

Speech: Supporting housing tenants

Good morning. Thank you for the opportunity to speak to you today as part of your welfare reform conference.

I joined the DWP as a minister last July and have been working on the housing brief since that time, including of course with colleagues at the National Housing Federation (NHF) who have been constructive and helpful.

I was lucky enough to work closely with Lord Freud prior to his retirement last month and many of you will have had the chance to meet him too during his 6 years in the department – the longest serving of all the ministers appointed in 2010, and, like you, we miss him hugely.

This role has reinforced to me just how important social landlords are – not only in terms of your contribution to society in general – but also as vital partners for our work in DWP.

There are a few areas I would like to speak about today, not least the government's plans for rolling out Universal Credit up to 2022. I also want to cover in some detail how my department and social landlords can keep working together productively to ensure a smooth transition to the new system.

Some of you will have seen first-hand the work we are doing through Universal Support to assist vulnerable claimants and I will go into more detail on this.

I'll also set out what the government is doing to support employment and skills, particularly in the light of the green paper on health, disability and work we published recently.

Universal Credit plans up to 2022

Universal Credit is designed to mirror the world of work and give people responsibility and control over their lives.

It represents a generation-changing culture shift to how welfare is delivered and how we support people in and out of work.

Universal Credit is now available for all new claims from single jobseekers, wherever they are in Great Britain.

We are expanding the Universal Credit full service to all types of claimants across the country. This will mean everyone has the chance to get on, with the dignity of a job, the pride of a pay packet and the security that comes from being able to support their family.

The full Universal Credit service was in 44 jobcentres across the country by the end of last year and roll out continues. From this July we will scale up

transition to around 43 jobcentres per month.

Then from July 2019 we will begin the process of migrating claimants on other benefits – like Jobseeker’s Allowance (JSA) and tax credits – to the full service. Like the rest of this process, migration will be done gradually, safely and securely.

We are already seeing the benefits that Universal Credit brings compared to the old legacy system. The facts speak for themselves.

We are seeing people move into work faster – for every 100 people who find work under the old JSA system, 113 Universal Credit claimants have moved into a job.

People on Universal Credit are spending around 50% more time per week looking for a job.

We also know that Universal Credit is working in terms of progression in work. 86% of people on Universal Credit were actively looking to increase their hours, compared to just 38% of people on JSA.

And when it comes to earning more, 77% of people on Universal Credit were actively looking to increase their earnings, compared to just 51% of people on JSA.

And the taper change that was announced at [Autumn Statement](#) – moving from a 65% earnings taper to 63% – goes even further toward supporting in-work progression. When people keep more of what they earn, and see a greater reward for working and earning more – it improves work incentives and helps people earn their way out of welfare dependency.

The taper change is set to benefit those in first to fourth income deciles the most. In fact, the latest Office for National Statistics (ONS) data shows that the lowest paid workers are seeing their pay go up by the most – by over 6% last year.

These are the sort of tangible benefits – the real improvements to lives of claimants – that Universal Credit is all about.

I am proud to be a part of the ministerial team responsible for delivering this change and I look forward to continuing to work closely with Housing Associations to improve employment outcomes for their tenants.

How social landlords and DWP can work together for a smooth transition to Universal Credit

We all have the same aim. We all want to do the right thing for our claimants – your tenants. Enabling claimants to take control of their lives helps them move into work and off benefits.

Universal Credit is a transformative change in helping people to break free from benefit dependency. A crucial part of this increased independence is

paying housing costs as part of the overall Universal Credit payment, direct to the claimant. Enabling people to stop saying “the council pays my rent,” and – instead – to say “I pay my rent.”

It is important to recognise that we are not rebuilding Housing Benefit within Universal Credit. We are moving from a relationship that was primarily between landlords and local authorities – where claimants of Housing Benefit were often not aware of what rent they were liable for – to one where landlords will have a direct relationship with their tenants, who will need to pay their own rent out of their Universal Credit award and their earnings. This will mean housing associations building closer relationships with these tenants than under Housing Benefit.

We know this is a really big change. A change for your tenants, for local authorities, for DWP and for landlords. I have no doubt that it is the right thing. But I am also under no illusion that it will be easy. We need your help to do this right.

And I would like to say now how grateful my department is for all the help thus far – from housing associations, local authorities and representative organisations.

So, what can social landlords do to ensure a smooth transition for your tenants moving on to Universal Credit? There are 3 main things:

First, talk to your tenants. Help them get ready for Universal Credit. You can find our social landlord support pack on gov.uk which will help you provide the best possible support to prepare your tenants for this change. We have built this pack with help and lessons from housing associations and local authorities who have worked with us and participated in trials such as the Direct Payment Demonstration Project a few years ago and the on-going Trusted Partners trial.

The second thing you can do for your tenants is talk to us. Keep in contact with Universal Credit partnership managers to stay up to date on the latest information and service improvements and to get support understanding how Universal Credit works. And, more importantly, use our Strategic Landlord Forum and partnership managers to feed back issues. This allows us to make continuous improvements to the service. For instance, the Social Landlord Group is helping us in the design of a landlord portal for Universal Credit and has been involved in setting up the Trusted Partner Pilot.

And finally, help us to get things right when your tenants are on Universal Credit. Getting rent verification and managed payment applications back to DWP as quickly as possible is really important in helping us get it right for our claimants, first time.

Housing associations and local authorities have been and continue to be vital partners in the delivery of Universal Credit.

That is why I am keen to continue this close working between you and my department, so that we can jointly secure this critical cultural change.

Universal Support delivered locally

One of the areas where it is crucial that government and housing associations work together effectively is in supporting people with complex needs to navigate the new system.

Our shared goal is to support claimants through transition to Universal Credit so that the benefits of the new system are available to everyone.

Where claimants have complex needs, we recognise that services working together – including jobcentres – is paramount to effectively tackle these barriers to work and to get them into sustainable employment.

This is where Universal Support comes in. Universal Support is currently delivered in a framework approach to allow local partners and local authorities to work with jobcentres to deliver the support needed by their local community. We want the support that Universal Credit claimants receive to be not just tailored to them but really part of a coherent journey that makes the best use of local resources.

Universal Support is focussed on helping Universal Credit claimants to address their digital and financial barriers, and we are funding local authorities to deliver this support through partnerships in their area. We are seeing really practical examples of how financial health checks and basic IT skills training can help claimants build their independence to manage their both claim and their financial affairs more effectively.

Local trials have helped build our evidence base about the complex, often multiple barriers to work that harder to help claimants face. Using these findings, we are reviewing our Universal Support approach and considering how best to address a broader range of barriers.

One of the things we are exploring in particular is how we can improve appropriate sharing of data between partners such as other government departments and local authorities.

We intend to publish a social justice green paper shortly which will set out how we will identify and address the root causes of poverty.

Employment and skills for working age claimants

We are committed to empowering claimants to find a job and earn their way out of welfare dependency. A key part of this is ensuring that we have a strong economy that provides the jobs vitally needed to give everyone a chance to fulfil their potential.

The latest labour market statistics show that employment rate remains at a record high of 74.5%. Since 2010 we have seen 2.8 million more people in work. 70% of that rise in employment is due to full-time jobs. Youth employment is up almost 200,000 since 2010 and female employment is at a record high (69.8%). And, importantly, there are 865,000 fewer workless households over the same period.

According to the Office for National Statistics (ONS), there are now over three quarters of a million full time vacancies available in the UK on any given day. This is above the level of vacancies before the recession and is a testament to the strength of our economy.

I have visited jobcentres across the country and am always impressed and inspired by the passion and professionalism of work coaches.

Work coaches both support claimants to find suitable work and help employers find suitable candidates. Working with employers helps us to understand the needs of the local labour market.

Over the last 15 years, there has been a notable increase in the number of individuals attaining Level 4+ qualifications and a reduction in the number of individuals with no qualifications. However, we know there is more to do. Individuals with less than level 2 qualifications have an employment rate of 58% compared to the overall employment rate of 74.5%.

The government has invested heavily in skills in England – the budget for academic year 2016/17 is circa £2 billion without apprenticeships. On apprenticeships, we are committed to reaching 3 million apprenticeship starts in England by 2020 and will ensure they deliver the skills employers and the economy need for growth.

Apprenticeships are a great way to progress in work and life and a great way for employers to improve the skills base of their businesses. They work for people of all ages and backgrounds and can transform lives. We are committed to making sure that apprenticeships are as accessible as possible, to all people, from all backgrounds.

All of this work benefits the economy. But it also has a really transformative impact on people's lives. We know that work is the best route out of poverty. And it can also be immensely beneficial to health and wellbeing.

Supporting more disabled people into work

The government's vision for disabled people is that whatever their age or background, they should be able to fulfil their potential and have equal opportunities to play a full and active role in society.

We are committed to removing barriers that disabled people face and we have an ambition to halve the disability employment gap.

This is why in October we published [Improving lives – the work, health and disability green paper](#), which sets out the government's new and ambitious approach to improving work and health outcomes for disabled people and those with long-term health conditions.

We have seen improvements in disability employment – over the last two years the number of disabled people in work has increased by 323,000 – and successes in programmes like Access to Work and the Disability Confident

scheme.

However, we are committed to going further. And that is why we have published the green paper, which sets out our new approach to work and health and seeks views from disabled people and many sectors of public life on how best to achieve these aims.

Amongst other things, we are going to review the Work Capability Assessment to ensure those with the most severe needs can receive the support they need to find employment.

While these are important steps to make a difference, we know that the scale of our ambition for change will take time. The more people who are thinking and talking about how we improve employment opportunities for disabled people, the better. So, I encourage you to get involved and participate in our consultation (which closes on 17 February).

Supported housing

Finally, it is of course important for me to say a few words about supported housing.

The government has announced a new funding model for the sector that will see core rent and service charges funded through Housing Benefit or Universal Credit, up to the level of the applicable Local Housing Allowance (LHA) rate.

When this system comes in from April 2019, we will devolve to local authorities in England an amount of ring-fenced funding to distribute to meet costs of supported housing above the LHA rate.

The government acknowledges the crucial work of the sector, which is why we want to both protect and boost the supply of supported housing.

That is also why we will ensure that the sector continues to be funded by government at the same level it would have otherwise been in 2019/20, taking into account the effect of the government policy on social sector rents.

We have also announced that the Shared Accommodation Rate will not apply to people living in the supported housing sector.

I have seen some fantastic provision first hand and I know what a difference good supported housing makes to people's lives. Ministers across government want to increase the role that quality, individual outcomes and value for money play in the funding model to ensure that all provision strives to be as good as the very best.

To ensure the new funding model works well for the sector, we have launched a [consultation on funding for supported housing](#), which runs until 13 February 2017. I would encourage as many of you as possible to respond whether individually or through the NHF, who I know are working hard on their submission to government. This consultation is one part of a wider listening exercise. My colleague Marcus Jones – the Local Government Minister – and I

have found it really valuable to have met with so many housing associations and other stakeholders to hear their views first-hand. DWP and the Department for Communities and Local Government (DCLG) are also running 4 task-and-finish groups on specific topics to feed into this consultation.

Your engagement is so valuable in ensuring the detailed design of the model is right. I would like to put on record again here today how grateful I have been to all the social landlords that have engaged in our work and shared their views and expertise.

I look forward to working with you all, and with the NHF as your representative body, to deliver this government's vision.

Press release: Government backs innovative projects for children and families

From:

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24 January 2017

Part of:

Three projects receive additional funding as part of the children's social care innovation programme.

Three projects with ambitious plans to transform children's services in their areas have been awarded a share of more than £7 million in government grant funding.

The grant funding from the Department for Education will support projects led by adoption charity Coram, the City of Bradford metropolitan district council and Dorset county council.

Dorset county council plans to use its funding to improve outcomes for children and families in the county, including through providing additional training and development for staff. The project has been funded for 2 years.

Coram will use its share of the innovation programme funding to support local authorities in Northamptonshire, Manchester, Reading and Slough to make better use of data to understand the needs of the children in their care. They will also be carrying out work on fostering, including looking at post-18 support.

Meanwhile Bradford metropolitan district council will deliver its Rethinking Social Care project over the next 2 years. The project aims to provide integrated care for children and young people with the most complex needs.

Edward Timpson, Minister for Vulnerable Children and Families, said:

It is fantastic to see the range of projects funded as part of the innovation programme, and it is clear to me that this work is helping to transform children's services. We know that children thrive when the professionals who care for them are given the freedom to turn their passion and expertise into providing life-changing support. The department has worked with each one of these projects to look at what we can learn from their ideas, and it is good to see that many of them will continue to support vulnerable children and families in the future.

[News story: New ways of networking: changes for _connect users](#)

From:

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To improve how we connect people and opportunities we're rationalising our networks and closing _connect groups.

Innovate UK will be closing its _connect networking groups on 1 February 2017 to focus on building bigger, stronger innovation communities on LinkedIn.

The new and revamped LinkedIn groups – run by the [Knowledge Transfer Network](#) – will cover our main sector areas. They will help you to connect with experts, academics and government, access funding opportunities, gain intelligence and get the support you need to exploit your innovative ideas.

Pete Wilson, Digital Communications Manager, Innovate UK, said:

The _connect groups were created to give innovators a place where they could seek out like-minded individuals and businesses, share knowledge and collaborate. As social media has grown and evolved, other platforms have come to better meet this need.

By consolidating our communities on LinkedIn – a platform that we know most of our users are already engaging with – we can reach people on their own terms and add even more value to their online experiences.

If you are a member of any _connect groups you will have until 1 February to move your documents.

Speech: Supporting local government

Thank you Gary for that kind introduction, and for inviting me along to speak to you all today.

It's great to be here at the Local Government Association's (LGA) temporary home.

I know some people have complained that I'm not as close to Gary as [Greg Clark](#) was.

But it's not for lack of trying!

Look at it from my point of view.

In July I arrived at DCLG's HQ, just around the corner from Smith Square.

Literally a 2-minute walk away.

By October, the LGA had moved to the other side of London!

It's hard not to take that personally...

That's not the only grumble I've heard.

Unlike my predecessors all the way back to Hazel Blears, I've never served in local government.

That drew some criticism when I was appointed.

People were saying: "This guy Javid, he doesn't understand us. He was never a councillor. He's just a banker".

Well, I think they said "banker"...

But look, I don't have to have been a councillor to appreciate what a phenomenal job you all do.

You really are the front line of democracy, our local heroes.

Last month, Ipsos Mori released their annual "Trust in the professions" survey.

And, once again, local government was by far the most trusted tier of politics.

That's no surprise.

For one thing, you're directly responsible for many of the services that people use and rely on every day of the week.

You provide homes, take care of the vulnerable, protect consumers.

You educate our children.

You keep the roads open.

And you do so much more besides – including, of course, managing the service that troubles my mailbag more than any other.

You empty the bins!

Across this huge range of responsibilities, you do a great job.

These are tough times for all parts of the public sector, central and local government alike.

But your record in efficiency and delivery is second to none.

We asked you to do more with less and that's exactly what you did.

Satisfaction with most council services has remained high.

Some services, such as road maintenance, even saw rises in satisfaction last year.

As I told MPs last month, there's a lot that Whitehall can learn from councillors when it comes to delivering value for money.

So whatever tier of government you serve in, whatever party you're from, let me say thank you.

Thank you for being willing to stand up, to put in the time and effort to represent your community.

And thank for you getting on with the job and showing just how effective and efficient local government can be.

I know it's not been easy.

I know it's not all plain sailing.

I know that what some of you want me to do today is stand here and promise additional funding for local government.

Well, there's an old politician's adage that goes:

"Everything you want to hear I can't say, and everything I can say you don't want to hear."

But hopefully things won't be quite that challenging today!

Because I get where you're coming from.

No, I've never been a councillor.

But since I became Secretary of State last summer I have worked tirelessly to get under the skin of local government.

I've travelled the country, talking to councils of all types and political persuasions.

A week doesn't go by that I don't have councillors in my office, talking through the challenges they face and the support they need.

I recognise your innovation, your management and your local leadership.

And I understand your concerns.

One of the biggest, of course, is adult social care.

There's no doubt about it, adult social care is a huge challenge for the public sector right now.

People are living longer, and that inevitably means greater demand for care services.

Every year you spend more than £14 billion on adult social care.

It's one of the biggest cost pressures facing councils.

The last Spending Review put in place up to £3.5 billion of additional funding for adult social care by 2019 to 2020.

But I recognise that more needs to be done.

You, in local government, have a statutory duty to take care of vulnerable people.

But I believe that all of us have a moral duty to do so.

It's what a civilised society does.

That's why I was proud to fight for and secure more than £900 million of [additional funding for social care](#).

Longer-term solutions are needed, but this additional cash will make a huge difference here and now.

I'm afraid we'll have to agree to disagree on whether it's so-called "new money".

I'm very clear that there is more cash available for adult social care than there used to be.

Nearly a billion pounds of it.

I know many of you, for various reasons, view things differently.

But let's all be very clear on one point – whether it's old money or new money, it's all taxpayers' money.

I've heard some people object to the precept on Council Tax on the grounds that central government should pay for social care.

They're missing the point.

Regardless of whether funding is raised or allocated by central government or local government, it is all raised by taxing the people of this country.

It's not your money.

It's not my money.

It's their money.

And the social care precept means that their money gets spent in their areas supporting vulnerable members of their communities.

Of course, some local authorities will be able to raise less than others.

That's why the Improved Better Care Fund, worth £1.5 billion by 2019 to 2020, will take into account councils' ability to raise funding through the precept.

And we have listened to calls from across the board saying funding is needed sooner in order to meet short-term pressures.

That's why we've made available a £240 million Adult Social Care Support Grant for one year, distributed fairly according to need.

I can also give you all some reassurance today.

Like I said, I've been talking to a lot of council leaders over the past 6 months.

And one concern that comes up again and again is the possibility that Attendance Allowance funding could be resourced from retained business rates.

Well, I'm listening.

Today I can confirm that the localisation of [Attendance Allowance](#) is no longer being considered as part of the business rates reforms.

I'll be announcing further details on business rates reforms shortly.

But I can tell you now that Attendance Allowance will not be included.

Let's not pretend that increased funding is the only solution to the care challenge.

You can pour as much petrol as you like into your car; if the engine's not working it still won't go.

And there is variation in performance across the country that simply cannot be explained by different levels of spending.

Look at one of the biggest challenges in social care, Delayed Transfers of Care from hospital.

In some areas it's a chronic problem, while others have virtually no delayed transfers at all.

In fact there's a 20-fold difference between the best-performing 10% and the worst-performing 10%.

That can't be explained away by differences in funding or demographics.

I know that most of the delays are down to the health service.

But a gap that size also has to involve some councils simply doing things better than others.

Look at Southampton.

It has reduced delayed transfers of care and unnecessary hospital admissions by integrating 7 health and social care teams into a single service under a pooled budget.

If you're tempted to shake your head and say "that's great, but things are different in the south", look at Northumberland.

£5 million saved thanks to the council working with the local health trust.

Demand for residential care cut by 12%.

And those statistics aren't just numbers on a balance sheet.

They mean more people managing their own health.

More people able to live independently in their own homes.

More people recovering with their families in familiar surroundings rather than being marooned on a hospital bed.

More efficient working is good for councils, good for taxpayers, and good for the people who matter most – those on the receiving end of services.

Health and social care should be fully integrated so that they feel like one service.

The [Better Care Fund](#) is already supporting this with £5.3 billion of funding pooled between councils and Clinical Commissioning Groups last year.

But we also want to make sure that all local authorities learn from the best performers and the best providers.

So we will soon publish an Integration and Better Care Fund Policy Framework to support this.

And in the long term, we will need to develop reforms that will provide a sustainable way of working that benefits everyone who needs care.

Of course, social care isn't the only big challenge on all our plates right now.

There's also that most basic of human needs: housing.

For decades now, this country has not been building enough houses.

That's not the fault of any one government or any one council.

But it's a problem that we will all have to work together to fix.

The LGA has just made a great contribution to that with the report from its Housing Commission.

So thank you to everyone who worked on that.

My plan for getting homes built, the housing white paper, is going to be published shortly.

As you know, it's not an easy challenge to overcome.

We want to make sure we get it right, that we make the biggest impact on the housing shortage that we can.

It wouldn't be right for me to reveal everything that's in the white paper before it's published.

But I will say this much.

I'm not going to be tinkering around the edges.

The white paper will set out serious, lasting, long-term reforms that will boost housing supply immediately and for many years to come.

I know you've heard that before.

But this white paper isn't just about changing guidelines or passing legislation or cutting red tape.

It's about a whole new mind set.

A whole new attitude to house building at all levels – in central government, in the building industry and, yes, in local government too.

Make no mistake, you will have a huge role to play in the future of house building.

You are the enablers.

You are the planners.

You are the local leaders.

Leadership, as you know, sometimes means taking tough decisions.

Unpopular decisions, even.

It's not easy.

But we have to ask ourselves what kind of country we want to live in.

Do we want a divided nation, with an unbridgeable and ever-widening gap between the property haves and have-nots?

Where only those with wealthy parents can get a foot on the property ladder?

Where elderly people are forced to work well past retirement age in order to keep paying off their mortgage?

Where unfettered, unplanned and unhelpful development overwhelms communities who have no say in the matter?

Or do we want a country where anyone who wants to work hard and get on can ultimately afford a place of their own?

Where social mobility is boosted, the environment is protected, and quality of life is improved?

I know which one I want to see.

And the white paper will help bring it about.

Housing is a complex business.

Different people and different places have different needs.

There is no simple, off-the-shelf, one-size-fits-all solution.

The same is true of devolution.

The Sheffield City Region and Cornwall, for example, are very different places with very different strengths and some very different problems.

And that's why the devolution deal that's right for one area might not be

right for another.

The West Midlands will benefit from having a mayor, but not all areas will.

Just because Wiltshire has made a huge success of unitary status, it doesn't mean all district councils should shut up shop.

Areas that opt for a directly elected mayor will always be in line for the greatest degree of devolution.

As I've said before, I don't want to devolve power without accountability.

But the whole of point of our approach to devolution and reorganisation is that it's locally led to meet local needs.

It's about bottom-up consensus, not top-down reorganisation.

The last thing I want to do is repeat the failed experiment of identikit regional assemblies imposed along arbitrary geographical lines and imposed from Westminster.

But let me be very clear – we are not going cold on devolution.

We have not lost interest, it has not slipped down our list of priorities.

Myself, my department and my Prime Minister remain absolutely committed to making existing deals a success.

And my door is always open to local authorities who want to put forward their own plans.

I want to see strong, effective, efficient local government in whatever form best suits your area.

If you can deliver that, I'll give you as much as I can.

After all, last June, the people of Britain voted to take back control.

We're not about to reclaim power from Brussels only to hoard it in Westminster.

On the subject of Brexit...

Earlier this week, as you'll have seen, the Prime Minister set out the core principles of our departure from the European Union.

And on everything from consumer protection to economic growth, local government is central to getting Brexit right.

Yes, we want to see a global Britain.

But that has to be built on firm local foundations.

I know my predecessor promised local government a "seat at the table".

I also know the current joke is that he didn't say which seat, at which table or even which building it's in!

But, earlier this week, my colleague [David Davis](#) announced that he'd be sitting down with elected leaders.

And you can rest assured that I'm going to make sure your voice is heard.

Because whichever party you represent, I represent you.

I am your Secretary of State, your champion in Westminster, your voice in Cabinet.

I am proud to speak for you, I am proud to fight for you.

We won't always agree on everything.

But this is a big, big year for local government.

Elections in counties and combined authorities, devolution deals being delivered, the Brexit process beginning, the housing white paper...

And if we're going to make a success of it we are all going to have to work together.

I've talked about 4 of the big issues today.

I know there's a lot more on your mind.

If I haven't touched on something it doesn't mean I don't care about it, I just don't want to spend the whole of this session talking at you.

For all the time I spend meeting with council leaders, the realities of my life and yours mean I don't get enough opportunities to hear from other councillors.

And I really want to hear from you.

I can't promise to give you the answer you want.

There may some questions where I have to hold up my hands and say "I don't know, let me get back to you on that".

But I can promise that I will listen.

That I will go on listening.

And that I will continue doing everything I can to support the single most important part of the public sector – our local councils.

Thank you.

[News story: New options for lodging evidence online will save customers time](#)

From:

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Customers can be more specific about the type of evidence they are lodging when they lodge it online to support a land registration application.

A recent update to the portal, our online transactional channel, allows customers to specify they are lodging the following types of evidence:

- Marriage Certificate
- Death Certificate
- Birth Certificate
- Probate.

Our customers asked us to make this change. They told us that when they lodged evidence online, they trawled the relevant drop down list for these specific options. Up until now, customers have been correctly selecting the generic 'evidence' option from the list, but only after they were satisfied there was not a more specific option on the list.

Making this assessment takes time so we expect the change to save our customers time, while it enables us to route their applications to the most appropriate caseworker.

Customers can still select the generic 'evidence' option if they choose to do so.

This change is one of a number of enhancements we are making to our online channels. We are improving them based on customer feedback.