

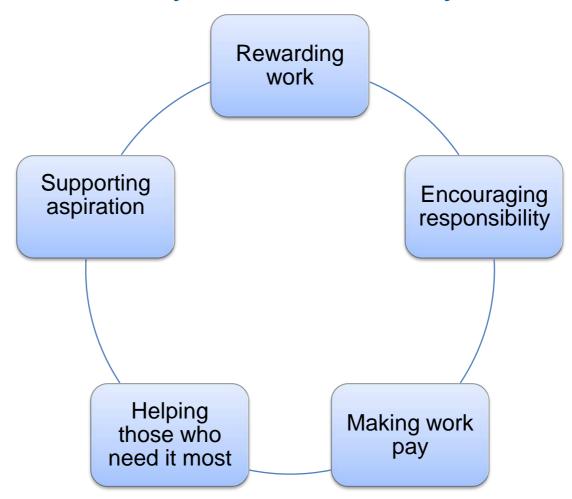
Universal Credit Full Service

Information for Landlords





The Government is introducing the most fundamental reforms to the welfare system for more than 60 years



Simplification of the Benefit System

Current System Universal Credit



Multiple benefits – potentially need to make more than one claim

Different entitlement rules – am I entitled or not?

Complex rates – ESA has 2 components with 2 additional premiums

Different organisations
– DWP, HMRC, local
authorities – who do I
go to?

Fill in paper claim forms
- many pages long

Difficult to understand how changes will affect entitlement

One system – make one claim

Clearer rules – I'll know how much I'll get

Clearer rates – e.g., For people with limited Capability there is only 2 elements for different levels of capability

One organisation – DWP

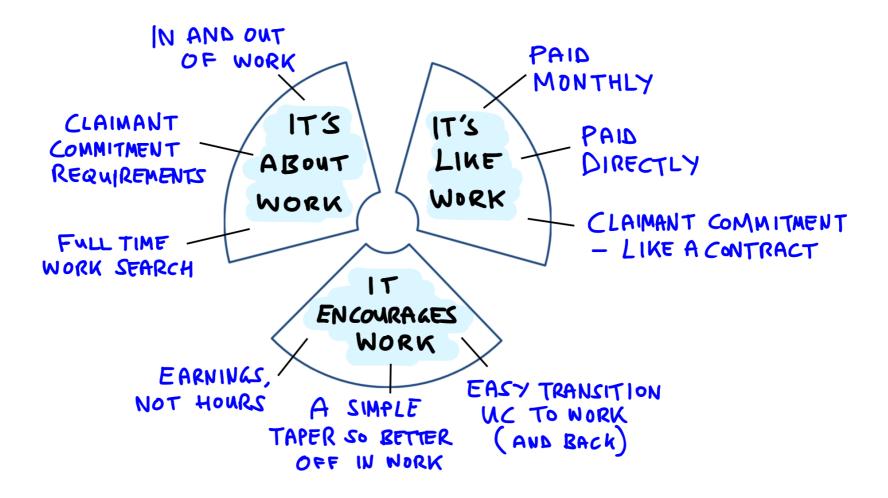
Clear, on-line application

Can make changes on-line – impact is clear straight away

Can be claimed by all those who need support — will impact on 7m recipients when rolled out

What is different about UC?



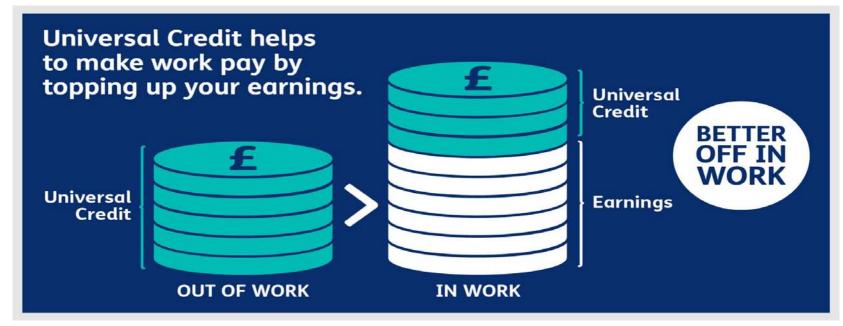


Universal Credit - making work, and more work pay



Universal Credit helps to ensure people are better off in work than on benefits by:

- Removing the limit to the number of hours someone can work each week.
- Reducing a claimant's Universal Credit payment gradually as their earnings increase, so they won't lose all their benefits at once if they're on a low income.
- The Universal Credit taper means that financial support is withdrawn at a consistent and predictable rate, meaning claimants can clearly understand the advantages of work





Universal Credit Full Service

Transformation.

Universal Credit Full Service



It's a whole service - work and benefit on one account.

It's built from user needs (claimants or agents)

It's empowering to users, putting their data and the responsibility for it in their hands

It's built by a multi disciplined team all focused on the outcomes and purpose of UC

It's delivery is reprioritised all the time based on evidence of efficiency and effectiveness

ELIGIBLE CLAIMANT TYPES





The service will be available for all claimant groups from the start.

The service will initially be available to claimants making a new claim, or certain changes in circumstances.

Natural Migration Triggers Examples

Current JSA(IB)/ IS claimants, or their partners, who increase their working hours or start work such that they no longer meet the conditions for JSA/IS are no longer able to make a new claim to Tax Credits if they live in a Universal Credit Full Service area and should be advised to make an online claim to Universal Credit. Those with an existing Tax Credit claim can continue to claim. Tax Credit

Move from out of work to in work

Move from in work to out of work Current WTC claimants whose hours reduce to less than 16 hours per week are no longer able to make a new claim to JSA(IB) or IS if they live in a Universal Credit Full Service area and should be advised to make an online claim to Universal Credit.

Move from out of work to sick Current JSA(IB)/ IS claimants are no longer able to make a new claim to ESA(IR) if they live in a Universal Credit Full Service area and should be advised to make an online claim to Universal Credit. Move from sick to out of work
Current ESA(IR) claimants are no
longer able to make a new claim to
JSA(IB) or IS if they live in a
Universal Credit Full Service area
and should be advised to make an
online claim to Universal Credit

Move from sick to in work (or permitted work becomes permanent)

Current ESA(IR) claimants are no longer able to make a new claim to Tax Credits if they live in a Universal credit Full Service area and should be advised to make an online claim to Universal Credit. Those with an existing Tax Credit claim can continue to claim. Tax

Move from in work to sick (reduction in hours due to sickness)

Current WTC claimants are no longer able to make a new claim to ESA(IR) if they live in a Universal Credit Full Service area and should be advised to make an online claim to Universal Credit.

Household becomes responsible for a child for the 1st time Claimants living in a Universal Credit

Full Service area are no longer able to make a new claim to Tax Credits and should be advised if they wish to claim for additional financial support because they have a child living with them to make an online claim to Universal Credit. Those with an existing Tax Credit claim can continue to claim Tax Credit

Claimants separate

For example where a current joint tax credit claimants who separate and live in a Universal Credit Full Service area are unable to make a new claim to Tax Credits as a single person. Claimants should be advised to make an online claim to Universal Credit if they continue to require additional financial; support if they have (a) child(ren) living with them or are on a low income.

Stopping an existing claim when a claim to Universal Credit-Full Service is made

Credit

Service is made

If a new claim to Universal Credit
Full Service is made and there is a
current JSA(IB)/ ESA(IR)/ IS/ HB or
Tax Credits claim. Universal
Credit Full service will contact
Benefit Centres/Local Authorities
and/or Her majesties revenues and
customs to stop the existing claim

IS lone parent child U5 reaches age 5/ permanently leaves household

household
Current IS claimants are no longer able to make a new claim to JSA(IB)/ ESA(IR) when their award to IS ends if they live in a Universal Credit Full Service area and should be advised to make an online claim to Universal Credit.

HB claimant moves from LA into a Universal Credit Full Service area LA

area LA
Existing HB claimants who move into a Universal Credit Full service area LA are no longer able to make a new claim to HB in the new LA area and should be advised if they wish to continue to obtain financial support with their rent to make an online claim to Universal Credit.

Universal Credit Full Service – Where Next.



Timing

Our future plans.

From May 2016



Rollout of the full service across nation and regions will be a phased delivery approach with around 5 jobcentre areas going live each month.

From July 2017



We will accelerate delivery to 30 jobcentre areas per month going live with the full service, then 55 per month between October and December 2017.

From 2018



This will increase to 65 per month, finishing with the final 57 jobcentres in September 2018

From 2020 through to 2021



The managed migration of existing benefit claims will start in July 2019 and complete in March 2022.



Jobseeker's Allowance

jobcentreplus

Work and Pensions

Fill in this form if you want us to re-assess your award of Jobseeker's Allowance.

You may want us to re-assess your award of Jobseeker's Allowance if your award was only for contribution-based Jobseeker's Allowance, or your contribution-based Jobseeker's Allowance has finished.

Do not be put off because the form looks long. It will not take you as long as you think to fill in. You will not usually have to answer all the

If you need any help to fill in this form, get in touch with Jobcentre Plus. This form is available in Welsh.

Please read the notes before you fill in this form.

Notes 1 How much you could get

Contribution-based For a couple Jobseeker's Allowance Both under 18 Both under 18 one disabled .. 16 to 24 years old 25 years and over Both under 18 with responsibility £67.50 for a child or qualifying young person £80.75 One under 18, one 18-24 ... Income-based Jobseeker's Allowance One under 18, one 25+ For single people One under 18 in certain circumstances, £53.45 one over 18. 667.50 Both 18 or over .

We have paid Jobseeker's Allowance at these rates since April 2011.

They usually change each April.

£53.45

£53.45

£105.95

£105.95

My Work Plan

What I will do to search for and get work

jobcentreplus

Department for Work and Pensions

My details

Title Initials

Surname

National

My Work Plan contains:

- A toolkit to help me plan my progress
- Guidance and support for my job search
- Examples to show me how to effectively record my activities





Universal Credit is a single monthly payment if you're out of work or on a low income. Universal Credit will help you to be better off in work, start a new job or work more hours. Find out more about Universal Credit





Register with a partner code



mi.SEARCH

jobcentreplus

Claimant opens account to claim UC online. It's the claimants account to manage and interact with the DWP.

claimant may attend claimant commitment interview dependant on workgroup. Here they will receive tailored support from a work coach.

External environment description Home To-do Report a change of circumstances Report a fit note

due in 37 days

Next payment

My commitments lee my claimant commitment

A relationship is built with a mixture of face to face and digital / remote coaching using To Do's and Journal entries. Payments are shown too.

The service adapts to claimants circumstances and the coaching channel shifts with it. The more self sufficient – the more digital the interaction

Add a note to your journal

View to-do list

niversal edit

Support continues
digitally until
claimant is on a zero
payment. However if
their situation
changes, they can
report this online.

As the claimant finds work they can report this online and still receive support as their uc entitlement decreases.

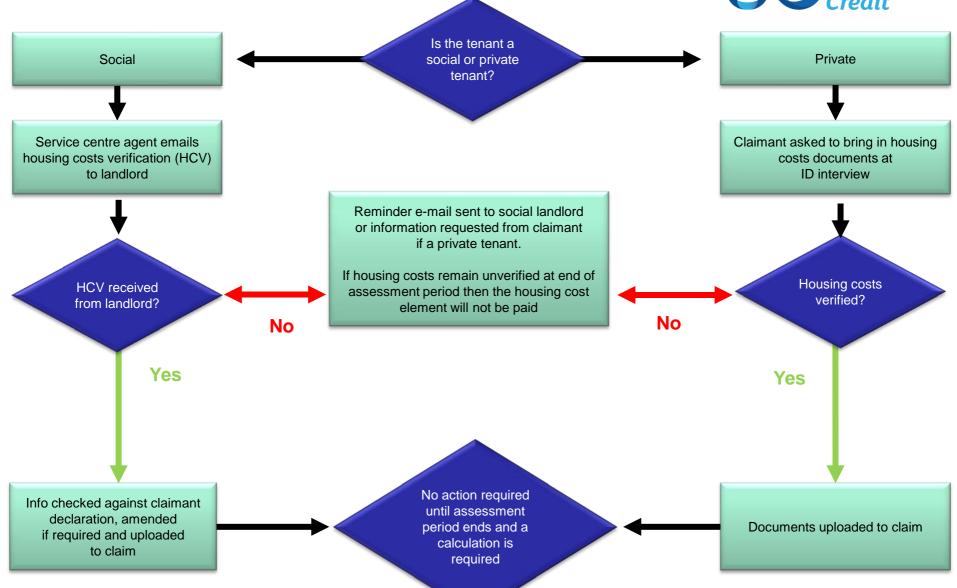


Universal Credit Full Service

Supporting information for landlords.

Housing Cost verification





Housing Costs Evidence Required for Verification



For Private Rental Sector:

To be eligible for Housing Costs the claimant must provide a rent book, tenancy agreement or a letter from the landlord as evidence to support their claim that states:

name of all tenants on the tenancy agreement

property address including postcode

current rent and frequency (for example. monthly, weekly)

landlord/Agent details (name, address)

tenancy agreement signed and dated by the Landlord/Agent (the Tenancy agreement can be signed electronically)

However, UC recognises if the tenancy agreement has expired, there is no legal requirement for a new one to be issued.

In addition to the above proof of rent liability, the additional information that will be required if the tenancy has expired:

- Proof of residency or occupation: e.g: recent utility bill
- Proof of rent payments made: e.g: receipts, identifiable entries on a bank statement, letter from landlord



Universal Credit Digital Service

Supporting claimant needs.

Supporting claimants with complex needs.



Assisted Digital Support

Personal Budgeting Support

Alternative Payment Arrangements

Advance payments

Assisted Digital Support.



Working in Partnership with the Local Authority to develop the support needed for claimants to access and maintain their UC account

Working in partnership with Local Authorities to ensure that holistic support is provided for claimants in each local area

Claimants are supported to increase their confidence in making and maintaining their UC account.

Most of our claimants can make and maintain their claim for UC on line.

Personal Budgeting Support UC Universal Credit



Support for claimants requiring budgeting advice, supporting UC claimants who might require assistance to budget appropriately

The UC Work Coach will discuss budgeting support with the claimant to provide an opportunity to discuss further financial guidance and support

Working with Local Authorities and organisations, such as Citizens Advice and the Money Advice Service, to signpost claimants in need of advice around budgeting and financial matters

Alternative Payment Arrangements



For a minority of claimants, alternative payment arrangements may be required; these might include -

paying the housing element directly to the landlord

making more frequent than monthly payments

splitting the payment within the household.

We will also have the option to make rent payments direct to the landlord if a claimant reaches a certain level of rent arrears.

Alternative Payment Arrangements



Tier One factors – Highly likely / probable need for alternative payment arrangements

Drug / alcohol and / or other addiction problems e.g. 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 either a 16/17 year old and / or a Care leaver

Families with multiple and complex needs

Alternative Payment Arrangements



Tier Two factors - Potential need for alternative payment arrangements

No bank account

Third party deductions in place (e.g. for fines, utility arrears etc)

Claimant is a Refugees / asylum seeker

History of rent arrears

Previously homeless and / or in supported accommodation

Other disability (e.g. physical disability, sensory impairment etc)

Claimant has just left prison

Claimant has just left hospital

Recently bereaved

Language skills (e.g. English not spoken as the 'first language').

Ex Service personnel

NEETs - Not in Education, Employment or Training



Alternative Payment Arrangement Process Map

Landlord identifies that claimant is in arrears of housing costs of 2 months or more.

Landlord/Support Worker/Work
Coach advises DWP that
claimant is identified as
vulnerable (under Tier 1 or 2
categories) and may benefit
from direct payment to LL (or
more frequent payments) PL's
to provide evidence of
vulnerability.

CL requests split UC payments between two members of a couple where there is physical or financial abuse. This could be offered as alternative to single payment by the work coach, following conversation had with CL at interview.

Landlords and claimant support groups can request an APA at any point by completing and returning form UC47 on Gov.uk. Social Landlords can request an APA on the tenants rent verification form at the outset of a claim.

Decision Maker considers request and if agreed to pay landlord direct or make 3rd party deductions for rent arrears, will inform the landlord. If refused a letter will be sent to the landlord

Direct payment to landlord are paid monthly at the end of the Assessment Period

3rd party deductions for rent arrears are paid every 28 days in accordance with the schedule.

More frequent payments may be made fortnightly

Split payments will
be made
NB: currently seeking
clarification, as to
whether housing is also
split, paid to one of the
couple only; or paid
direct to landlord



Universal Credit: Landlord request for a managed payment or rent arrears deduction

From: Department for Work and Pensions Published: 29 January 2014

If a tenant is having difficulty paying their rent, fill in the UC47 form to request payment of rent from a tenant's Universal Credit.

Documents



UC47 – secure email (or post): Landlord request for a managed payment or rent arrears deduction

English | Cymraeg

Ref: UC47 (secure) PDF, 74.8KB, 3 pages



UC47 – non-secure email: Landlord request for a managed payment or rent arrears deduction

Ref: UC47 (non-secure) PDF, 72.9KB, 3 pages

Details Important information

Secure and Non Secure UC47 forms are used for a landlord to request a Managed Payment or rent arrears deduction, or both from a tenant's Universal Credit.

Help using these PDF forms

You can save information typed into these forms if you use Adobe Reader version 11 or later.

UC47 Page 1





Landlord request for a Managed Payment / Rent arrears deduction NON SECURE

What is the purpose of this form?

This form is used for a landlord to request a Managed Payment or rent arrears deductions, or both. This form is for landlords who do not have a secure email address (see important information below).

Important Information - If you have a secure email address you should complete the secure version of this form which can be located at <u>Universal Credit: Landlord request for a managed payment or rent arrears</u> deduction

Please email the completed form to the following address: <u>universalcredithousing.aparequests@dwp.gsi.gov.</u> uk

Once the completed form is received a decision will be made whether or not to make a managed payment or rent arrears deductions or both.

This is a request for:	Managed Payment to Landlord, or			
(select as appropriate)	 Managed payment to Landlord (Temporary Accommodation) 			
	☐ Third Party Deductions			
Tenant details				
Tenant name				
Partner name if applicable				
Address				
Tenant's date of birth				
Partner's date of birth				
Tenant's reference number				
	The tenants reference number will be used as the BACS identifier and will appear on the transaction in the following format AB123451234567890. If a tenant reference			
	of more than 10 characters is used, then the transaction and payment schedule will only include the first 10 characters of the reference.			
Rent payment frequency				
Number of rent free weeks (zero if none)				
Is this a joint tenancy	Yes No			
Amount of net rent payable (£) (excluding service charges)				



1 of 3 04/17 UC47

UC47 Page 2

etails of rent arrears		10	otal rent arrears o	outstanding	£
ate rent due .g. 01/12/16	Amount du e.g. £200.0		Amount of ren		Outstanding Rent e.g. £100.00
		Service charg	e type	Amount	Frequency
If applicable, please give a breakdown of all eligible se charges payable		e.g. Gardenin	9	e.g. £1.49	e.g. Weekly
otal service charge payab	le		Tot	tal	
andlord details andlord's full name					
address					
hone number					
f you are applying for rent hird Party Deductions ple our Department for Work lensions creditor reference if known)	ase provide and				



2 of 3 04/17 UC47

UC47 Page 3

Confirm you have taken the ■ I have used the correct version of the UC47 form from gov.uk following action ☐ I have read the 'Universal Credit Personal Budgeting Support and Alternative Payment Arrangements guidance' I have provided details of rent arrears in section above By submitting this request, you agree: the information provided in my request form is correct and complete · you'll report changes to your tenant(s) circumstances which might be relevant to their housing promptly by emailing UC.SERVICECENTREHOUSING@DWP.GSI.GOV.UK. This includes any information which you know, or should know by making reasonable enquiries, and must be correct and complete. · Providing false or incorrect information can lead to a prosecution or other action including stopping payments and recovering any overpayments. Signature Date Additional information

What is a Managed Payment or a Rent Arrears Deduction?

When a tenant has accrued arrears to the value of two month's rent or more, we can make Managed Payment to you as their landlord. We can also take steps to recover any rent arrears through deductions from their Universal Credit payment.

When a tenant has accrued arrears to the value of one month's rent due to repeated underpayment, we will look at personal budgeting support for them and consider making managed payments to you as their landlord, if appropriate.

What information must I provide?

To progress your request for the managed payments, it must to be linked to the tenant's Universal Credit claim, please ensure you have included your tenants date of birth.

Important Information

Always check you are using the correct version of the Managed Payment to Landlord request form UC47 by visiting GOV.UK webpage <u>Universal Credit</u>: <u>Landlord request for a managed</u> payment or rent arrears deduction

What happens next?

Please email the completed form to the following address: universalcredithousing.aparequests@dwp.asi.aov.uk

This email address is for tenants who live in a Universal Credit Live Service and Universal Credit Full Service greas.



3 of 3 04/17

UC Advance process



Work Coach discussion with claimant to check if they can manage until pay day Application over the phone or at Work Coach interview (post ID verification int.) **Decision made by agent in Service Centre** (same day if possible) Payment made by agent in Service Centre (if applicable) Claimants UC account updated with details of decision, award and repayments

SMS and email sent to claimant to prompt them to check UC account for notification

Disclosure of information.



The claimant has all their data in their own hands via a secure online claimant account

Claimants can access award and payment details via their UC online account which is accessible via any internet enabled device.

For UC full service, requests for information are treated individually and only disclosed where the claimant allows explicit consent or we have the legal powers to share without the claimants consent

We also ask local authorities and social landlords to work closely with their vulnerable tenants to provide the best possible support

USEFUL LINKS



Universal Credit Stakeholder Toolkit

https://www.gov.uk/guidance/universal-credit-toolkit-for-partner-organisations

Rented Housing and Universal Credit

https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2

Universal Credit and Rented Housing: Guide for Landlords

https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2/universal-credit-and-rented-housing-guide-for-landlords

Universal Credit: Landlord request for a managed payment or rent arrears deduction

https://www.gov.uk/government/publications/universal-credit-landlord-request-for-a-managed-payment-or-rent-arrears-deduction