Universal Credit Full Service

Information for Landlords
Universal Credit

The Government is introducing the most fundamental reforms to the welfare system for more than 60 years.
Simplification of the Benefit System

Current System

- 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

Universal Credit

- 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

Reduces significantly the red tape/regulations

Different entitlement rules – am I entitled or not?
Difficult to understand how changes will affect entitlement

Current System Universal Credit
What is different about UC?

In and Out of Work
- Claimant Commitment Requirements
- Full Time Work Search

It's About Work
- Earnings, Not Hours
- A Simple Taper So Better Off in Work

It's Like Work
- Paid Monthly
- Paid Directly

It Encourages Work
- Easy Transition UC to Work (and back)

Claimant Commitment - Like a Contract
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- The Universal Credit **taper** means that financial support is withdrawn at a **consistent and predictable rate**, meaning claimants can **clearly understand** the advantages of work.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
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.
<table>
<thead>
<tr>
<th>Natural Migration Triggers Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Move from out of work to in work</strong></td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Move from sick to in work (or permitted work becomes permanent)</strong></td>
</tr>
<tr>
<td>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 Credit.</td>
</tr>
<tr>
<td><strong>Stopping an existing claim when a claim to Universal Credit-Full Service is made</strong></td>
</tr>
<tr>
<td>If a new claim to Universal Credit Full Service is made then 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.</td>
</tr>
</tbody>
</table>
Rollout of the full service across nation and regions will be a phased delivery approach with around 5 jobcentre areas going live each month.

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.

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

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

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 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 questions.

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

<table>
<thead>
<tr>
<th>Contribution-based Jobseeker’s Allowance</th>
<th>For a couple</th>
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</thead>
<tbody>
<tr>
<td>16 to 34 years old</td>
<td>£53.45</td>
</tr>
<tr>
<td>25 years and over</td>
<td>£67.50</td>
</tr>
<tr>
<td>Both under 18 one disabled</td>
<td>£53.45</td>
</tr>
<tr>
<td>Both under 18 with responsibility for a child or qualifying young person</td>
<td>£80.75</td>
</tr>
<tr>
<td>One under 18, one 18-24</td>
<td>£53.45</td>
</tr>
<tr>
<td>One under 18, one 25+</td>
<td>£67.50</td>
</tr>
<tr>
<td>One under 18 in certain circumstances, one over 18</td>
<td>£105.95</td>
</tr>
<tr>
<td>For single people</td>
<td>£53.45</td>
</tr>
<tr>
<td>One under 18</td>
<td>£67.50</td>
</tr>
<tr>
<td>One under 18 or over</td>
<td>£105.95</td>
</tr>
</tbody>
</table>

We have paid Jobseeker’s Allowance at these rates since April 2011. They usually change each April.

My Work Plan

What I will do to search for and get work

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

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  Sign In

Register with a partner code
Claimant opens account to claim UC online. It’s the claimants account to manage and interact with the DWP.

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

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

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

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.
Universal Credit Full Service

Supporting information for landlords.
Housing Cost verification

Is the tenant a social or private tenant?

Social
- Service centre agent emails housing costs verification (HCV) to landlord

Private
- Claimant asked to bring in housing costs documents at ID interview

HCV received from landlord?

- No
  - Housing costs verified?
    - No
      - Reminder e-mail sent to social landlord or information requested from claimant if a private tenant.
        - If housing costs remain unverified at end of assessment period then the housing cost element will not be paid
    - Yes
      - Documents uploaded to claim

- Yes
  - Info checked against claimant declaration, amended if required and uploaded to claim

No action required until assessment period ends and a calculation is required
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

[Image of Universal Credit logo]
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.
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
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.
## Tier One factors – Highly likely / probable need for alternative payment arrangements

<table>
<thead>
<tr>
<th>Factor</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drug / alcohol and / or other addiction problems e.g. gambling</td>
<td></td>
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<tr>
<td>Learning difficulties including problems with literacy and/or numeracy</td>
<td></td>
</tr>
<tr>
<td>Severe / multiple debt problems</td>
<td></td>
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<tr>
<td>In Temporary and / or Supported accommodation</td>
<td></td>
</tr>
<tr>
<td>Homeless</td>
<td></td>
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<tr>
<td>Domestic violence / abuse</td>
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<tr>
<td>Mental Health Condition</td>
<td></td>
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<tr>
<td>Currently in rent arrears / threat of eviction / repossession</td>
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<tr>
<td>Claimant is young either a 16/17 year old and / or a Care leaver</td>
<td></td>
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<tr>
<td>Families with multiple and complex needs</td>
<td></td>
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</tbody>
</table>
## Tier Two factors - Potential need for alternative payment arrangements

<table>
<thead>
<tr>
<th>Factor</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>No bank account</td>
<td></td>
</tr>
<tr>
<td>Third party deductions in place (e.g. for fines, utility arrears etc)</td>
<td></td>
</tr>
<tr>
<td>Claimant is a Refugees / asylum seeker</td>
<td></td>
</tr>
<tr>
<td>History of rent arrears</td>
<td></td>
</tr>
<tr>
<td>Previously homeless and / or in supported accommodation</td>
<td></td>
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<tr>
<td>Other disability (e.g. physical disability, sensory impairment etc)</td>
<td></td>
</tr>
<tr>
<td>Claimant has just left prison</td>
<td></td>
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<tr>
<td>Claimant has just left hospital</td>
<td></td>
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<tr>
<td>Recently bereaved</td>
<td></td>
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<tr>
<td>Language skills (e.g. English not spoken as the ‘first language’)</td>
<td></td>
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<tr>
<td>Ex Service personnel</td>
<td></td>
</tr>
<tr>
<td>NEETs - Not in Education, Employment or Training</td>
<td></td>
</tr>
</tbody>
</table>
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.

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.

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
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, 72.0KB, 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.
Landlord request for a Managed Payment / Rent arrears deduction

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

Please email the completed form to the following address: universalcredithousing.aparequests@dwp.gsi.gov.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 (select as appropriate):
- Managed Payment to Landlord,
- 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

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
Please provide details of outstanding Rent Arrears below

<table>
<thead>
<tr>
<th>Details of rent arrears</th>
<th>Total rent arrears outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date rent due e.g. 01/12/16</td>
<td></td>
</tr>
<tr>
<td>Amount due e.g. £200.00</td>
<td></td>
</tr>
<tr>
<td>Amount of rent paid e.g. £100</td>
<td></td>
</tr>
<tr>
<td>Outstanding Rent e.g. £100.00</td>
<td></td>
</tr>
</tbody>
</table>

If applicable, please give a breakdown of all eligible service charges payable

<table>
<thead>
<tr>
<th>Service charge type</th>
<th>Amount</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>e.g. Gardening</td>
<td>£1.49</td>
<td>e.g. Weekly</td>
</tr>
</tbody>
</table>

Total service charge payable

Landlord details

| Landlord’s full name | |
|----------------------||
| Address | |
| Phone number | |

If you are applying for rent arrears via Third Party Deductions please provide your Department for Work and Pensions creditor reference number (if known)
Confirm you have taken the following action

- I have used the correct version of the UC47 form from Gov.UK.
- 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 will report changes to your tenant(s) circumstances which might be relevant to their housing promptly by emailing UC.SERVICECENTREHOUSING@DWP.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 months' rent or more, we can make a 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 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 Universal Credit: Landlord request for a managed payment or rent arrears deduction.

What happens next?
Please email the completed form to the following address:
universalcredithousing.opquests@dwp.gsi.gov.uk
This email address is for tenants who live in a Universal Credit Live Service and Universal Credit Full Service areas.
UC Advance process

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

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