

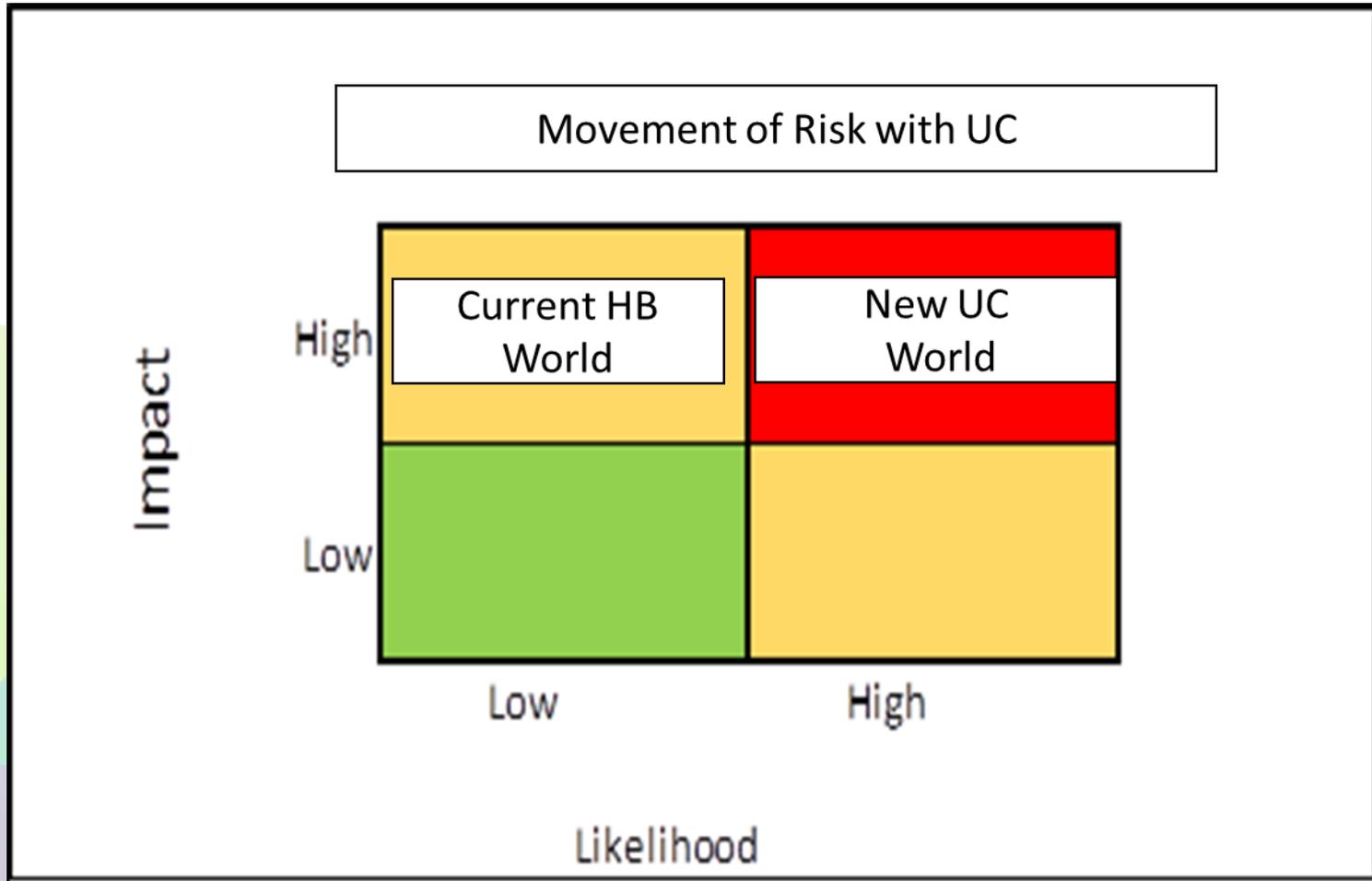


**Universal Credit Roll out
14th November 2017**

Background

- April 2015 - Universal Credit (UC) was rolled out to single new claimants in Neath and Port Talbot area - UC 'Live Service'
- Currently we are managing 220 UC cases.
- Full/Digital rollout (Natural migration) began on 4th October 2017 in both Neath and Port Talbot Jobcentres.
- Managed migration – expected July 2019 to March 2022

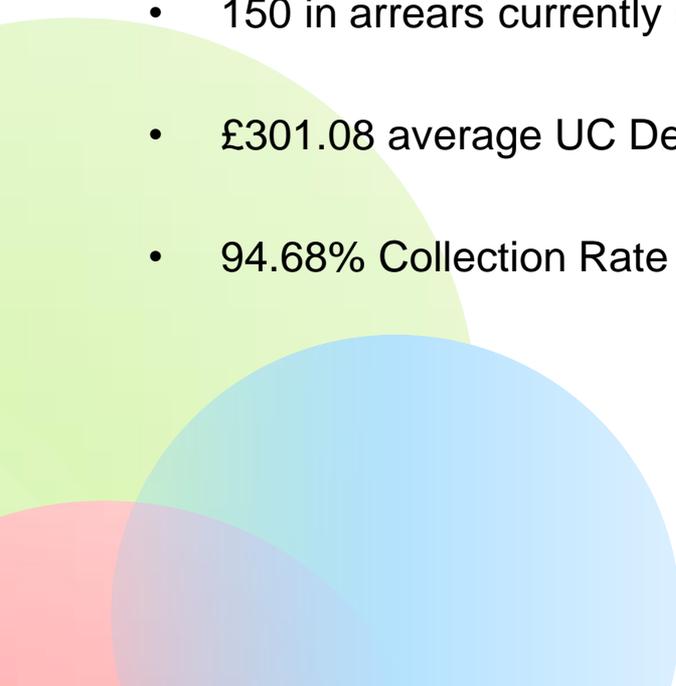
What does this mean for Tai Tarian



Experiences so far ...

- 296 known Tai Tarian tenant claimants (220 active with some tenancies ended and some closed their UC claims, with 184 of these where the UC team also manage the rent accounts for)
- 96 Alternative Payment Arrangement requests (APA) – 61 in payment. 50 requests since full service
- 17 Third Party Deduction requests – 3 currently in payment
- 76 claimants have received Personal Budgeting Support
- 13 claimants have received Digital Support
- 100 Food-bank vouchers issued (across 65 cases)
- The management of UC cases is extremely resource intensive. We were expecting between 50 and 100 per month from 'full service' yet in our first 6 weeks we received 147 email verification requests from the UC Service Centre!
- Tenants struggle with the process and require a great deal of support and assistance.

Rent arrears as at 8th November 2017

- 137 cases with rent arrears before claiming UC (across 204 current tenants on UC)
 - 150 in arrears currently (54 arrears arisen since claiming UC)
 - £301.08 average UC Debt
 - 94.68% Collection Rate
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How we started...

- 2014 - Tai Tarian set up a Supporting Sustainable Tenancies Project Review Team with one of its aims to understand Universal Credit; how it works; to develop procedures and processes; and to develop partnership working.
- Neath and Port Talbot area went UC 'Live Service' - April 2015 – single/JSA claimants; and 'Full Service' from 4th October 2017 which opens claims up to small families and disabled claimants.
- Measures put in place to help identify tenants who are UC claimants and training provided to front line staff.
- Triage system at first point of contact – assess circumstances, complete a risk assessment and make appropriate referrals.
- Process to respond to the UC Service Centre when required to provide rent and tenancy verification in order for rent to be included in the UC calculations.
- Alternative Payment Arrangements (Arrears and Tier factors – cases reviewed)

Development Work

- More proactive approach to new claimants and new tenants of Tai Tarian through a Risk Assessment and Affordability check with applicants.
- Cross team working through referrals to specialist benefit advisers and intensive housing management
- Performance monitoring – development working around monitoring cases and rent accounts.

- Funding

Personal Budgeting Support (PBS) - tenants supported by Tai Tarian, each referral being paid from LA using Department for Work and Pensions (DWP) funds

Assisted Digital Support (ADS) – To support tenants to claim UC online , agreement in place with LA using DWP funds

Organisational changes

- April 2016 development of the in house Universal Credit team, increased to 4 members of staff
- In December 2016 Housing Directorate underwent a restructure which saw the introduction of an Income team bringing together Rent collection, Financial Inclusion and Universal Credit teams. This has seen a more operational approach for the UC team.
- All tenants on UC are dealt with by the Universal Credit team with plans to train all housing front line staff and to develop procedures further.
- As more tenants become entitled to UC and as full roll out beds in it is planned that more staff will deal with UC cases following an initial triage and set up by the in-house UC team.

Trusted Partner (TP) Experience

- In February 2016 Tai Tarian was selected along with 19 other landlords nationwide to take part in trusted partner pilot with DWP.
- The aim was to understand the process whereby social landlords identified vulnerable tenants and applied for direct payment of housing costs known as an Alternative Payment Arrangement (APA).
- Under Trusted Partner rules, Tai Tarian have been able to apply for an APA without meeting the criteria of arrears or vulnerable tier factors.
- Introduced resettlement APAs to safeguard rent payments at the start of a tenancy.

Trusted Partner Evaluation

Top 3 “what went well”

- The ability to apply for Alternative Payment Arrangement (APA) when we identify a risk. More preventative than reactive measure. Timing.
- In house review of APA – Better position to review circumstances and pinpoint support or remove APA if appropriate.
- Working closely with the DWP/TP who listen individually and collectively to issues.

Top 3 “even better if”

- Split APA – 25%, 50%, 75% between Landlord and Tenant.
- Having an option to reduce Third Party Deduction to 10% - due to affordability.
- Development of data sharing processes and landlord portal.
- TPS pilot has ended however still operating as TP until landlord portal introduced.

DWP 15th September advised CHC on two major developments from October. UC Landlord Portal – rollout to expand to all social sector landlords and the intention to offer every social sector landlord opportunity to become a ‘Trusted Partner’ over time.

What next?

- Continue with phased roll out of new structure
- Finalise training of frontline staff and continue cross team working on issues around arrears and tenancy start and end dates.
- Continue to focus on the Pre Tenancy Process in terms of identifying UC cases. Refine our processes of Pre Tenancy work and detailed Affordability Checks
- Ensure staff are available to support tenants to keep their UC journals up to date.
- Consider training one of our Financial Inclusion Officers to provide debt advice.
- Further develop IT systems and arrears reporting
- Review of rent free weeks and rent in advance
- Collaboration – Presence in two Jobcentre plus centres once a week