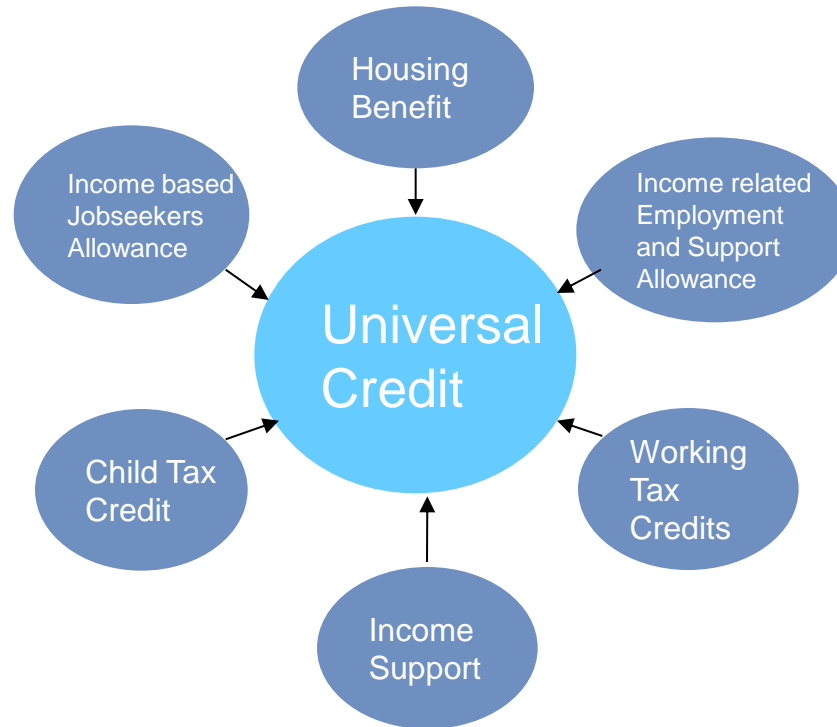


Universal Credit and rented housing

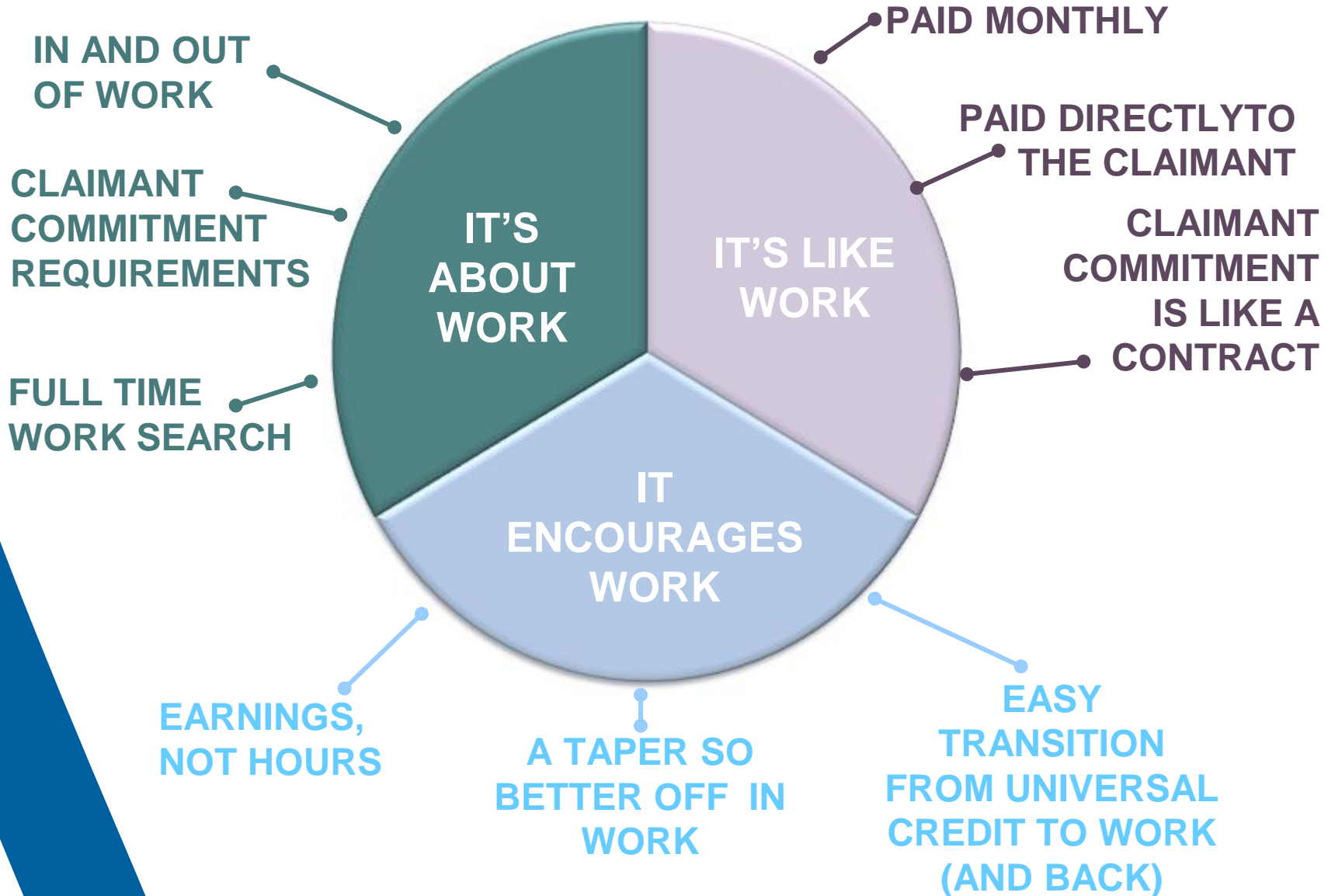
**Graham Roberts
Universal Credit Programme**

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?



Changes for claimants

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

Changes for landlords

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

Universal Credit claimant journey

I get information or advice about how to claim Universal Credit.

I receive a telephone call inviting me to attend an interview in the jobcentre.

I attend my interview at the jobcentre, taking along any paperwork that has been asked for. I sign my Claimant Commitment, which records the activities I've agreed to do in return for receiving Universal Credit.

I receive my Universal Credit decision letter. It tells me when I will receive my payments, and confirms what I need to do in return for getting Universal Credit.

I telephone the helpline if there is a change in my circumstances, including if I start work. My Claimant Commitment is reviewed and may be changed to take into account my new situation.

I make my claim online at GOV.UK. If I need help, I can telephone the Universal Credit helpline for assistance.

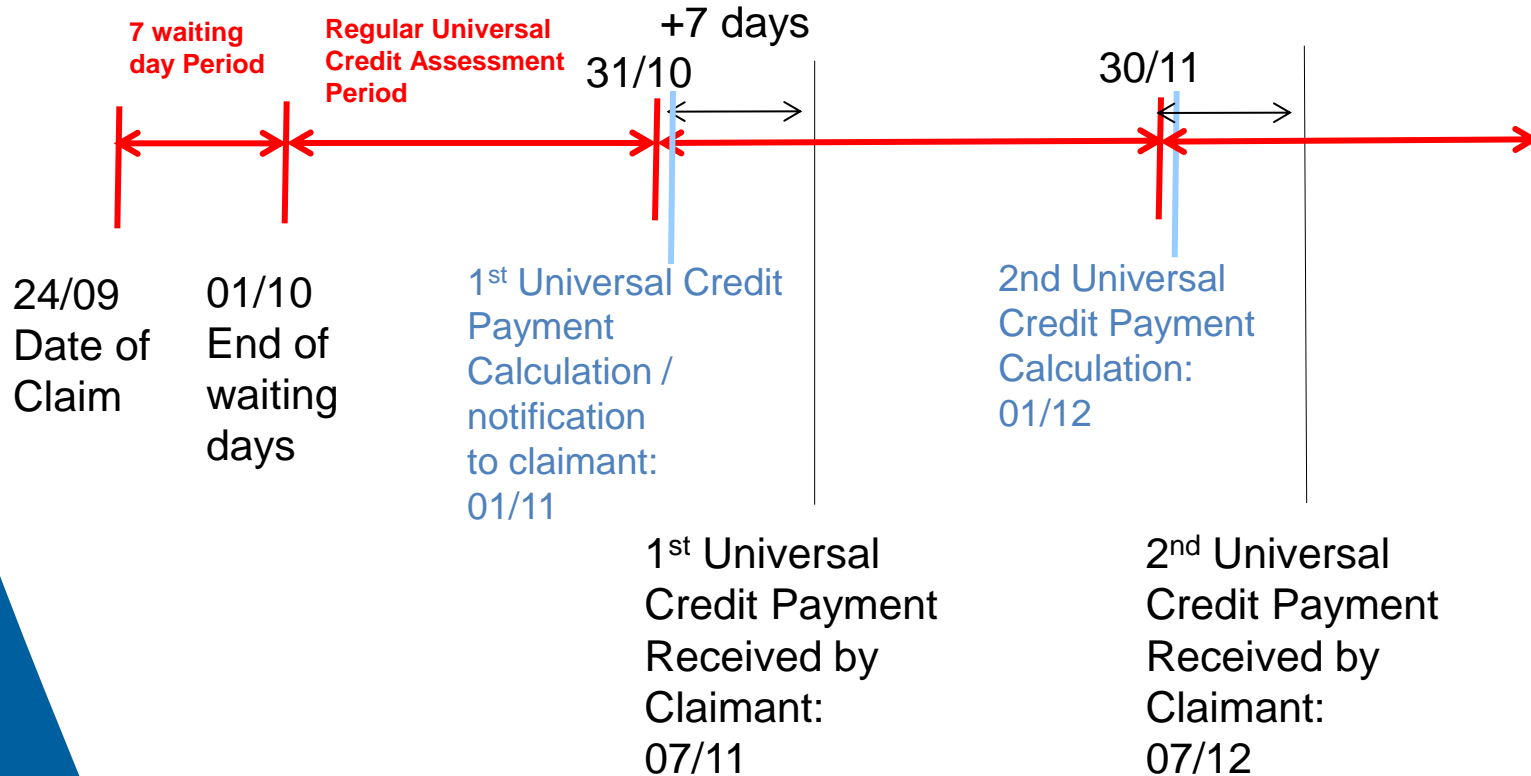
I receive an email (or text message if no email address) to remind me about my interview at the jobcentre.

I undertake my agreed activities. I can get advice on jobseeking, budgeting and going online from my work coach.

I regularly visit the jobcentre where my work coach and I discuss the actions we've agreed in my Work Plan.

If a change in my circumstances means my Universal Credit payments change, I receive a letter confirming the new details.

An example claim



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 - Money Advice

- Offered to anyone claiming Universal Credit and included as part of the work coach role
- Online budgeting tools for claimants who are able to self-help. Worked closely with the Money Advice Service to produce a range of products
- Money advice services offered via the LA using a mix of face to face and telephony support
- Longer term will be delivered via Universal Support – delivered locally through delivery partnership agreements

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

Alternative Payment Arrangements: consideration factors

Highly likely / probable need for Alternative Payment Arrangements
Drug / alcohol and / or other addiction problems e.g. gambling
Learning difficulties including problems with literacy and/or numeracy
Severe / multiple debt problems
In temporary and / or supported accommodation
Homeless
Domestic violence / abuse
Mental Health Condition
Currently in rent arrears / threat of eviction / repossession
Claimant is young: either a 16/17 year old and / or a Care leaver
Families with multiple and complex needs
Less likely / possible need for Alternative Payment Arrangements
Third party deductions in place (e.g. for fines, utility arrears etc.)
Claimant is a refugee / asylum seeker
History of rent arrears
Previously homeless and / or in supported accommodation
Other disability (e.g. physical disability, sensory impairment etc.)
Claimant has just left prison
Claimant has just left hospital
Recently bereaved
Language skills (e.g. English not spoken as the 'first language').
Ex Service personnel
NEETs - Not in Education, Employment or Training

Trusted Partners

- As part of our engagement with landlords we ran a **Trusted Partner proof of concept test** to explore if social landlords were able to recommend to DWP that an Alternative Payment Arrangement was appropriate for one of their tenants
- In live service at the moment landlords can only **request** an Alternative Payment Arrangement for rent arrears
- In this test social landlords **recommended** an Alternative Payment Arrangement to the Universal Credit Service Centre and for the purpose of the test it was implemented without challenge
- The test ran for 8 weeks and decisions on how findings will be taken forward will be communicated in the autumn.

Supported Housing

- Specified Accommodation is divided into four categories:
 1. Supported Exempt Accommodation
 2. Managed Properties
 3. Refuges
 4. Hostels
- Housing Benefit Circular A8/2014 – 28th March 2014

Supported Housing cont.

- In the case of UC claimants who are housed in Specified Accommodation:
 - Their housing costs will be met through Housing Benefit rather than Universal Credit and;
 - under UC regulations housing benefit for all types of Specified Accommodation will continue to be paid directly to the landlord and not to the claimant
- Local Authorities are the decision makers as to whether accommodation is classified as “specified” or not.



Any further questions?