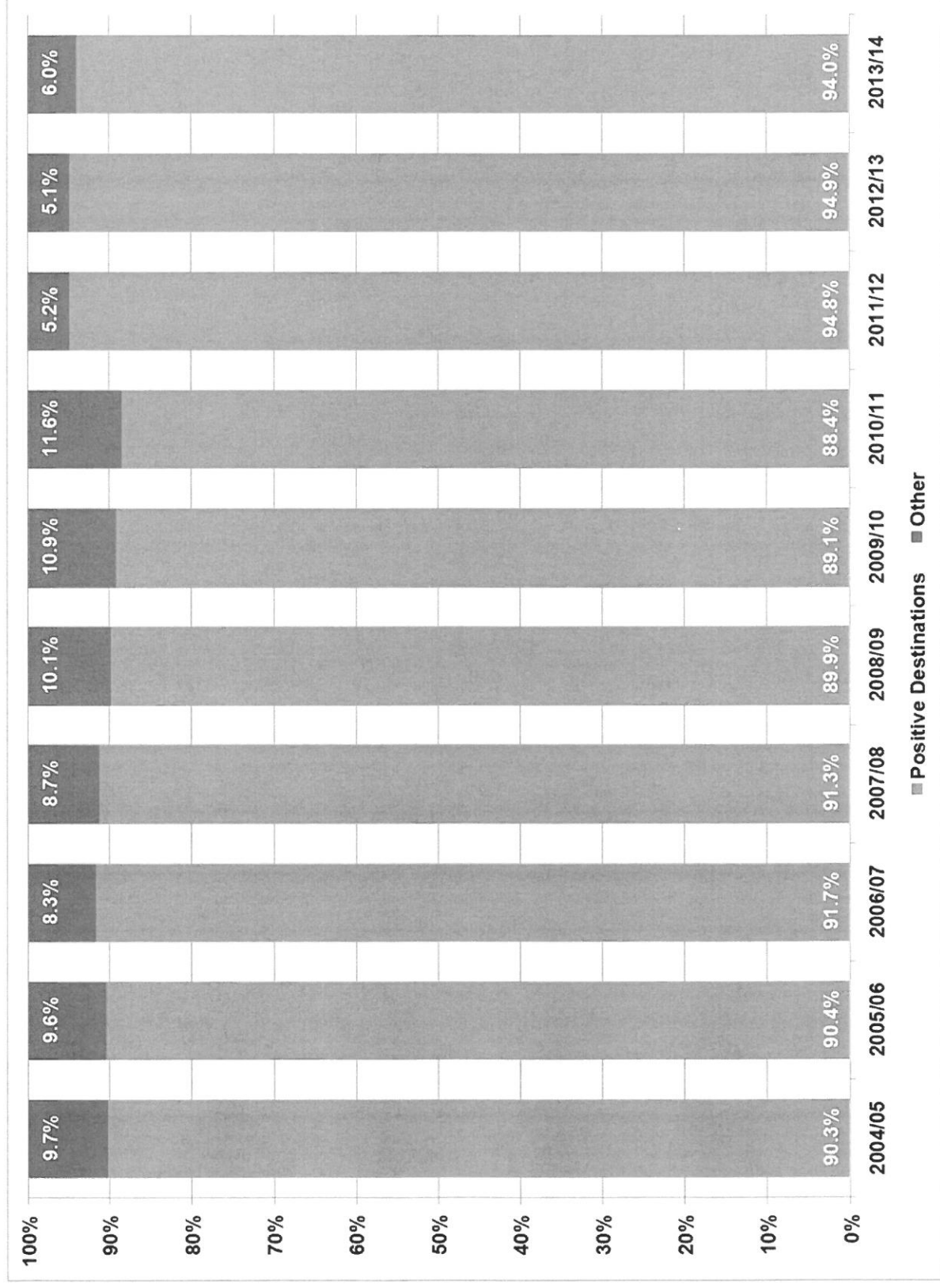
There were 796 leavers reported in Inverclyde Council's 2013/14 SLDR.

The percentage of positive destinations reported in 2013/14 is 94.0%, which is 0.9 percentage points lower than last year.

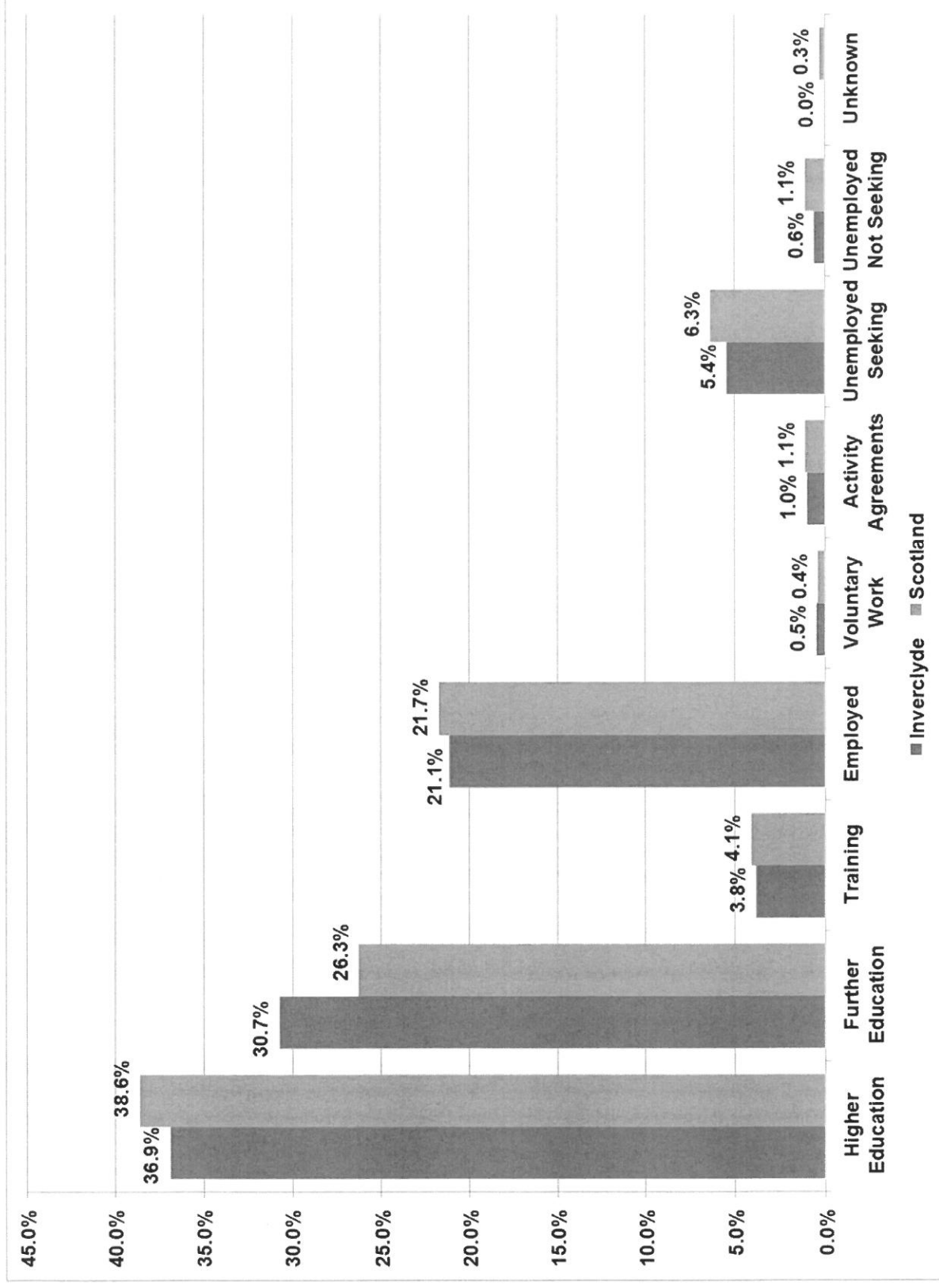
This year's percentage is 1.7 percentage points above the national average of 92.3%.

This year's official National Statistics publication will be released in June 2015 and combined with the March 2015 follow up results.

Positive / Other Destinations



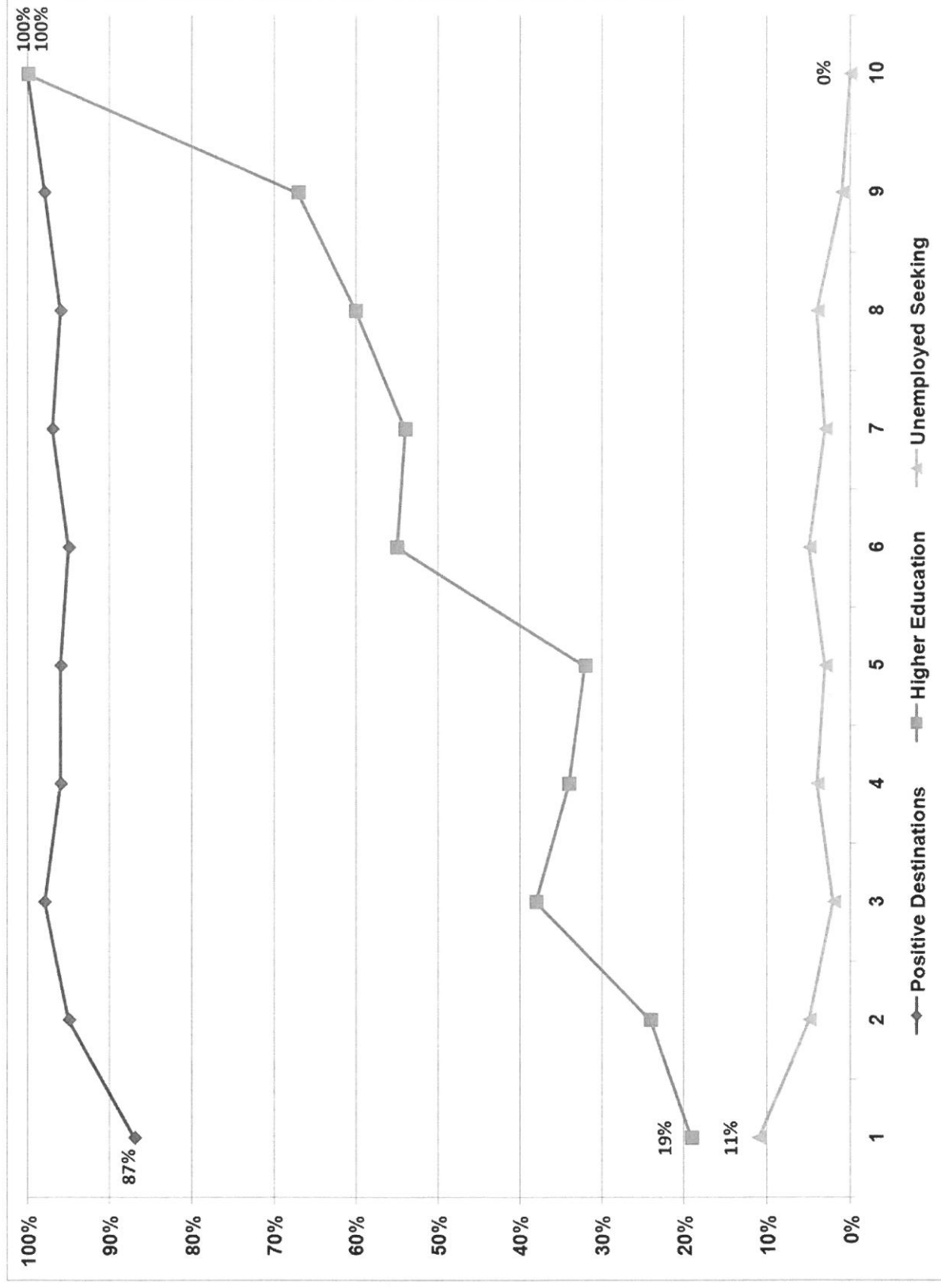
Local Authority vs Scotland



Positive Destination Trends



Impact of SIMD Outcomes



Stage of Leaving

Stage of Leaving Destination	Statutory Summer Leaver %	Statutory Winter Leaver %	Post Statutory Leaver %
Higher Education	0	0	41.1
Further Education	59	40.5	28.5
Training	12.8	19	2.4
Employment	17.9	21.4	21.3
Voluntary Work	0	0	0.6
Activity Agreement	5.1	2.4	0.7
Unemployed Seeking	2.6	14.3	5
Unemployed Not Seeking	2.6	2.4	0.4
Unknown	0	0	0
Positive Destinations	94.9	83.3	94.5
Total Leavers	39	42	715
% of Total Leavers	4.9	5.3	89.8

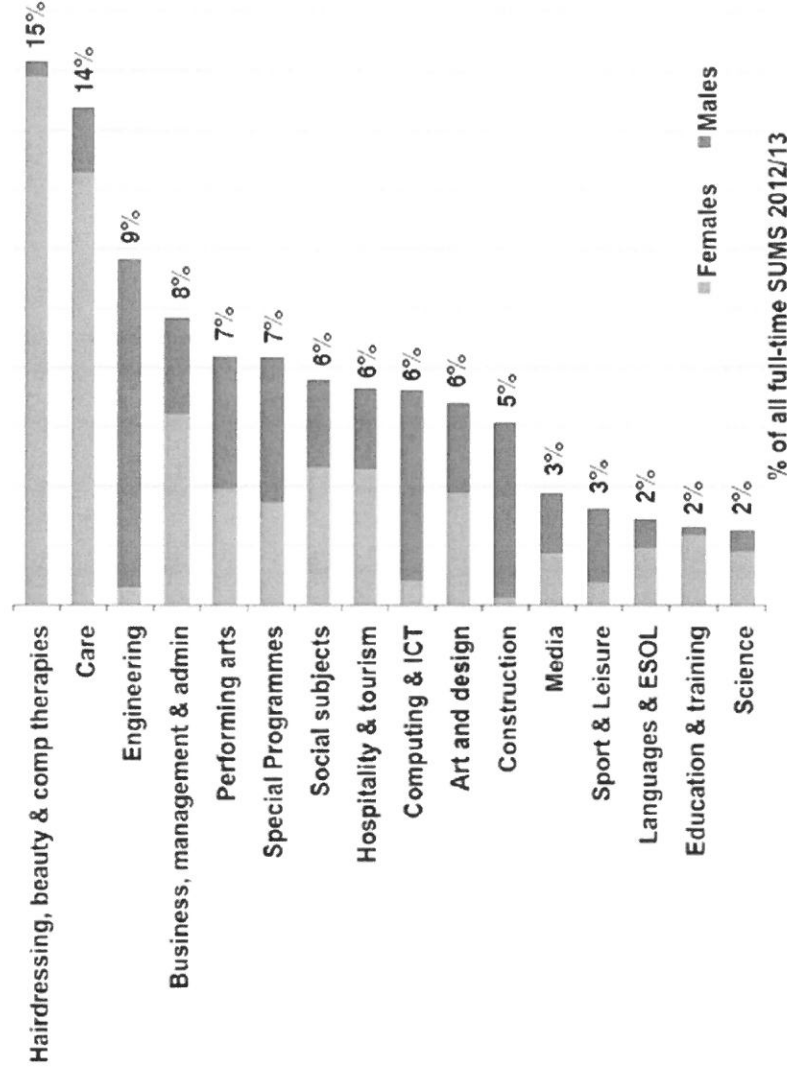
HE/FE Course Areas Combined

Course area	Total leavers	% of all HE/FE leavers
Engineering	54	10.1
Social, Caring & Advisory Services	44	8.2
Arts & Social Sciences	37	6.9
Science & Mathematics	33	6.1
Construction	33	6.1
Admin, Management & Business	32	6.0
Computing & ICT	32	6.0
Performing Arts	30	5.6
Hairdressing & Beauty	30	5.6
Hospitality, Catering & Tourism	28	5.2
Sport, Leisure & Sport Science	26	4.8
Law	23	4.3
Communications & Media	20	3.7
Health & Medicine	18	3.4
Art & Design	17	3.2
Other Course Areas	80	14.9

College Provision

- Care and Engineering are the top subjects for part-time students at West College Scotland.
- The top three subject areas for full-time students were hairdressing, beauty & complementary therapies, care and engineering

Full-time provision at West region colleges by subject area 2012/13



Source: Scottish Funding Council

Base: Total SUMs for full-time students, 123,300

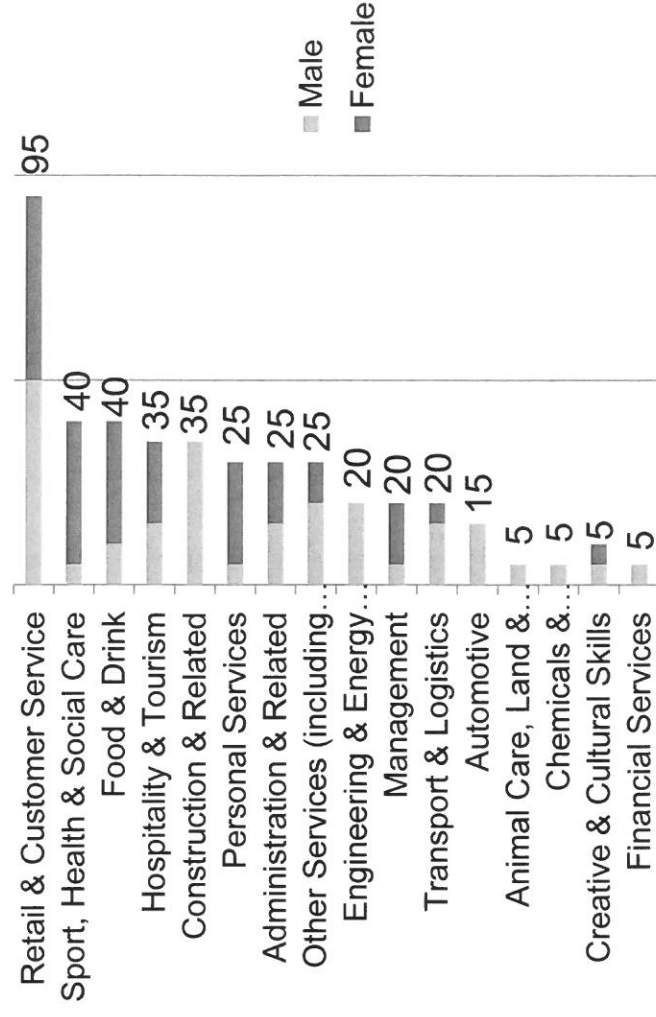
Occupational Areas

Occupational area	Total leavers	% of all employed leavers
Retail, Sales & Marketing	30	19.0
Hospitality & Catering / Travel & Tourism	21	13.3
Finance	17	10.8
Engineering	16	10.1
Admin & Management	16	10.1
Garage Services	8	5.1
Sport & Leisure	7	4.4
Hairdressing & Beauty	6	3.8
Computing & ICT	6	3.8
Construction	6	3.8
Transport & Distribution	5	3.2
Social & Caring Occupations	5	3.2
Health & Medicine	5	3.2
Other Occupational Areas	10	6.3

Modern Apprenticeships

- Over 385 Inverclyde residents started a Modern Apprenticeship (MA) in 2013/14 – 31% more than in 2010/11.
- The most common MA frameworks taken up by Inverclyde residents were retail, sport, health & social care and food & drink, in 2013/14.

Top 20 MA Frameworks in Inverclyde 2013/14

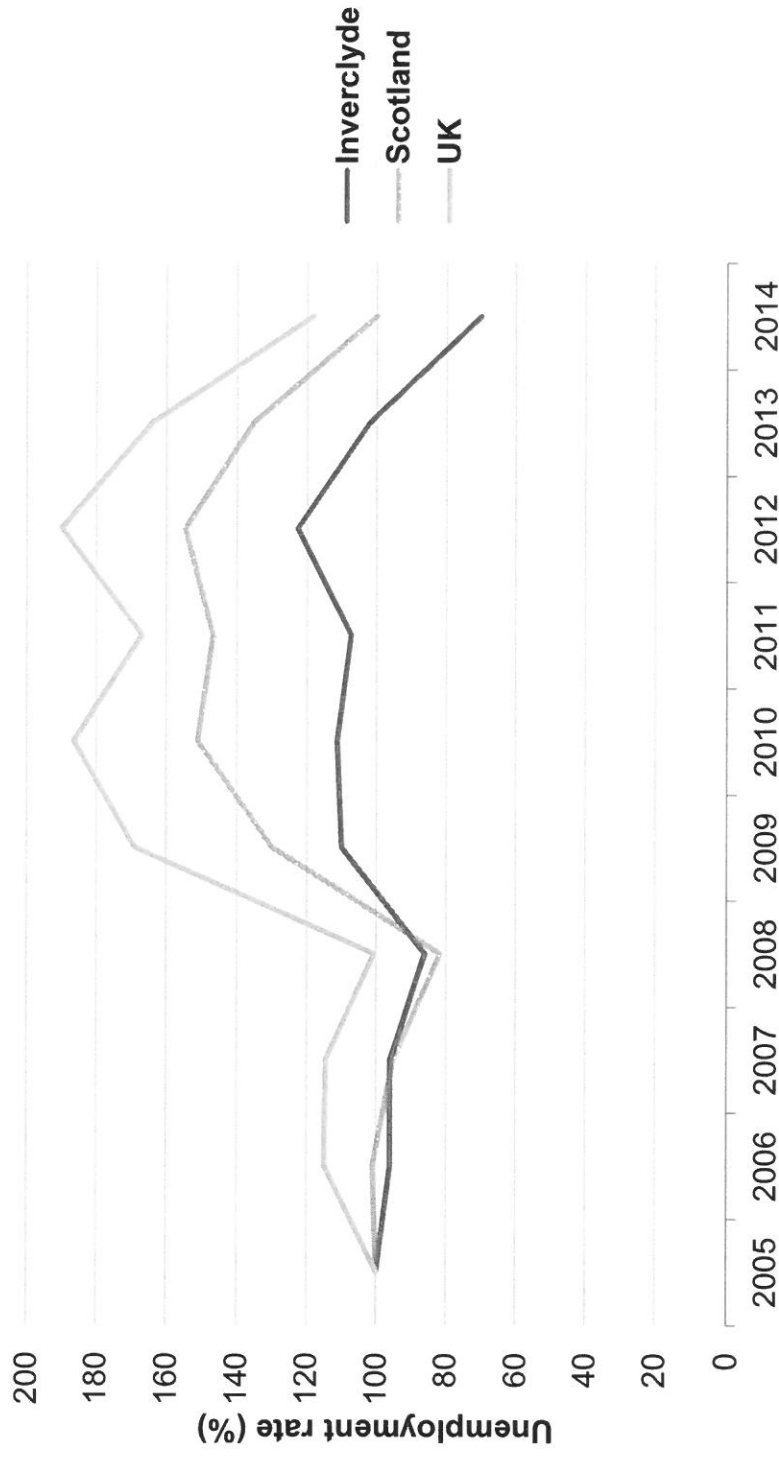


Source: Skills Development Scotland
 Total MA Starts in 2013/14 = 385
 Based on the home area of trainees

Youth Claimant Count

16 – 24 year olds

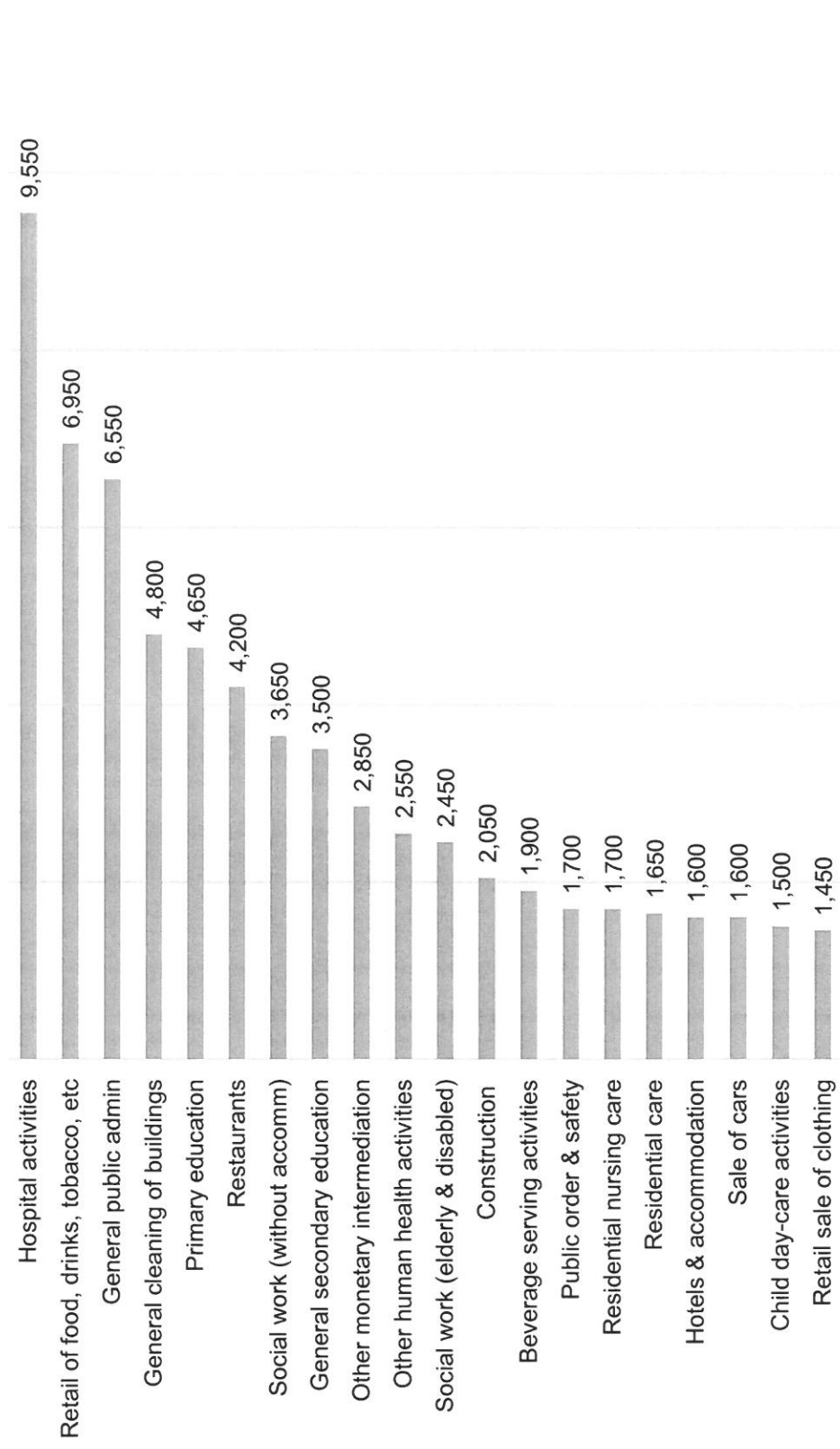
Index of claimant count for 16 – 24 year olds, 2005 - 2014



Source: DWP

Top 20 Employing Industries 2012,

West Region



Source: Business Register and Employment Survey (BRES). All figures have been rounded to the nearest 100.
Excludes self-employed


Next Steps

- We will be moving from School Leaver Destination Results to a Participation Measure
- This will mean a move from reporting on 53,000 school leavers to 230,000 16 -19 year olds through the Datahub where LA, DWP, Colleges and SAAS input data
- There will still exist a subset of the participation measure as a SLDR - this will be available through the LA school benchmarking tool “Insight”
- We will work with our local College, LA and CPP working groups to interrogate the information from the Regional Skills Assessments

Universal Credit Working in Partnership

**Inverclyde Alliance Board
15th June 2015
Philip Cole – Inverclyde Council
Kathleen McCormick - DWP**

APPENDIX 2

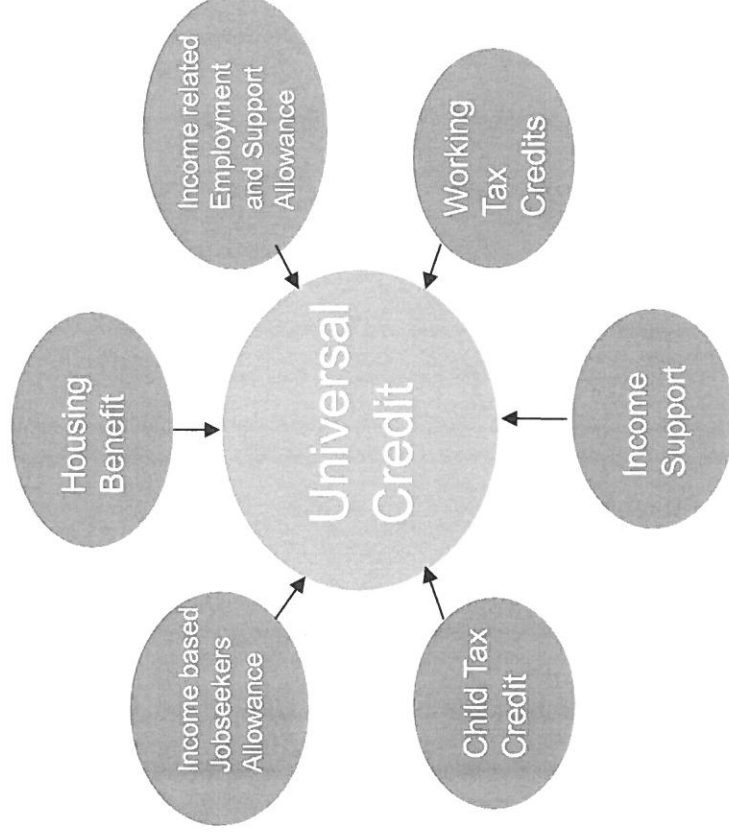


Universal Credit deliberately fosters independence and personal responsibility. It does this through a series of important changes to the way claimants are required to interact with the service

Today's Presentation

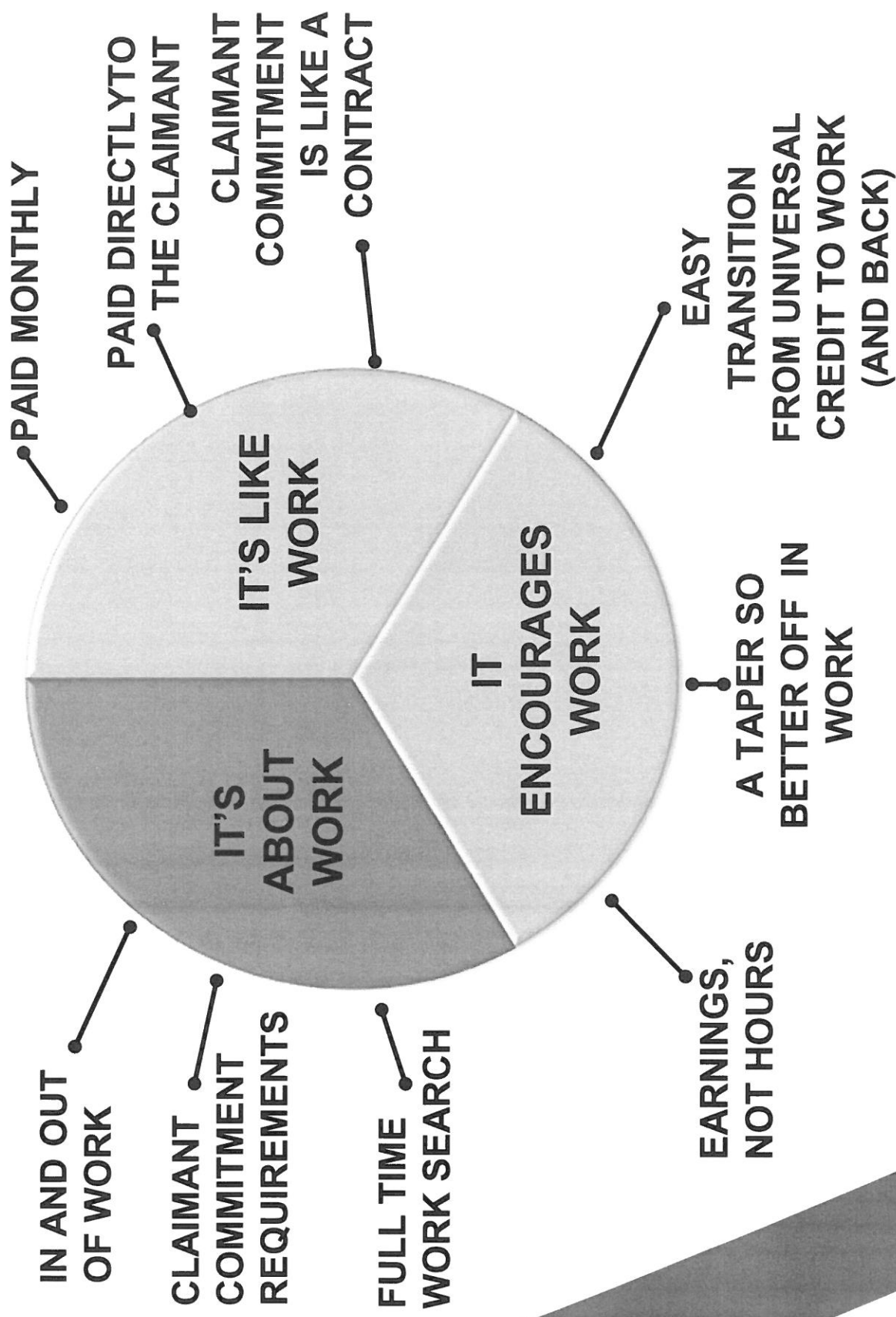
- Universal Credit overview
- Changes for Landlords
- Changes for Claimants
- Assessment periods
- Personal Budgeting – Alternative Payment Agreement
- The Delivery Agreement

Universal Credit – overview



- One simple payment
- Paid monthly
- For people in and out of work
- Use PAYE in real time information (RTI)

What's different about Universal Credit?



Universal Credit national expansion

- Universal Credit rollout began on 29 April 2013 in Ashton-under-Lyne in Greater Manchester
- It is live in 260 Jobcentres for single and couple claimants
- It has also been expanded to couples/families in some areas
- From 16 February 2015, Universal Credit started to rollout nationally for single people
- Universal Credit is being introduced in stages, in a safe and controlled way
- Inverclyde - rollout October 2015 – this roll out will be for Single claimants 18 to 60 and 6 months – Expansion eligibility

Changes for landlords

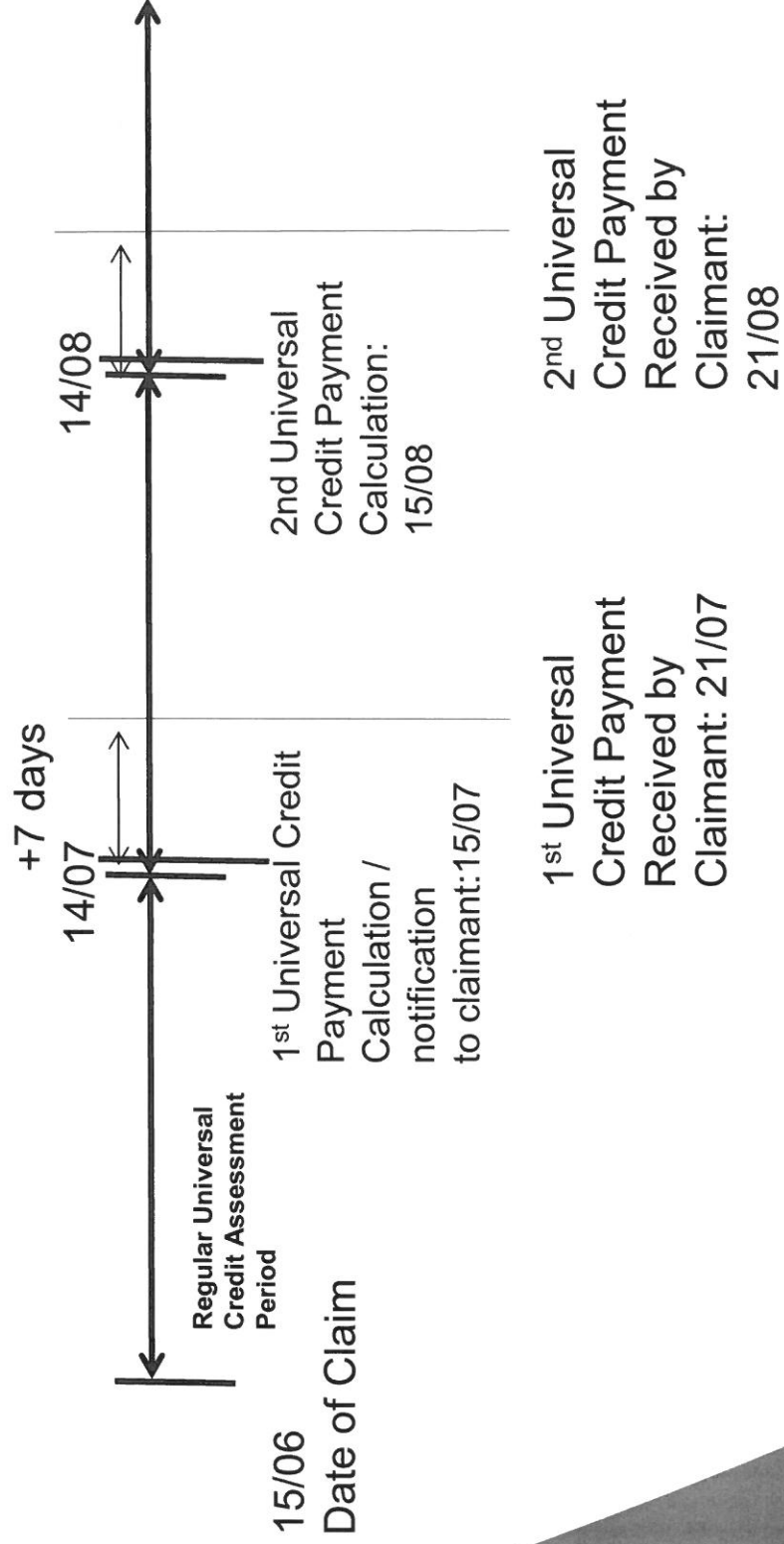
- Direct payment of housing costs to tenants
- New protections for landlords
- Closer relationship with tenants needed – assessing needs and understanding the support available
- Role to support tenants during transition – helping them prepare
- Ensuring rent is paid
- New relationship with DWP

Changes for claimants

- Make claim online
- Single household payment
- Paid monthly
- Housing costs paid direct to tenant
- Claimant Commitment
- Cohesive support – Work coach model

Assessment periods

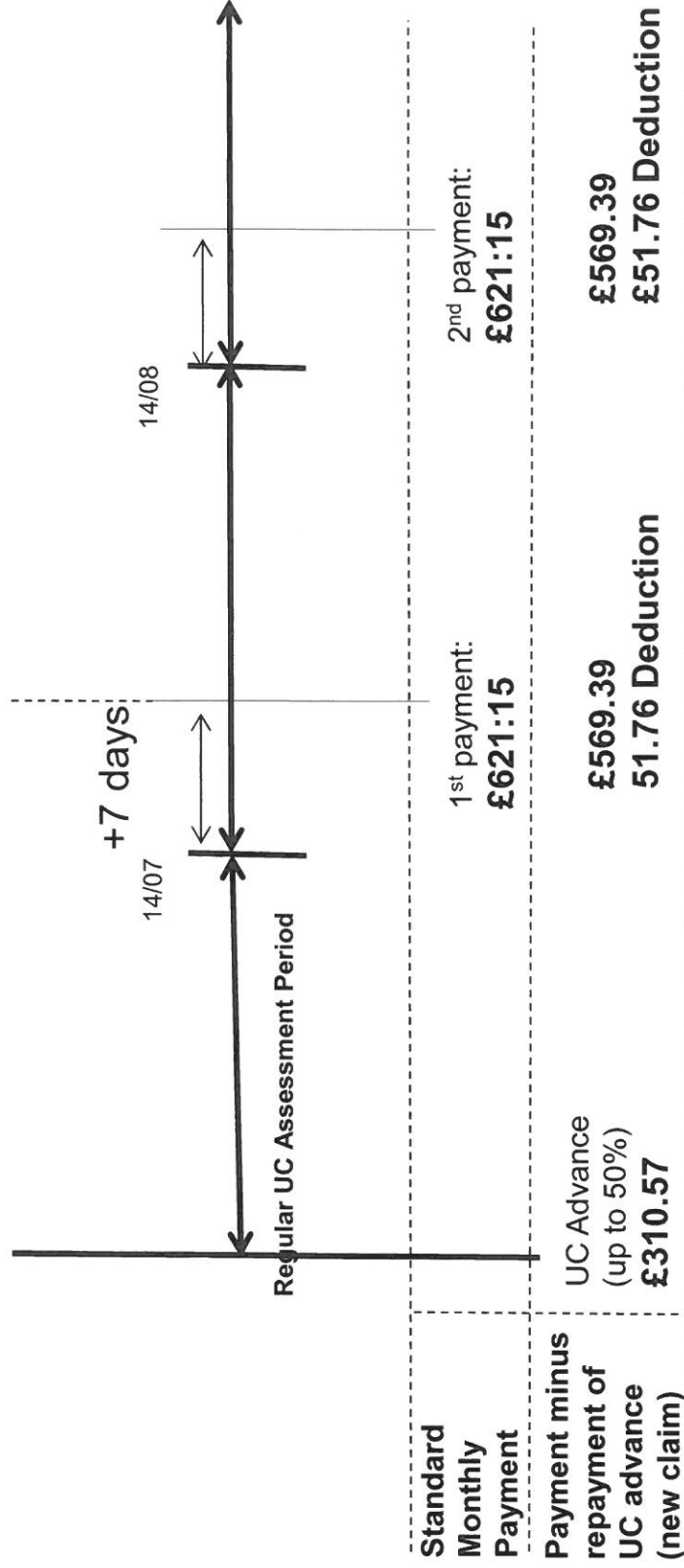
An example claim



Payment Advances: New Claims



Based on an indicative claim of £621.15 pcm



Personal Budgeting

**We want to help
people to be able
to manage their own
finances successfully,
whether they are
in or out of work**

**REQUIREMENT FOR A
PERSONAL BUDGETING
STRATEGY IS DRIVEN BY
THESE CHANGES**

**Housing costs
direct to tenant**

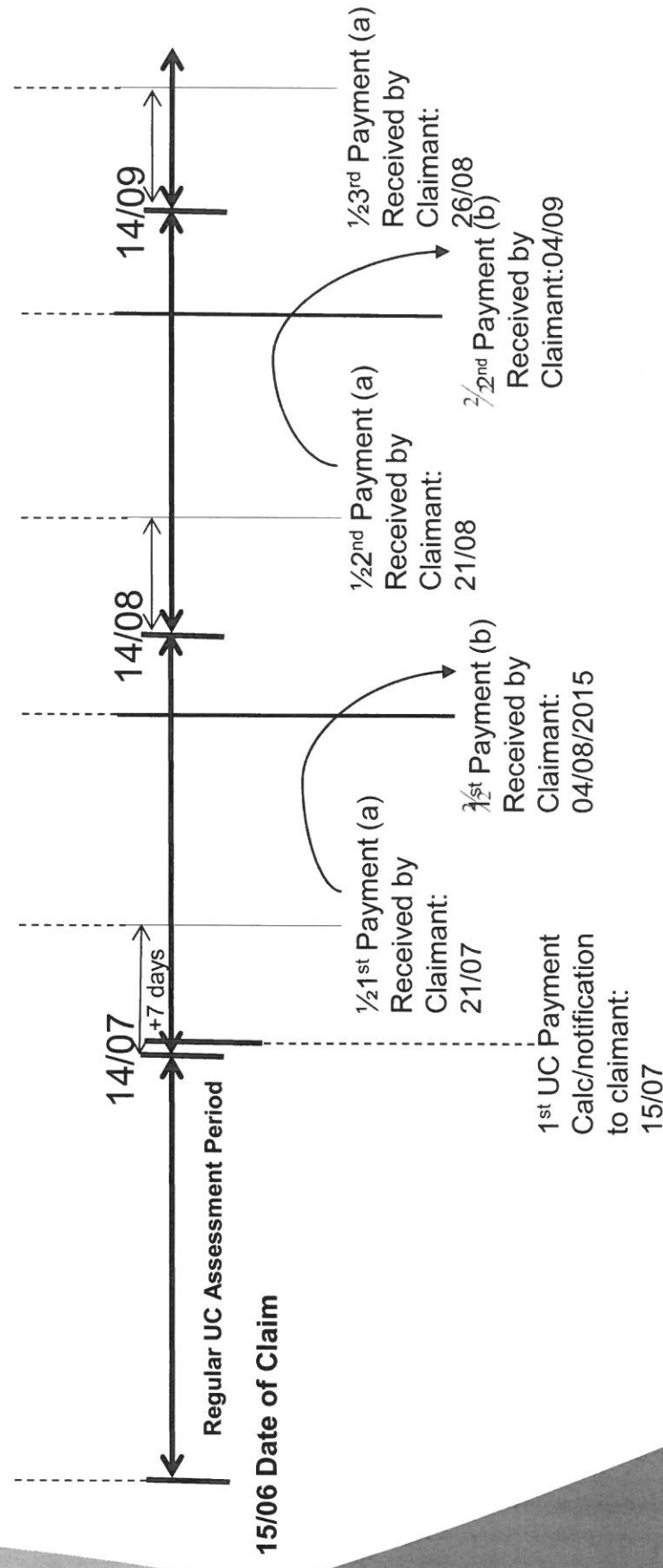
**Single payment
to household**

**Monthly
Payment**

Personal Budgeting Support – Alternative Payment Arrangements

- For a minority of claimants, Alternative Payment Arrangements may be required; these might include
 - DWP will pay housing costs directly to the landlord (managed payment to landlord)
 - making payments more frequent than monthly
 - splitting the payment within the household
- Option to make managed payments directly to the landlord if a claimant reaches a certain level of rent arrears (usually 2 Calendar months / 8 weeks)
- Considered on a case by case basis and assessed on their individual needs
- The decision about whether an Alternative Payment Arrangement is suitable will be made by a Universal Credit Decision Maker through the Personal Budgeting Support process
- All Alternative Payment Arrangements are subject to review

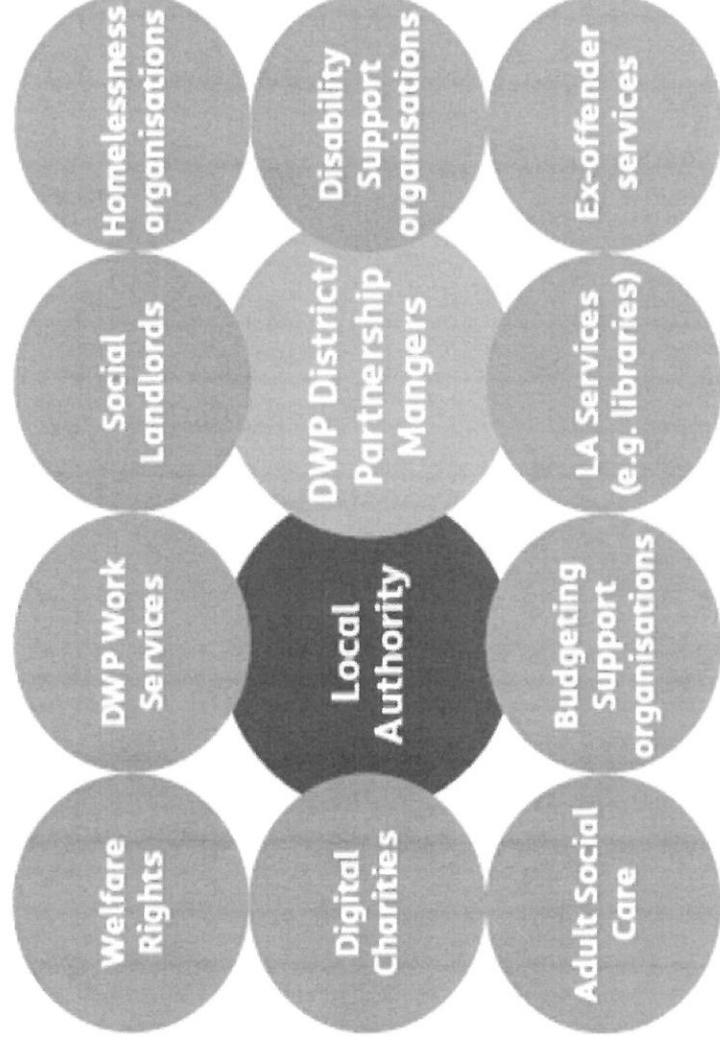
More Frequent Payments: Bi-monthly



- Claimants receiving an APA for payment more frequently than monthly will be issued bi-monthly payments in arrears, with half the payment issued on the regular payday, and the second half issued midway through the subsequent assessment period

Universal Support – delivered locally

Local Delivery Partners - What we are hoping to achieve



The purpose of the partnerships approach is joined up “coherent claimant journey” for claimants with complex needs, from benefits dependency to independence and, where appropriate, work

The Partnership Agreement

- Local Authorities joint and equal partners in supporting Universal Credit claimants
- Provide Digital Support
- Provide Personal Budgeting Support
- Financial support for additional work UC brings
- Management costs

Better off in work

Universal Credit helps people be better off in work than on benefits by:

- Introducing a generally more generous work allowance
- Removing the limit to the number of hours someone can work each week
- Reducing a claimant's Universal Credit payment gradually as their earnings increase, so they won't lose all their benefits at once if they're on a low income
- Working families can recover 70% of their actual childcare costs, up to maximum amount
- From 2016 those paying income tax will be able to claim up to 85% of childcare costs

Universal Credit and how it benefits employers

- **Makes work pay** – allowing people to keep more of their money as they increase their hours of work
- **Supports a more flexible labour market** – ends the 16hour rule allowing people to adapt their hours of work more easily to suit employer needs and helps more people enter the labour market
- **Helps people increase their hours and earnings** - an opportunity and a challenge as we look to build sustained employment and financial independence
- **Uses PAYE in real time information (RTI)** – a change in the way earnings are handled by HMRC, which reduces the burden of reporting for employers. The new system provides DWP with the information to adjust the amount of Universal Credit any employed claimant receives.

Supporting claimants in Universal Credit

The Gateway

- The DWP is adopting a 'Trial and Test' approach to the roll out of UC, but if incorrect or incomplete information is given when a claim is made then the claim may be accepted
- If a claim for Universal Credit is accepted that will block future claims for legacy benefits
- While some may gain from Universal Credit, some claimants may be substantially worse than they would on 'legacy benefits'

Potential difficulties:

- Claimants in temporary accommodation – Housing Costs paid at Local Housing Allowance Rate
- Disabled claimants and families with severely disabled children may lose out because of the differences between Premiums and UC elements
- Claimants with chaotic lifestyles may find payment frequency and direct payment of Housing Costs difficult to manage
- Kinship Carers currently qualify for Tax Credits but will not receive costs for children under UC

Supporting Vulnerable Claimants

- DWP staff are not best placed to pick up vulnerabilities
- If vulnerabilities are flagged up from the start then support arrangements, such as alternative payments or budgeting support, can be considered before problems escalate
- Anecdotal evidence from the Highlands was that no referrals for budgeting support were made until the Local Authority placed Money Advice Workers into the Jobcentres

Managing a claim

- Most claimants will be subject to a claimant commitment
- Sanctions under Universal Credit are severe
- It will be important that claimants are supported to understand and meet their obligations and equally for the DWP to recognise difficulties so that a commitment does not place unreasonable expectations that cannot be met
- Because of the way the assessment period works there are implications if a change is reported after the assessment period in which it occurred

Support

- Accurate and impartial advice and representation
- Access and use of IT to make a claim
- Budgeting Support
- Council Tax Reduction, Discretionary Housing payments and Scottish Welfare Fund still administered by Local Authority
- Importance of knowing service users and centrality of effective channels of communication

Planning for Implementation

- Inverclyde - tranche 3 of national rollout: October 2015
- UC Lead –Tracy Bunton
- Inverclyde UC Project plan being developed
- Learning from pilots and tranche 1 and 2 areas
- Partnership Agreement between Council and DWP
- Welfare Reform Project Board- interface with DWP
- Financial Inclusion Partnership
- Internal Council group established-key services

References

<https://www.gov.uk/universal-credit-toolkit-for-partner-organisations>

<http://www.housing.org.uk/publications/browse/universal-credit-one-year-in-the-experiences-of-housing-associations/>

<http://www.gov.scot/Publications/2015/03/2580/12>

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Questions?