



ARE YOU READY?



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

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

² Data from Cardiff Council caseload monitoring June 2016

³ Data extracted from HMRC statistics at www.gov.uk 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
- universalcredithousing.aparequests@dwp.gsi.gov.uk

Landlord request for a Managed Payment / Rent arrears deduction

This is a request for:
(tick only one option)

Managed Payment of Housing Cost Element
 Arrears
 Both

Tenant Details

Tenant Name

Partner Name (if applicable)

Address

Tenant National Year of Birth

Partner National Year of Birth

Tenant's reference number

(BACS payment identifier)

Rent payment frequency

If a tenant ref of more than 10 characters is used, then the transaction and payment schedule will only include the 1st 10 characters of the ref.



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)
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)
Claimant has just left prison
Claimant has just left hospital
Recently bereaved
Language skills (eg English not spoken as the 'first language')
Ex-Service personnel
NEETs – Not in Education, Employment or Training



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 Non-dependant 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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