

Universal Credit

Information for Private Sector Landlords

From **24 October 2018** Universal Credit full service goes live in Rushmoor. Universal Credit (UC) is gradually being introduced to replace a range of benefits and tax credits for people of working age. This means that from this date, most of our claimants will move across to this service, either when they make a new claim, or if they have a certain change in circumstances, unless they fall into what is classed as an exempt group. All other existing claimants will be gradually moved across by 2023.

This booklet helps private sector landlords understand the changes and how they can help their tenants prepare for direct rent payments.

It also explains what budgeting and payment support is available for tenants who may need help moving to the new system. This includes Alternative Payment Arrangements (APAs) if tenants are finding it hard to manage their UC payment.



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Q What is Universal Credit (UC)?

UC is a new benefit that merges six benefits into a single one. It is a benefit for anyone of working age on a low income; regardless of whether they are in work, looking for work, too ill to work, or caring for someone.

The amount a tenant receives is worked out each month and takes account of their income, rent, household and personal circumstances.

UC is for working-age tenants only. Tenants of Pension Credit age will continue to get Pension Credit and Housing Benefit. People can check when they will reach Pension Credit age by using the DWP's pension credit calculator www.gov.uk/state-pension-age

Features of Universal Credit:

- It needs to be claimed online
- Payment is normally monthly
- The payment, which includes housing costs, is normally paid directly to the tenant

Q Which benefits is it replacing?

It is replacing the following:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

All other benefits not included in the above list will continue to be paid as usual, such as Child Benefit, Local Council Tax Reduction, Carers Allowance etc.

Q When is it being introduced?

On **24 October 2018** for customers in the Rushmoor area. For a full breakdown of dates across Hampshire please visit www.rushmoor.gov.uk/universalcredit

Q Who can claim?

From 24 October 2018 all working age tenants, that make a new claim for one of the benefits listed on page three, will instead have to claim UC. For more information regarding what would initiate a new claim please visit www.rushmoor.gov.uk/universalcredit

Three exceptions to this include those living in supported accommodation or local authority placed temporary accommodation, and families with three or more children who will still have to claim Housing Benefit for help with housing costs. They will have to claim UC for help with their living costs.

Families with three or more children will also have to continue to claim the original benefits that are listed on page three, unless, they have been in receipt of UC at some stage in the previous six months.

How does a tenant make a claim for UC?

There are a number of steps involved in making a claim. The tenant will need to:

- Visit www.gov.uk/universal-credit
- Complete and submit an online claim form
- Phone the UC Service Centre on **0800 328 5644** within 28 days of submitting their online claim to arrange an initial evidence and claimant commitment interview
- The tenant then must attend their appointment, supply evidence and agree their claimant commitment - evidence will be needed to include proof of paying rent and evidence of current rent payable

The UC assessment date is usually one month from the date the claim is submitted.

Payment is made seven days after the assessment date (this is around five weeks after the online claim is submitted).



Is there anything a tenant has to do after they apply to receive UC?

Following their first appointment with the Jobcentre they may have to arrange further appointments with their work coach to focus on their work search. They can also upload information regarding their work search on their online journal.

The tenant will have to check their journal regularly and keep up with any to dos that are added. To dos are actions the claimant must take to complete and maintain their UC claim. A notification via text or email will be sent to the claimant to indicate there has been a to do added to their journal. They must keep up with their to dos or they risk not completing their UC claim and the UC award may be delayed.



What is their claimant commitment?

Their claimant commitment is the agreement tenants make with the Jobcentre to find work or increase their working hours. This is tailored to each individual claimant. To give you an idea of what this might be, a person that would have previously received Jobseeker's Allowance with no barriers to work would be expected to undertake around 35 hours work-seeking activity a week. However, a claimant that has limited capability for work would have their claimant commitment more focused on health and wellbeing.



I am concerned my tenants won't follow the necessary steps to complete their UC claim - how can I help avoid this?

An example of a claim for UC and the steps the tenant must take is available in this document – you can use this to help your tenants prepare and understand their responsibilities with regard to applying for UC. This is available on page six.



How will claimants receive help with housing costs under UC?

In the majority of cases, UC will be a single, monthly payment which is paid in arrears directly into the claimant's bank account, which means that claimants will be responsible for paying their rent, similar to the way they must manage their wage if they were employed.

UC payments are made up of different amounts (called elements) depending on the claimant's individual circumstances.

The housing element of the UC payment helps tenants with their eligible rent and service charge costs.

The DWP will, in the majority of cases, pay eligible housing costs directly to the claimant as part of the single UC payment.

When claims are for couples living in the same household, they will receive one monthly payment between them; this can be paid into a

joint account or a single account in either person's name.

Any other adults living in the same household who are claiming UC are paid separately.



You have a change in your circumstances, on or after UC full service has been introduced in your area, that means you need to make a new claim for Income Support, Employment and Support Allowance, Jobseeker's Allowance, Housing Benefit or Child or Working Tax Credit



Claim UC online - www.gov.uk/apply-universal-credit

UC will usually only be considered from the date you apply - **don't delay!** Apply online as soon as you have a change that means you need to make a new claim



Phone the UC service centre on **0800 328 5644** within 28 days to book your first appointment at the Jobcentre. This appointment will be to gather evidence to support your claim - the evidence required will be explained to you as part of your initial online application. You will also agree your claimant commitment with your work coach



Attend your first Jobcentre interview with your work coach and accept your claimant commitment



During this time you may be contacted by the service centre, who assess your UC award, or your work coach at the Jobcentre if there is anything else required in order to get your award in payment. They will contact you via your online journal. Videos available online will help you understand how the new online claim and journal work - visit www.youtube.com and search for "Universal Credit in Action"

Your UC statement is available on your online journal – this will show the breakdown of your award

← Date you claimed plus ONE MONTH

Your UC award is paid

← Date you claimed plus around five weeks

If you are unsure whether the change in your circumstances would mean you have to claim UC. Further information is available online

www.rushmoor.gov.uk/universalcredit

If you don't have access to the internet or need help applying – we can help! Visit us at the council offices, or the local libraries in Aldershot (109 High Street) and Farnborough (Pinehurst Roundabout) or Citizens Advice in Aldershot and Farnborough

Be prepared when you sit down to make your UC claim – you will need both yours and your partners national insurance numbers, your bank account and savings details, information about how much rent you pay, your landlord's name and address and phone number, information about any income you have, about any childcare you pay, about any other benefits you are receiving and your child benefit reference number – this is eight digits long and can be found on letters sent to you about Child Benefit and will begin 'CHB'. You can also find this on your bank statements

Your claimant commitment is the agreement you make with your work coach for you to take steps to find work and are specific to you

Private sector landlords

Q What does UC mean for private sector landlords?

The main change is that the DWP is responsible for deciding and paying support for housing costs to tenants. The other change to prepare for is currently local councils will provide information about a Housing Benefit claim with the tenant's permission. No information will be provided by the DWP to private landlords unless explicit consent is given by the tenant (see page 18).

Many private rented sector tenants already receive their Housing Benefit directly from the local authority and pay their rent to their landlords. This will continue under UC.

However, private sector landlords who currently receive a direct Housing Benefit payment from the local authority need to familiarise themselves with the changes and prepare themselves. For more information please visit www.gov.uk/universal-credit and click on the link "Universal Credit toolkit for partner organisation."

Q How will housing costs be worked out under UC?

For private sector tenants, their UC housing element will be whichever is lower out of their actual rent or the relevant Local Housing Allowance rate. For further information please visit www.gov.uk and search for Local Housing Allowance.

Q Will I know if a tenant is claiming UC?

Private landlords will not be notified by the DWP when a claim for UC is made.

However, if you have a query regarding a tenant being in rent arrears who you know has made a claim for UC, follow our guidance on pages 13 to 16. Similarly, if you have a query regarding a tenant you know is unlikely to pay their rent because they are vulnerable, and you know they have made a claim for UC, please follow our guidance on pages 13 to 16.

Q How will the DWP check rent and tenancies under UC?

The claimant must provide the appropriate evidence to support their claim.

Appropriate evidence can be a current tenancy agreement or rent book, or a letter from a landlord which must include the following information;

- Names(s) of all tenants on the tenancy agreement
- Property address
- Current rent and frequency (eg monthly / weekly)
- Landlord / agent's details (name / address)
- Landlord / agent's signature and date of signature

Preparing for UC

Q How can landlords help their tenants prepare?

Landlords can help tenants by encouraging them to:

Go online

UC is designed to be claimed online. However, if tenants don't have access to the internet or are not confident using a computer, we are happy to help. They can visit us at the council offices where we can support them to claim, or, if they are able to claim themselves, they can use our free internet access PCs to claim.

Open a bank account to receive payments

UC will usually be paid monthly in arrears, into a single account, so claimants will need to be able to set up direct debits or standing orders to pay their bills and rent.

Help the claimant verify their ID with the DWP prior to having to claim UC

This can speed up the time it takes them to complete an online claim and their first interview with the Jobcentre. They can do this by completing Verify which is the new government ID-verifying tool. An information video is available on YouTube - look for "Universal Credit in Action" and "Verify".

Prepare for the monthly payment

There are several tools available via the Money Advice Service (MAS) and a personal planner that they may find useful

www.moneyadvice.org.uk/en/tools/money-manager

There is a wealth of information available online regarding UC that can help you and your tenants prepare

Rushmoor Borough Council –
www.rushmoor.gov.uk/universalcredit

GOV.uk - look under "Universal Credit and rented housing guide for landlords"

GOV.uk for partner organisations - there is also a guide available on GOV.uk for partner organisations that you may find useful – look for "Universal Credit" and "Toolkit for partners"

YouTube - there are videos available that show the online claim process and guidance regarding other aspects of UC. Look for "Universal Credit in Action"

Money Advice Service (MAS) website - there is a guide for landlords available, look for "Universal Credit and information for landlords"

Paying rent

Q What can landlords do to ensure their rent is paid?

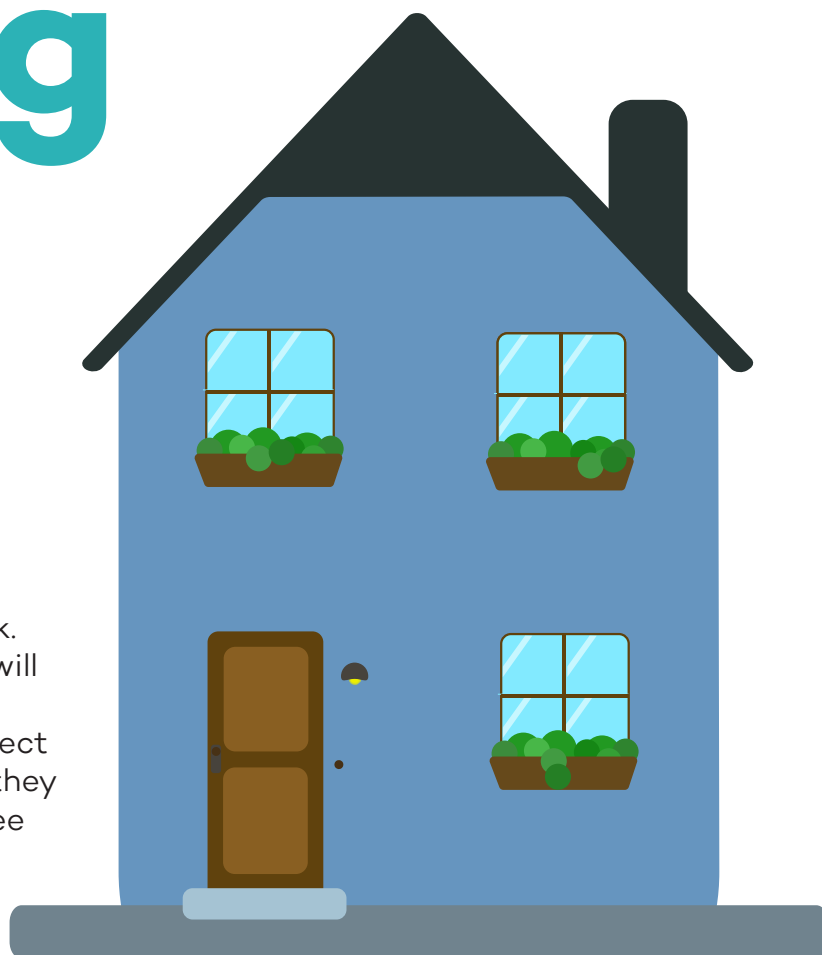
Tenants are expected, where possible, to arrange their own rent payments as they would if they were in full-time work. Landlords should think about how this will fit with their own payment calendars. If landlords have previously received a direct rent payment from the local authority, they need to speak to their tenants and agree arrangements for collecting rent.

Q If payments are made monthly, how will tenants pay their rent while they are waiting for their first payment of UC?

Many new claimants will be coming from work and so it is considered they will be able to support themselves in the first month using their final payment of earnings.

However, a tenant can ask for a UC new claim advance if they are in financial need and cannot manage until their first monthly payment. A UC new claim advance is for people who need money whilst they wait for their first payment (normally a wait of around five weeks). To be eligible for a new claim advance people must:

- Have made a claim for UC and the DWP believes that the claim is likely to be successful,



- Be considered by the DWP to be able to repay the advance within 12 months
- Show they are in financial need

To apply for a new claim advance, a claim can be made as soon as the initial online claim is made. Claimants can apply at the same time as their initial interview at the Jobcentre, or by putting a request on their journal or contacting the UC service centre on 0800 328 5644.

If the tenant is worried about managing whilst they wait for their first payment, they can receive personal budgeting support. This is available via the council or Citizens Advice and is tailored advice that can help them prepare for UC and to investigate ways to manage whilst they wait for their first payment. The council and Citizens Advice can help the claimant apply for a new claim advance, or APA.



What if my tenant is already in arrears with their rent or they are unlikely to pay their rent to me?

In some circumstances an alternative payment arrangement (APA) can be made and the housing element can be paid directly to the landlord. A request must be sent to DWP, and the tenant will then discuss the payment being paid direct to the landlord with their work coach. Full information regarding APAs if your tenant is in arrears is available on pages 13 to 16.



What else can landlords do to help their tenants manage their new UC payment and prioritise paying their rent?

MAS has a page specifically designed to help tenants that are moving across to UC to manage their finances

www.moneyadvice.service.org.uk/en/categories/universal-credit

Highlighting the availability of personal budgeting support to your tenants who claim UC will help them manage the change to monthly payments, apply for advance payments, APAs and DHPs. Please see page 19 for more information.

We have included a “Lessons learned and good practice” page within this leaflet where a landlord from another area, who has had several tenants move over to UC, has shared his experiences. Please see page 22.

Calculating rent and UC

Q How will monthly rent be calculated if a claimant's rent is paid weekly?

UC is paid monthly. Weekly rents are calculated using the formula: weekly rent multiplied by 52 and divided by 12.

Q What about other payment frequencies, for example, four weekly?

Other payment frequencies are calculated as follows:

- Four-weekly payments are multiplied by 13 and divided by 12
- Three-monthly payments are multiplied by 4 and divided by 12
- Annual payments are divided by 12

Q What is an assessment date and assessment period?

Each UC claimant has an 'assessment date' and a 'payment date'. These are set when the claim is first made. The customer's circumstances at the assessment date (total amount of the claimant's income/earnings during the assessment period and rent liability on the assessment date) are used to work out their UC entitlement for that month. The payment date will be seven days after the assessment date.

For example: if their first claim date is 11 December. The assessment period is 11 December to 10 January and the assessment date is 10 January. The payment date is seven days later on 17 January. Their UC award is then re-assessed on the 10th of the month thereafter and paid every 17th of the month. The re-assessment will take into account any wages actually received during the month up to the assessment date and any changes in circumstances notified during the same period.

Claimants with regular earnings will see a regular UC payment each month but claimants with fluctuating earnings will see UC payments vary. This is because the total earnings received within the month that ends on the assessment date (the assessment period) will be considered in the calculation of the award. A higher amount of earnings received in an assessment period will reduce the award. Similarly, a lower amount of earnings received may increase the award.

Weekly paid customers will find that UC in some months is worked out on four weeks wages and in other months on five weeks wages. There is a guide available online that explains this well. Visit GOV.UK and look for “Different earnings patterns and your payment” under Universal Credit.

Although UC awards will vary each month if earnings vary each month, or the claimant is paid weekly, the total income received by your tenant will include the earnings plus the UC award. The tenant must consider their complete income for the month to include both their UC and earnings when budgeting for household bills including rent.

What happens if my tenant changes address?

When a claimant on UC moves they will need to notify the DWP of their change of address, the date they moved and also their new eligible rent.

Although UC payments are calculated in assessment periods, it is the rent cost on the assessment date that is used to work out the housing element.

Customers who change address during an assessment period will have their housing costs worked out for the whole of the assessment period based on their new rent.

For example, a tenant moving from a social sector tenancy to a private sector tenancy at a higher rent in the third week of their assessment period, will have their UC for the whole of the assessment period based on the higher rent. Similarly, if a tenant moved to a lower rent, UC would be based on the lower rent for the whole of the assessment period.

What if an alternative payment arrangement had been in place when my tenant moves address?

Following the change of address any APA that is in place, including a managed payment to the landlord, will be reviewed by the DWP and either stopped or continued, according to the claimant’s circumstances.

If the managed payment does continue, and the tenant is now renting from a different landlord, the former landlord would NOT receive any UC money in respect of the rent due to them within the monthly assessment period that the tenant moves. This is because the award and payment for that period is based on the claimant’s circumstances at the end of their monthly assessment period, at which point they were living in the new property and renting from a new landlord.

If this occurs you will have to discuss the final payment of rent with your tenant, and the tenant will be responsible for splitting their UC payment to pay the remaining rent that is due to you.

If you have an alternative payment in place with your tenant, and they move out, you should notify the DWP service centre by ringing **0800 328 5644**.

I'm worried my tenant won't pay their rent – they have rent arrears



What happens if a tenant gets into arrears or has rent arrears when they claim UC?

The DWP expects landlords to follow their usual rent collection practices. However, if the claimant is unable or unwilling to resolve a payment issue that puts them at risk of eviction, the DWP can assist landlords by considering if a managed payment to the landlord (APAs) is appropriate. There is a useful guide on APAs available online. Visit GOV.uk and look for “Alternative payment arrangements”.

When arrears reach the equivalent of one month's rent, the DWP will review the situation following notification from the claimant or the landlord. At this point the DWP can offer the claimant budgeting support and may decide to pay the rent directly to the landlord.

When arrears reach an equivalent of two months' rent, the landlord (or the claimant) can ask the DWP to consider if an APA would be an appropriate course of action, and with evidence of the rent arrears an APA can be put in place.

Landlords need to complete and return a 'Landlord request for a managed payment/ rent arrears form' available on the DWP website. Please see the guide to requesting an APA on page 15.

If your enquiry is urgent, you can contact the local landlord single point of contact, sometimes called a landlord liaison officer, at the Jobcentre – contact details are on page 27.

These measures are intended to help avoid the build-up of excess levels of rent arrears and reduce the risk for landlords.



Can any claimants have their rent paid directly to their landlord from the start of their claim?

When a claim for UC is made it will be decided if a claimant needs support with budgeting. This may include putting in place an APA where significant support needs are identified. In these cases DWP staff will consider information from tenants and landlords before making a decision. At this stage they will also talk to the claimant about whether they consent to the APA being put in place.

The guide to requesting an APA includes how to notify DWP of concerns regarding rent arrears and other issues, that mean a tenant is unlikely to pay rent. This will help the DWP consider whether an APA is appropriate. Please see page 15.



Is there anything else I can do to help reduce the risk of rent arrears?

Please see our “Lessons learned and good practice” information on page 22, where a landlord from another area, who has had several tenants move over to UC, shares his experience and offer any useful advice and tips to other landlords.

I'm worried my tenant won't be able to manage

Q My tenant is vulnerable and unlikely to manage their rent – what can I do?

The DWP expects landlords to follow their usual rent collection practices when UC is claimed, however they appreciate there are some circumstances where a tenant is unlikely to manage their monthly payment. They have created tier one and tier two factors to help highlight circumstances where a claimant may be unable to manage their monthly payment. A full list of the factors is available online. Visit GOV.uk and look for APAs, the “Personal Budgeting Support and Alternative Payment Arrangements” guide contains a full list of the factors.

It is important to highlight any issues you feel your tenant faces with managing their monthly payment to the DWP. Highlight the tier factor you feel describes the tenant's circumstances. If the DWP agree with the barriers faced by the tenant they will consider a managed payment to you. This is one of the APAs and will mean you should receive payment of the housing element, direct to you.

A guide on requesting APAs is available within this document, which includes how to notify DWP of concerns regarding rent arrears and other issues that mean a tenant is unlikely to pay rent, this will help them consider whether an APA is appropriate. Please see page 15.

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Q Is there anything else I can do to help?

Please see our “lessons learned and good practice” information on page 22.

APA guide

Including advice on notifying the DWP of a reason the tenant is unlikely to pay rent

My tenant is in arrears or unlikely to pay rent (the reason why relates to the tier one or tier two factors highlighted on GOV.uk)

Apply for an APA using the **“secure”** UC47 form – available online . Visit GOV.uk and look for landlord request for managed payments

Complete the form and ensure you highlight the tier one or tier two factor in the box marked “Use this to tell us why you have requested a managed payment if not due to rent arrears”

Post the completed form to the address shown on the form

*This is because the form contains sensitive data regarding the tenant that the DWP do not want you to share via email

Encourage the tenant to log on to their UC journal and add a note to highlight they are unlikely to manage their rent and the reason why (ensuring this highlights a relative tier factor). They can also mention this at the work coach interview – you can provide them with a letter with evidence if they agree to take this along.

Apply for an APA using the **“non secure”** UC47 form – available online. Visit GOV.uk and look for landlord request for managed payments

Complete the form

Email the completed form to the email address shown on the form

You will now need to let the DWP know there are circumstances that mean the tenant is unlikely to pay rent. You will need to highlight one of the tier one or tier two factors to DWP.

Encourage the tenant to log on to their UC journal and add a note to highlight they are unlikely to manage their rent and the reason why (ensuring this highlights a relative tier factor). They can also mention this at the work coach interview – you can provide them with a letter with evidence if they agree to take this along.

Continued

SECURE FORM BY POST

You will receive a notification by email to let you know if the APA request has been successful or unsuccessful

If **unsuccessful** you will not be given the reason why as this is sensitive information and the DWP are unable to share this

NON-SECURE FORM BY EMAIL

You will receive an email acknowledgement to let you know the UC47 form has been received

You will receive a notification by email to let you know if the APA request has been successful or unsuccessful

If **unsuccessful** you will not be given the reason why as this is sensitive information and the DWP are unable to share this

What should I do next?

If you are particularly concerned about a case, and you feel the tenant will not be able to manage, or they are at threat of eviction, you can speak with your local landlord single point of contact, sometimes called the landlord liaison officer, who is based at your local Jobcentre. Contact details are on page 27.

You will need to communicate with your tenant to ensure they understand their rent element will be included with the UC award they receive and that it is their responsibility to pay rent.

See page 22 for further information on actions you can take when you have a tenant that is unlikely to pay rent. A landlord from an area that has already gone across to UC has shared his experiences with tenants and shared some of the procedures he has developed to help mitigate some of the issues he has faced.

*** This guide has been developed to help you look at ways you can apply for an APA should your tenant be unlikely to pay rent or have rent arrears. It is important to remember the ethos of UC and that it has been introduced to encourage claimants to manage their monthly UC payment the way people do when they are in work. APAs are part of UC to ensure those that have complex needs or have created rent arrears are not put at risk of losing their home. This guide has shown you examples of how you can share important information with the DWP to help them award an APA where appropriate. It is not exhaustive and there will be other ways you can share this information. Where possible information should be shared via the claimant's online journal. If you are in a position to work with your tenant and highlight this, information will be shared with the DWP in the most efficient way. You can also call DWP on 800 328 5644 to notify them of any concerns that you may have about a claimant's financial capability***

Third party deductions for rent arrears

Q Can rent arrears be recovered from claimants through a deduction to their UC?

Yes they can. In some cases the tenant may have to consent to this deduction. This would usually be where the total amount of third party deductions from the UC award exceeds 25%. More information can be found online. Visit GOV.uk and look for "A guide for landlords - rent arrears and service charges."

Q Is there anything that must happen before the deduction is considered?

You must have made reasonable steps to try and recover these arrears via your usual procedures before submitting a request for a third party deduction.

Q How much will be deducted from my tenant's UC award, and paid to me?

The amount you can receive through third party deductions for rent arrears varies. It can be anywhere between 10% and 20% of your tenant's personal allowance. The rate used will depend on their circumstances. Only the claimant can request a change to the percentage rate by contacting the DWP.

Payment will be made into a nominated bank account every four weeks in arrears. It may take up to six weeks before the first payment is received.

Q How long will the deduction be taken and paid to me?

The deductions will continue to be taken for as long as UC is in payment at their current address, of which you are the landlord, and they remain in arrears.

Authority to discuss UC with DWP

Q Can my tenant give me authority to discuss their claim with DWP - like we have with our local authority?

No. UC is designed to place responsibility on the tenant to manage their claim, their award and rent responsibility.

DWP appreciate there are some claimants that may not be able to manage aspects of their claim without support from other organisations, family, friends or their landlord. However, if the tenant would like

to enable their landlord to discuss their UC with the DWP they cannot simply supply an authority letter to last the duration of their claim.

To ensure customers with complex needs can still receive the support they require from third parties, DWP have introduced “explicit consent.”

Online explicit consent

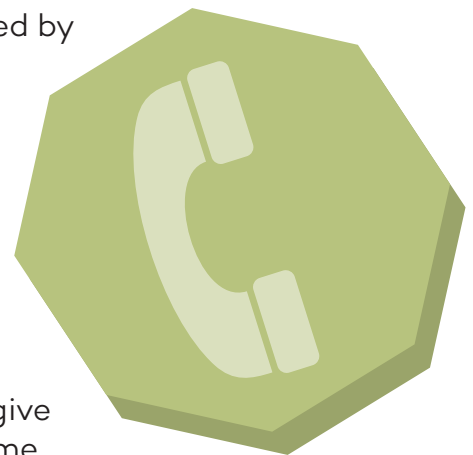
The tenant is able to authorise a person to discuss their claim with DWP for short periods of time to cover specific issues, queries and concerns regarding their claim. To do this they should use their online journal or discuss this with their work coach, they must name the person they would like DWP to discuss their claim with, and highlight the aspect of their claim they allow DWP to discuss.

For example if the customer has complex needs and they believe there is something wrong with their housing element, they can write on their journal that they give consent for DWP to discuss this with their landlord and give the landlord’s name. This authority will last as long as that concern or query lasts which is likely to be one assessment period (one month).

Telephone consent

If the tenant is with you, they can call DWP and tell them they are happy for their landlord to discuss their housing element and pass the phone to you to discuss this with DWP.

If the tenant is not present a three-way telephone conversation can be initiated by the DWP. The tenant must still advise the DWP that they give consent for their landlord to discuss their housing element and give them your name.



Budgeting support

Q What support is in place to help tenants with budgeting?

A number of safeguards are in place to support tenants and help them manage their money when they claim UC. Personal budgeting support is offered to claimants when they first move onto UC. The claimant's work coach will talk to them about how they feel they will manage with the change to a monthly payment. The support they offer can be general money advice, and raising awareness of online tools, or it can be tailored advice that is delivered by Citizens Advice.

If tenants are worried about how they will manage on a monthly basis, MAS has a wealth of information available online. Visit www.moneyadvice.service.org.uk and look for "Budgeting and money management."

The personal budgeting support delivered by Citizens Advice can be arranged via a discussion with the claimant's work coach as mentioned above, but can also be initiated via self-referral. The tenant can visit Citizens Advice to arrange a budgeting support session.

APAs are available in some circumstances for claimants who genuinely can't manage their monthly payment. This might mean having a managed payment made to their landlord, a split payment, or a more frequent payment. Information is available online. Visit GOV.uk and look for "Personal Budgeting Support and Alternative Payment Arrangements."

Q What budgeting support is available from DWP and how do claimants access this?

Personal budgeting support can be offered to anyone claiming UC, at any stage in their claim.

Many claimants will be able to help themselves through online budgeting support services that are already available, but the DWP will help any claimants who have a clear need for more intensive support. Rushmoor Borough Council and Citizens Advice are working with the DWP to offer this support for anybody who needs it.

Q Can a claimant have their UC paid more frequently than once a month?

More frequent payments (fortnightly) are one of the APA options that will be considered if a claimant is having difficulty budgeting. The claimant should raise this on their journal and speak with their work coach. They should also be offered personal budgeting support.

For more information visit GOV.uk and look for 'Personal budgeting support and Alternative Payment Arrangements.'

Assisted digital support

help to make and maintain a UC claim

Q What should my tenant do if they do not have access to a smart phone, tablet, computer or the internet?

The UC claim should be made online. If the tenant is able to use online services themselves they can access PCs at Rushmoor Borough Council and Aldershot and Farnborough libraries.

Q What should my tenant do if they need support to get online and claim?

If they are able to claim online, and maintain their claim online with some support, Rushmoor Borough Council is happy to help. They can visit us at the council offices.

If your tenant would need extensive support to claim and maintain their claim online, and support from Rushmoor Borough Council, or a friend or family is not a reasonable option for them, they can make a claim over the phone. They would need to call **0800 328 5644**.

Q What should my tenant do if they don't have an email address?

Your tenant will need an email address to apply for UC. This will enable the DWP to send alerts regarding their online journal activity to your tenant. If they don't already have an email address they will need to get one. There is a handy guide to opening an email account available within the FAQs on Rushmoor's UC page, should they be worried about opening an account. Unfortunately we do not have the facility to do this at Rushmoor.

Discretionary Housing Payments (DHPs)

Q What are DHPs?

DHPs are payments that can be made by your local authority to a tenant that is in receipt of Housing Benefit or the housing element of UC to help with shortfalls in rent, rent arrears, rent deposit and other lump sums that are related to a housing cost.

The tenant must apply for the payment and each application is assessed based on that tenant's unique circumstances.

The aim of DHPs is to help tenants that require extra financial assistance and need help with housing costs.

Factors that are considered, when assessing a DHP, include whether the person is at risk of homelessness, whether there is a need for them to stay in their current property, or whether they would benefit from assistance to move to a more affordable property. This list is not exhaustive.

Q How long will a DHP be paid for?

A DHP is usually a short-term award, however, it is often paid for the period in which the assessor believes the applicant needs to move into a position where they can afford the rent shortfall within their own budget, or they move to a more affordable property.

Q How does my tenant apply for DHP?

They will need to apply online, visit the council offices or go to www.rushmoor.gov.uk/article/3895/Types-of-benefit-available where a form can be downloaded. Alternatively they can contact the benefits team on **01252 398 914**.

Q If my tenant is awarded DHP, are there any steps they will have to take in return?

Usually, yes. A DHP is usually awarded alongside advice and information to help the tenant move into a situation where they can afford the shortfall within their own budget. This can include advice, such as speaking to Citizens Advice regarding any debt and money management assistance, the assessor sees as appropriate.

Q Their UC housing element or Housing Benefit is paid direct to me, will their DHP be paid to me too?

Yes, but there may be some circumstances where this is not appropriate. In most cases, the DHP will be paid to the same person that receives the Housing Benefit or housing element of UC.

Q My tenant's housing element hasn't been paid yet, can they apply for DHP?

Yes. The application can be provisionally assessed on the assumption that housing element will be awarded. However, DHP will not be paid until the assessor has evidence the UC award containing housing element has been granted.

The landlord experience

lessons learned and good practice

We found information from another council which asked one of its landlords to share his experience of UC. He was asked a series of questions about how UC has affected him, and if he could share information about the work he has put in to make it work for him.

Q **Knowing what you know now, how might you prepare yourself and your organisation differently for UC full service implementation?**

I would send a letter to tenants to briefly explain UC, how the system works, and ultimately underline that they will receive the housing element directly to them, and that rent must be paid to us as landlords or they will face eviction.

I would encourage them to make their UC claim as soon as possible. This benefits both parties; from experience, backdated payments in UC are difficult to receive.

If tenants are unsure of how to claim and need support, I would ensure that they are aware they can visit the local council offices for assistance as there are staff trained to help them.

I would communicate with the tenant and ask for regular updates on the progress of their claim and likely payment dates. I wouldn't let things slip and risk the process ultimately taking longer than necessary and rent arrears being accrued.

I would get to know what information is available via their online journal, and talk to my tenant about sitting with me to view their journal, so we can discuss rent payments and investigate issues regarding late payment together, with their consent. I now know just how much information is logged on the journal and how useful it is if my tenant sits with me and logs on to discuss issues with the payment and possible suspensions etc.

If I let to a tenant I knew would be claiming UC, I would consider increasing the rent deposit to one month's rent, and rent in advance to two months, if possible.

If I thought my tenant was unlikely to be capable of managing the claim, and the claim process, I would offer to help them set up their claim and to accompany them to their meetings with the Jobcentre.

UC payments on the first run take around five weeks to be paid. I would be prepared for this. If the tenant then falls two months in arrears with rent I would serve notice immediately. This makes the tenant aware of my intentions and also highlights this to UC. I would attach an accompanying letter with the notice, and rent account statement, and encourage the tenant to take this with them to the Jobcentre urgently, and speak to their work coach about an impending eviction.

Q In what ways have you developed or changed your operating processes to take account of the way UC full service works for you and your tenants?

I have started using letters throughout the stages of UC, from set up to when things potentially go wrong, with my tenants, to encourage them to take the actions necessary to ensure UC, and rent, is paid.

The letters I have used are:-

- A moving onto UC letter
- A vulnerable person UC Jobcentre form
- APA request when two months in arrears

The aim of the moving onto UC letter is to raise awareness of the process and tenants responsibility to pay rent - highlighting

they will have to wait five weeks for their first payment and that it is important to prioritise their rent otherwise they risk losing their home.

The vulnerable person UC letter is a template form to highlight the tenants vulnerabilities - matching the tier one or tier two factors as defined by DWP. The letter is given to the tenant once complete and taken along to the work coach interview.

The APA Request for rent arrears letter is a letter to the tenant if they reach two months rent arrears. It highlights the fact a section eight notice has been served and encourages the tenant to take the notice and letter to the Jobcentre to request direct payment of future housing element to the landlord.



Have any of these developments or changes worked particularly well?

Yes, all the letters are regularly used and have helped tenants understand the process and their responsibilities.



Anything you would particularly like improved?

I would like to see greater improvement in work coaches identifying vulnerabilities and encouraging APAs where this could avoid a build-up of rent arrears and a risk of eviction. It would be beneficial for landlords for the APA to be enforced if it is in the interest of helping the tenant retain their tenancy. I would like to see the Jobcentre put more emphasis on the fact the claimant must pay their rent out of the total UC award, and be given more awareness of how the award is comprised.



What have been your greatest challenges since going live with full UC?

Dealing with the data protection side and not having a person to talk to when issues arise with APA requests and payments.

Understanding the APA request route, especially when using the non-secure email route, and how best to ensure all the information required to support the request is shared with the DWP. We have developed a practice where we will accompany the tenant to the Jobcentre, if they agree to this, to highlight the reasons an APA would be appropriate, the work coach can escalate this. But we have had mixed results.

DWP identifying claimants with complex needs. This has improved, and we have developed practices to try and overcome



this. However, without intervention from us, we felt the work coach may not always identify a person as vulnerable.

Sometimes a payment will show as paid to the landlord on the tenant's journal and we have had to wait to actually receive the payment. We have learnt that this is due to the third party payment system and could be an error with those cases, however we have built a relationship with our local council and with the DWP partner manager that has helped us understand why this has happened and enabled us to escalate this issue within the DWP.

Ultimately, UC can be difficult for smaller landlords or those landlords who work full time and do not have the support. But, I would say this is why it's best to build relationships with local authorities and they can educate us on these types of policy changes like UC implementation and help when things go wrong, where necessary.



Have you been able to overcome these, and if so how?

We have developed our own practices to try and ensure all factors that mean an APA would be appropriate are included in the decision making by DWP. We use the letters and will accompany tenants to their work coach interview where appropriate and necessary.

We have developed our own practices to try and ensure the DWP recognise a claimant has complex needs and perhaps is unable to manage their UC award – using our letters and accompany tenants to their work coach interview where appropriate and necessary.

When errors occur with some cases, building a good working relationship with our local council and local DWP representative has helped understand why an issue has occurred and also escalate the issue with the DWP.



What aspects of UC full service do you feel have worked particularly well?

The third party telephone conference call has been useful in helping us discuss awards with the DWP, when a tenant agrees to this (further information regarding third party telephone calls is available on page 18).

The ability to recover rent arrears from a tenant's UC award has been particularly useful (further information regarding third party deductions for rent arrears is available on page 17).

UC has been proven to get more people into work, those with the ability to work. We have seen this with a few of our tenants.

Is there any other support available for my tenant and me?



Is there any other support available locally that can help my tenant prepare and manage the change to UC?

Yes. In Rushmoor there are several organisations that offer support to tenants, those at risk of homelessness, those that have a housing related issue and those with complex needs.

All Jobcentres in the area will have customers with a complex needs plan, and they are focused on putting the customer at the heart of everything they do. They will have an officer dedicated to helping customers with complex needs and they also have disability employment advisers whose role is to work with work coaches to promote engagement and activities that will help improve a customer's health and wellbeing.

If your tenant visits us for assisted digital support (see page 20) we will be able to offer advice on local advice and support organisations that will be able to help them.

We have included a list of organisations below and information on the services they provide.

Citizens Advice

There are two Citizens Advice branches that cover the Rushmoor area. They can offer advice on a wide range of issues and will always focus on addressing the underlying route cause rather than the presenting issue:

Aldershot Citizens Advice

35-39 High street, Aldershot

Phone 0344 411 1306

Or visit

<http://citizensadvicerushmoor.org.uk>

Farnborough Citizens Advice

Elles Hall, Meudon Avenue,

Farnborough

Phone 0344 411 1306

Or visit

<http://citizensadvicerushmoor.org.uk>

The Vine Centre

33 Station Road, Aldershot

Phone 01252 400196

Or visit www.thevinecentre.org.uk



I have followed steps to try and ensure my tenants rent is paid and they can remain in their home but unfortunately I have had to serve notice to evict – can anyone help them?

Yes. The introduction of the Homeless Reduction Act from April 2018 means we are working with customers to try and prevent homelessness. If you serve notice to your tenants, you can notify our housing options team who will work with the tenant and produce a personalised housing plan for the tenant to work through. You can email housingoptions@rushmoor.gov.uk



Is there anyone at my local Jobcentre that I can contact directly?

Your tenant will have access to their online journal, and a message can be sent to the officer dealing with their claim.

There is also an escalation route for landlords that have issues APAs and rent arrears payments, using the following email address -

uc.servicecentrehousing@dwp.gsi.gov.uk

If there is a threat of eviction, landlords are asked to note the subject field accordingly - 'Potential Eviction.' It must not be used for new APA requests, or for raising any other issues.

Enquiries noted as potential eviction will be cleared within 24 hours. All other enquiries will be cleared within five days.

Advice about what information DWP can disclose to landlords about their tenants can be found in a document on the Gov.uk website, entitled "Universal Credit housing costs and disclosure."

