



Mapping Landlord Customer Journey

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Universal Credit – the story so far



- Do any of your tenants receive UC?
 - Cardiff UC Snapshot 12th May 2016
 Caseload 1,072 of which 39.2% are in employment
 - National Position

 Caseload 262,728 of which 40% are in employment
- Roll out of the full service, what can you expect?
 - Started: November 2014 (pathfinder)
 - Expansion: May 2016 (scalability)
 - Expected Completion Date: June 2018
- Migration (transfer of legacy benefits) to Universal Credit
 - Expected Start Date: June 2018
 - Expected Completion Date: Autumn 2021

Mapping Landlord Customer Journey



- What is your experience so far of the service provided by the DWP?
- Why map your customer journey?
 - DWP is new to housing cost administration
 - UC replaces more than just Housing Benefit
 - Improve the service that you receive from the DWP
 - Safeguarding of tenancies
 - Maintain the LA's relationship with the PRS
 - Maintain the viability of Social and PRS business models

CAN YOU AFFORD NOT TO UNDERSTAND THE PROCESS?

- Estimated that over 8 million households UK wide will receive UC by Autumn 2021
 - Two thirds of Cardiff's population (241,000) are working age¹
 - 32,000 of these are claiming out of work benefits (5,300 Jobseekers)¹
 - 23,960 are claiming Housing Benefit (16,442 in the PRS)²
 - **20,000** in work families claiming tax credits³

¹Data extracted from www.ons.gov.uk July 2016 concerning data collated November 2015

 $^{^2\,\}mathrm{Data}$ from Cardiff Council caseload monitoring June 2016

³ Data extracted from HMRC statistics at <u>www.gov.uk</u> for April 2016

MAKING A UC CLAIM



- Claim must be made and eventually maintained online
- First payment will be received 5/6 weeks after the claim

How will I know if my tenant is on Universal Credit?

- Cancellation letter from the HB department
- Your tenant tells you
- The DWP write to you for evidence of your tenant's rent

CONTACTING THE UC SERVICE CENTRE



- UCSC 0345 6000 723
- All queries relating to UC
- Business as usual from PRS perspective

What information can I obtain regarding my tenant's UC claim?

- Data sharing
- Implied Powers and the Apollo List!!!
- Can discuss if tenant is present
- If in doubt request an Alternative Payment Arrangement (APA). DWP must make a decision on this
- Can obtain information regarding managed payment
- DWP flow chart for telephony agents

PAYMENTS OF UNIVERSAL CREDIT



Housing Costs paid to the tenant by default

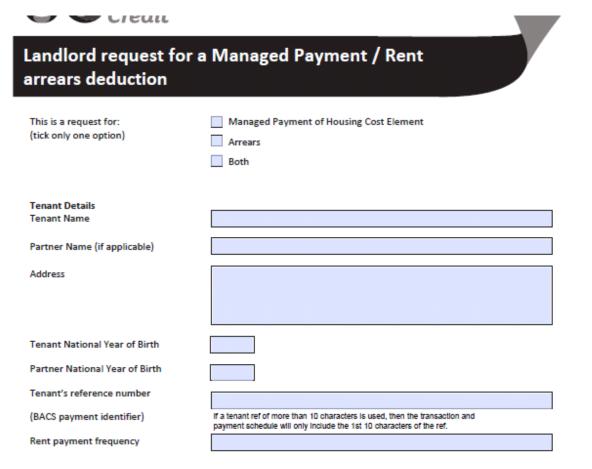
What if my tenant is in arrears or is vulnerable?

- Managed Payment to Landlord can be made where the tenant has:
 - Rent arrears equivalent to 2 months (Third Party Deductions can also be requested)
 - Arrears equivalent to 1 month where they have accrued due to housing costs not being handed over
- Managed Payment to Landlord could also be paid from day one in vulnerable cases either at the request of the landlord or the tenant

SAFEGUARDING RENT PAYMENTS



- UC47 APA Non-Secure form sent to
- o universalcredithousing.aparequests@dwp.gsi.gov.uk



SAFEGUARDING RENT PAYMENTS



• Tier 1 and Tier 2 Factors

Tier One factors – Highly likely/probable need for Alternative Payment Arrangements
Drug/alcohol and/or other addiction problems eg 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: a 16/17 year old and/or a care leaver
Families with multiple and complex needs
Tier Two factors – Less likely/possible need for Alternative Payment Arrangements
Third party deductions in place (eg for fines, utility arrears, etc)
Third party deductions in place (eg for fines, utility arrears, etc) Claimant is a refugee/asylum seeker
Claimant is a refugee/asylum seeker
Claimant is a refugee/asylum seeker History of rent arrears
Claimant is a refugee/asylum seeker History of rent arrears Previously homeless and/or in supported accommodation
Claimant is a refugee/asylum seeker History of rent arrears Previously homeless and/or in supported accommodation Other disability (eg physical disability, sensory impairment, etc)
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Universal Credit Calculation and Payments



- Maximum UC award is determined by household makeup
- Maximum Housing Cost element is set by the Local Housing Allowance rate in the PRS
- Housing Cost Contributions replaces Nondependant Deductions
- Deductions and Benefit Cap

How much will my payments be if I'm receiving direct payment?

- Will receive full housing cost element as long as UC payment is high enough
- Can receive 20% of UC Standard Allowance to repay arrears if granted Third Party Deductions

NEXT STEPS



- Work with PRS landlords to map experiences
- Advocate on your behalf
- Capture Learning Outcomes
- Feedback to the DWP
- Training opportunities on Wider welfare reforms and how they may impact on your tenants
- The role of the PRS landlord in the future
- Payment Synchronisation and Switchback projects

ANY QUESTIONS ??



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