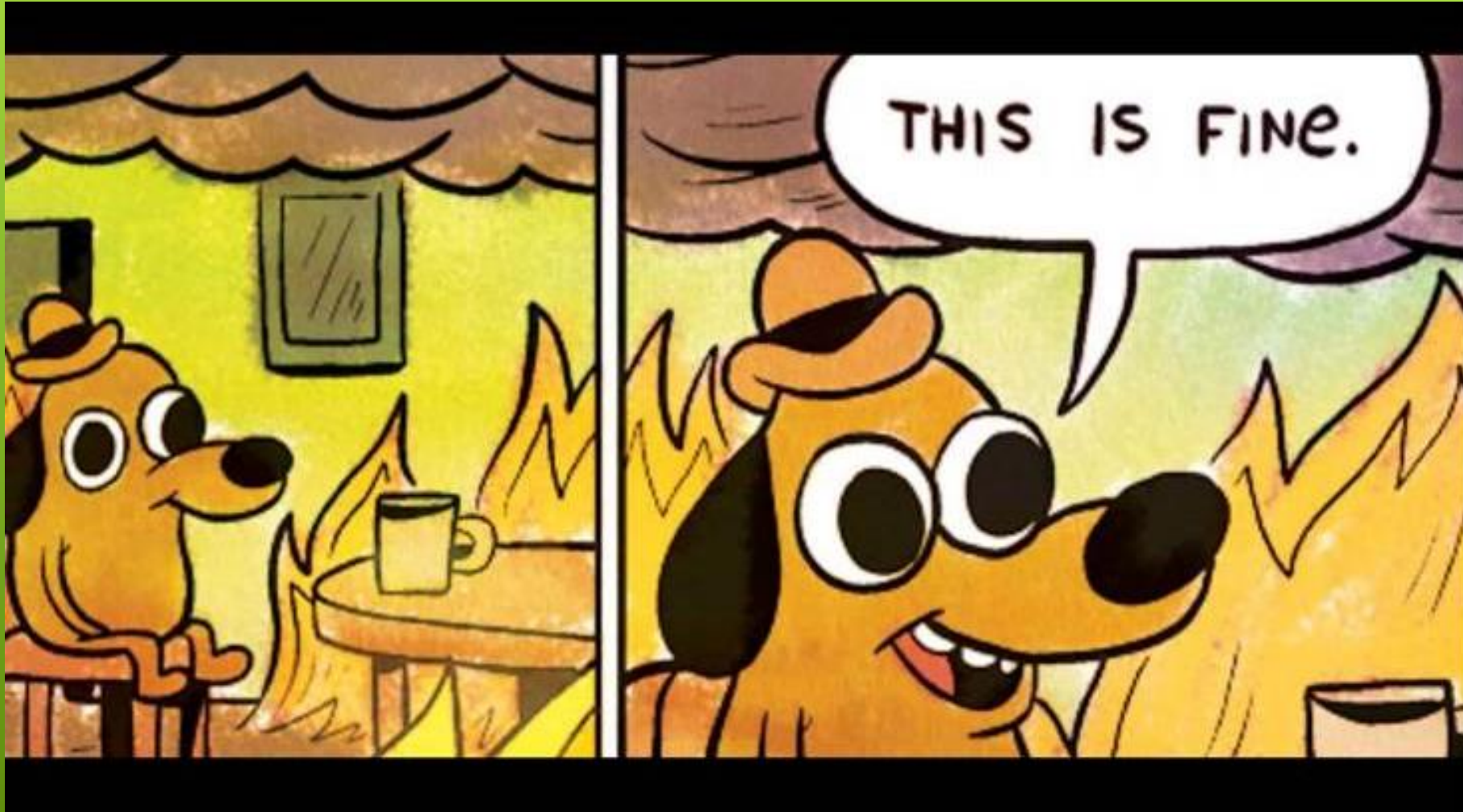


UNIVERSAL CREDIT

The Bron Afon Picture



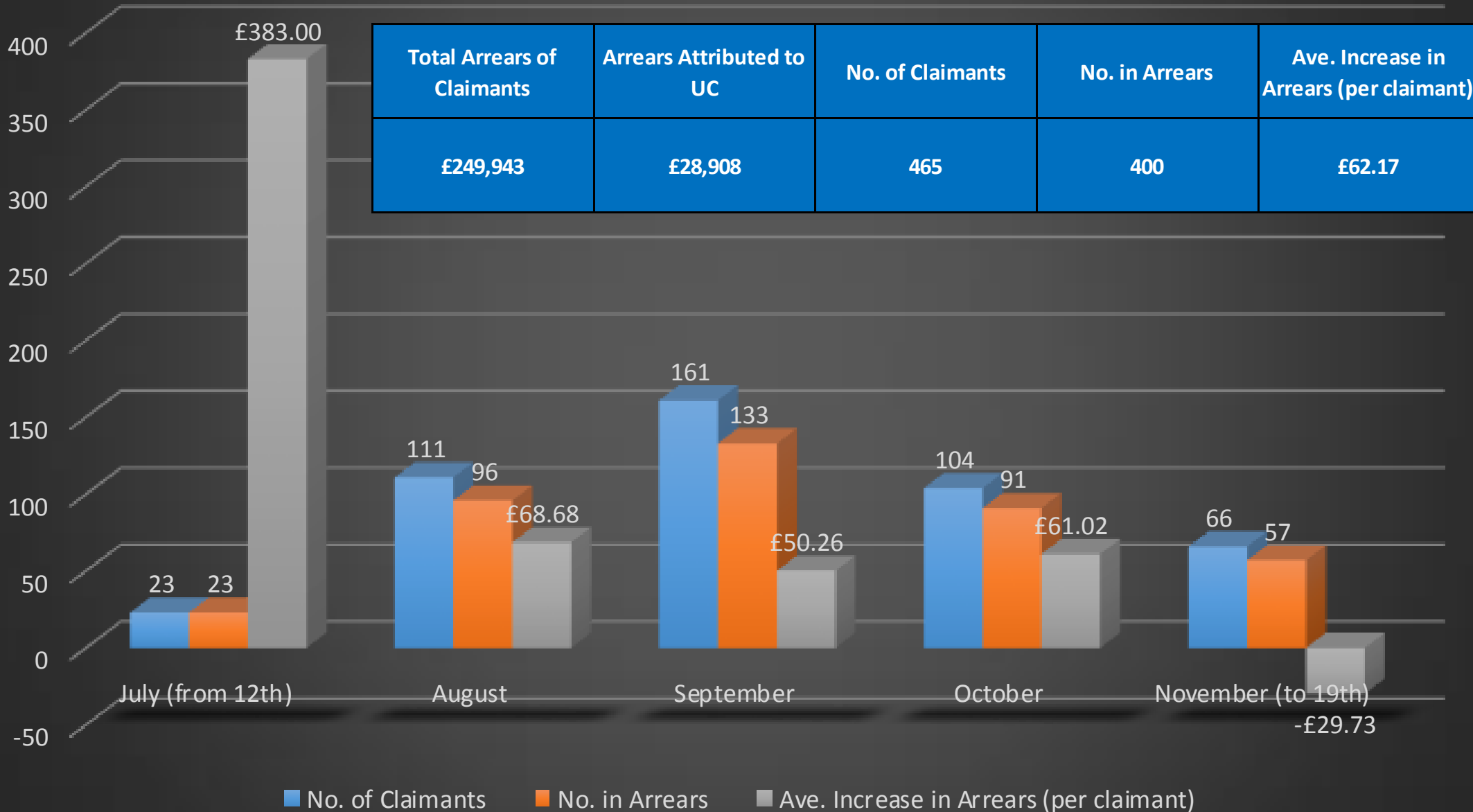


THIS IS FINE.


Arrears of UC Claimants




Monthly Comparison of UC Claims



WHAT HAVE WE FOUND OUT SO FAR....

- Most people do pay once they receive their benefit.
 - A lot of customers struggle to live and don't pay the correct levels of rent during the first 6 weeks.
 - APA's aren't always the best solution.
 - Building a relationship with those affected is important.
 - We need to encourage those not affected as yet to build up a "buffer".
 - We'll need to adapt how we deliver services over the next years.
- 

HOW ARE WE CHANGING?

- Re-allocating resources to have more of a focus on new UC claimants.
 - Fuller reviews for new UC claimants.
 - Using APA's as a last resort.
 - UC specific targets.
 - Continuing to raise awareness amongst customers and staff.
 - Gather a better knowledge of our customers so campaigns can be targeted.
 - Encourage those on HB to try to save and consider the future.
 - Maximising collections from other income streams.
 - Take calculated risks
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WOULDN'T IT BE NICE.....

- TPS & Landlord Portal
 - Monthly APA's paid MONTHLY
 - Rent Schedules accepted towards year end
 - DWP share who they'll be targeting next
 - Pressure on the UK Government forces them to reduce the "waiting period"
- 

QUESTIONS?

