

Universal Credit

Information for Private Sector Landlords

A new benefit called Universal Credit (UC) is gradually being introduced to replace a range of benefits and tax credits for people of working age.

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 if tenants are finding it hard to manage their Universal Credit payment.



Contents

This guide looks at:

About Universal Credit	3
Information for Private Sector Landlords	7
Preparing for Universal Credit (UC)	8
Paying Rent	9
Calculating rent and Universal Credit	11
I'm worried my tenant won't pay their rent (part 1)	13
I'm worried my tenant won't pay their rent (part 2)	14
Third Party Deductions for rent arrears	15
Authority to discuss UC with DWP	16
Citizens Advice local Universal Support	17
Digital Support – Citizens Advice 'Help to claim'	19
Discretionary Housing Payments	20
Landlord Experience - lessons learned and good practice	21
Is there any other support available for my tenant and me?	24
Citizens Advice Help to Claim access information	26
East Suffolk leaflets and posters	27

Universal Credit

Q. What is Universal Credit (UC)?

Universal Credit is a new benefit that merges six benefits into a single benefit. 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.

Features of Universal Credit:

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

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. Single tenants of [Pension Credit age](#) will continue to get Pension Credit and Housing Benefit. If the tenant is part of a couple and one is of working age and the other is of pension age, they count as working age in respect of Universal Credit. [The rules around this](#)

[changed on 15th May 2019.](#)

Q. Which benefits is it replacing?

UC brings together six benefits and replaces them with a single monthly payment.

It is replacing the following:

- Income-based Jobseekers 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?

The DWP rolled out UC gradually across the UK in stages. The roll out process is now complete and UC is now available in all Jobcentres nationally.

Q. Who can claim UC?

Now UC Full Service is introduced, the gateway criteria that applied to Live Service has been removed. The gateway criteria under Live Service meant UC applications were restricted to those that were single and

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would have previously claimed Jobseekers Allowance.

Now Full Service has been introduced all working age tenants, that come to make a new claim for one of the benefits listed on page 3, will instead have to claim UC. For more information regarding what would initiate a new claim please visit www.eastsuffolk.gov.uk/ and look for benefits, Universal Credit, Frequently Asked Questions.

Two exceptions are;

- those living in Supported Accommodation
- those living in Local Authority placed Temporary Accommodation

Further information can be found on www.eastsuffolk.gov.uk/, look for Universal Credit, Frequently Asked Questions.

Q. How does a tenant make a claim for Universal Credit?

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, using the number displayed at the end of the application, 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 need 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).



Q. Is there anything they have 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 do’s” that are added. To do’s 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 do’s or they risk not completing their UC claim and the UC award may be delayed.

Q. What is their claimant commitment?

Their claimant commitment is the agreement they make with the Jobcentre to seek 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 Jobseekers Allowance with no barriers to work would be expected to undertake around 35 hours work seeking activity per week. However, a claimant that has limited capability for work would have their claimant commitment far more focused on health and wellbeing.

Q. I am concerned my tenants wouldn't follow the necessary steps to complete their UC claim—how can I help avoid this?

We have created an example of a claim for UC and the steps the tenant must take— you can use this to help your tenants prepare and understand their responsibilities with regard to applying for UC. This is available on page 6.

Q. 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 claimants 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 claimants 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 persons 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, Jobseekers Allowance, Housing Benefit or Child or Working Tax Credit



Claim Universal Credit online - www.gov.uk/apply-universal-credit

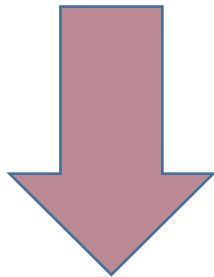
Universal Credit will usually only be considered from the date you apply - **Don't delay!** Apply online as soon as you have a change that means you need to make a new claim



Phone the Universal Credit Service Centre 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 Universal Credit 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 Universal Credit statement is available on your online journal – this will show the breakdown of your award

Date you claimed plus ONE MONTH

Your Universal Credit 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 Universal Credit – further information is available online www.eastsuffolk.gov.uk/benefits/universal-credit/

If you don't have access to the internet or need help applying – Citizens Advice can help. You can contact them on 0800 144 8 444 to access their Help to Claim service.

Be prepared when you sit down to make your Universal Credit claim – you will need yours and your partners national insurance numbers, your bank account and savings details, information about how much rent you pay, your landlords name and address, your landlords phone number, information about any income you have, information about any childcare you pay, information about any other benefits you are receiving and your child benefit reference number – this is 8 digits long and can be found on letters sent to you about child benefit and will begin 'CHB'

Your claimant commitment is the agreement you make with your work coach for you to take steps to find work – these 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 tenants 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 and pay their rent. 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 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. Further information regarding Local Housing Allowance is available online, visit www.Gov.uk and look 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 and 14. 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 and 14.

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

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

Acceptable evidence can be;

- a current Tenancy Agreement / Rent book or
- a letter from the landlord which must include the following information:
 - Names of all tenants on the tenancy agreement
 - Property address
 - Current rent and frequency (e.g. monthly /weekly)
 - Landlord / Agent details (name / address)
 - Landlord/Agent's signature and date of signature

Preparing for Universal Credit

Q. How can landlords help their tenants prepare for UC?

Landlords can help tenants prepare for UC by encouraging them to:

- Go online – UC is designed to be claimed online, if tenants don't have access to the internet or are not confident using a computer, Citizens Advice are happy to help. They can visit Citizens Advice at one of their office or outreach locations where support to claim is available, or, if they are able to claim themselves they can use one of the many free internet access PCs across East Suffolk to claim. We have produced a guide that links to local Citizens Advice office and outreach information (see page 28).
Alternatively, tenants can phone 0800 144 8444 to access the Citizens Advice Help to Claim service, We have also produced an online digital map to help you identify free Wi-Fi and internet access spots across East Suffolk. Visit www.eastsuffolk.gov.uk and look under Benefits, Universal Credit.
- Open a bank account to receive payments – UC will usually be paid monthly in arrears, into a single account so they will need to be able to set up direct debits or standing orders to pay their bills and rent. The Credit Union offers bank accounts that can help UC claimants. For information about their Jam Jar accounts and rent processing accounts visit www.rainbowsaver.co.uk/ or [Eastern Savings and Loans](#).
- Help the claimant verify their ID with DWP prior to having to claim UC. This can speed up the time it takes them to complete an online claim and speed up 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 You Tube look for Universal Credit in Action and [Verify](#).
- Prepare for the monthly payment. There are several tools available via the Money Advice Service and a Personal Planner that they may find useful
www.moneyadvice.service.org.uk/en/tools/money-manager

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

[East Suffolk website](#)—look under Benefits and Universal Credit.

[GOV.uk](#)—look under Universal Credit and rented housing guide for landlords

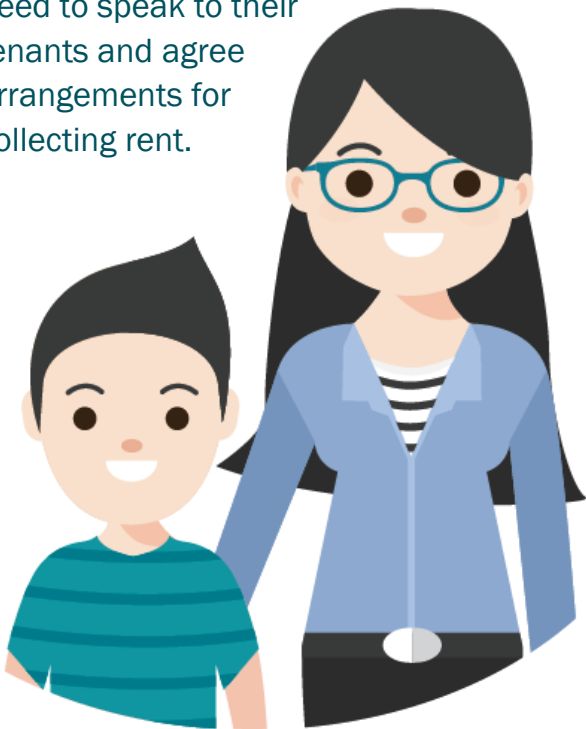
[GOV.uk for partner organisations](#) —There is also a guide available on GOV.uk for partner organisations that you may find useful– look for Universal Credit and toolkit for partners
[YouTube](#)—Videos available that show the online claim process and guidance regarding other aspects of UC. Visit YouTube and look for Universal Credit in Action.

[Money Advice Service website](#)— There is a guide for landlords available on the Money Advice Service website– 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 of UC 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 Universal Credit New Claim Advance if they are in financial need and cannot manage until their first monthly payment of UC. A UC New Claim Advance is for people who need

money whilst they wait for their first payment of UC (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 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 of UC, they can receive support through Citizens Advice. The advice and support on offer is tailored to the individual tenant, it can help them prepare for UC and help them investigate ways to manage whilst they wait for their first payment. Citizens Advice can also help the claimant apply for a New Claim Advance, or Alternative Payment Arrangements. Further information is available on page 28. If you would like to raise awareness of the support available, we have created handy leaflets. The leaflets are contained within this pack from page 29, alternatively we can supply you with a PDF of this leaflet – please email BenefitsLiaison.EastSuffolk@angliarevenue.s.gov.uk

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Q. 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 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 Alternative Payment Arrangements if your tenant is in arrears is available on pages 13 to 16.

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

There are budgeting accounts and rent processing accounts available via the Credit Union that may help tenants with the transition to managing a monthly budget. Please visit www.rainbowsaver.co.uk/ or [Eastern Savings and Loans](#).

Highlighting the availability of the support Citizens Advice can offer to your tenants who claim UC will help them manage the change to monthly payments, apply for advance payments, Alternative Payment Arrangements and Discretionary Housing Payment. Please see page 28 for access Citizens Advice Help to claim access information.

In Lowestoft, some local landlords have adapted their procedures to help tenants manage the change to UC. We have created a “Lessons learned and good practice” page within this leaflet where a local Landlord, who has had several tenants move over to UC, has shared his experiences. Please see page 22.



Calculating Rent and Universal Credit

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 of UC will be 7 days after the assessment date.

For example: if their first claim date is 11th December. The assessment period is 11th December to 10th January and the assessment date is 10th January. The payment date is seven days later on 17th January. Their UC award is then re-assessed every 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 monthly assessment 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 UC award. A higher amount of earnings received in an assessment period will reduce the UC award. Similarly a lower amount of earnings received may increase the UC award.

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Weekly paid customers will find that UC in some months is worked out on 4 weeks wages and in other months on 5 weeks wages. There is a guide available online that explains this well. Visit [GOV.UK](https://www.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.

Q. 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 of UC.

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 3rd 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.

Q. What if an Alternative Payment Arrangement had been in place when my tenant moves address?

Following the change of address any Alternative Payment Arrangement 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 monthly assessment 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. You can phone them on 0800 328 5644.



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

Q. 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 ([Alternative Payment Arrangement \(APA'S\)](#)) is appropriate. There is a useful guide on APAs available online. Visit [GOV.uk](https://www.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 support through Citizens Advice 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 an online 'landlord request for a managed payment/rent arrears form' available on the DWP website.

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 on page 25.

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

Q. 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.

Q. 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 20, we have asked a local landlord who has had several tenants move over to UC to share his experience and offer any useful advice and tips to other landlords.

I'm worried my tenant won't pay their rent—I don't think they will 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](https://www.gov.uk) and look for Alternative Payment Arrangements, there is a handy guide that 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 tenants circumstances. If the DWP agree with the barriers faced by the tenant they will consider a managed payment to the landlord. This is one of the Alternative Payment Arrangements and will mean you should receive payment of the housing element, direct to you.

Q. 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.

Q. Is there anything else I can do to help?

Please see our “lessons learned and good practice” information on page 20, we have asked a local landlord who has had several tenants move over to UC to share his experience and offer any useful advice and tips to other landlords.

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](https://www.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.

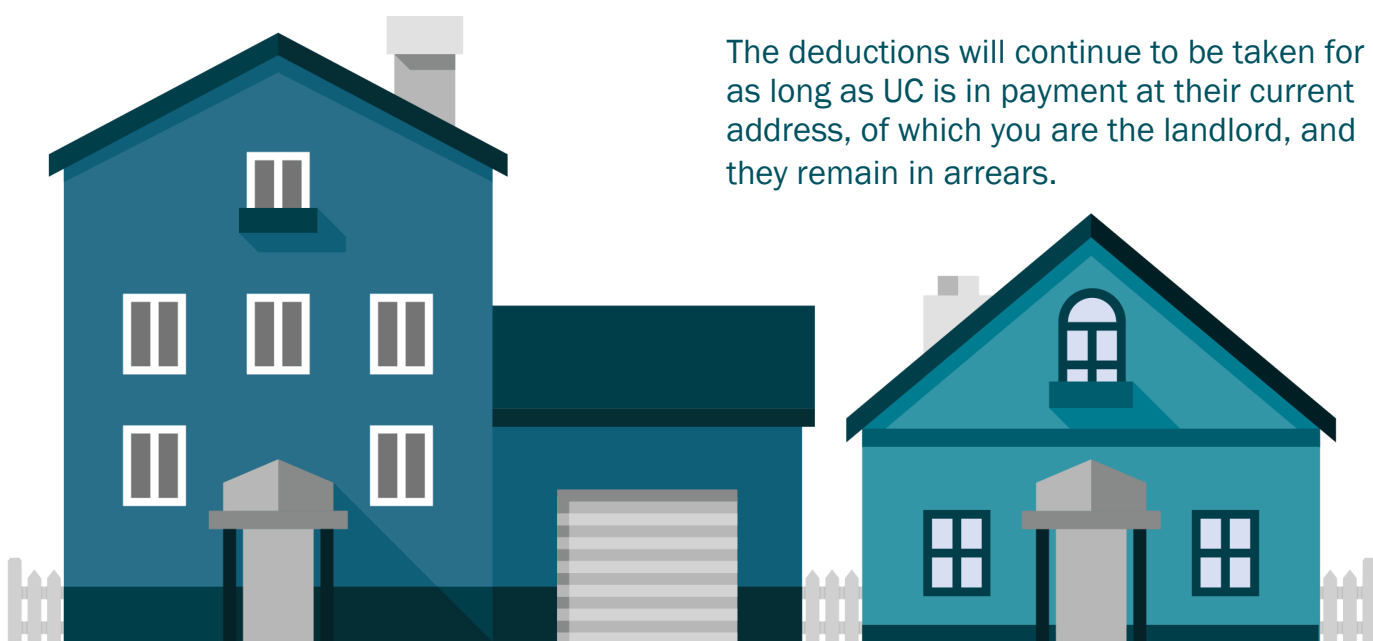
Q. How much will be deducted from my tenants UC award, and paid to me?

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

Payment will be made into a nominated bank account every 4 weeks in arrears. It may take up to 6 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 can not 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 their Housing Element with their landlord and give the landlords 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 the DWP 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 DWP. The tenant must still advise the DWP that they give consent for their landlord to discuss their Housing Element and give the DWP your name.

Citizens Advice

local Universal 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. Support to manage when they first claim UC is offered to all claimants. The claimants 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 bespoke, tailored advice that is delivered by Citizens Advice. If tenants are worried about how they will manage on a monthly basis, the Money Advice Service has a wealth of information available online. Visit www.moneyadviceservice.org.uk/ and look for budgeting and money management.

The support delivered by Citizens Advice can be arranged via a discussion with the claimants work coach as mentioned above, but can also be initiated via a self referral route. The tenant can visit Citizens Advice to arrange a budgeting support session. Please see page 26 for further information on how to access support from Citizens Advice.

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

'Help to Claim' support can be offered to anyone claiming UC, up to their first UC payment. This can be in depth support and advice to ensure the initial UC claim is

successful and there are no delays in payment. Citizens Advice are able to provide 'Help to Claim'. Information about accessing this service is available on page 26.

Further local Universal Support, beyond the first UC payment, including digital and budgeting support, is available from Citizens Advice. This can be accessed by visiting Citizens Advice directly, or asking for a referral via a claimants work coach. Information leaflets to raise awareness of this service are available from page 27.

Many claimants will be able to help themselves through online budgeting support services that are already available, but DWP will help any claimants who have a clear need for more intensive support by setting up an appointment with Citizens Advice.

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 the Alternative Payment Arrangements guide.

Digital Support Citizens Advice 'Help to 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 PC's, and free Wi-Fi at a number of locations across East Suffolk. There is a handy digital map on the East Suffolk website that you can use to help your tenant find a suitable location. Visit www.EastSuffolk.gov.uk and look for Benefits and Universal Credit.

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, Citizens Advice are happy to help. They can visit Citizens Advice at one of their office or outreach locations, please see page 26 for links to specific outreach and office locations and opening times.

If your tenant would need extensive support to claim and maintain their claim online, and support from Citizens Advice, 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 open one. There is a handy guide to opening an email account available within the FAQ's on East Suffolk's Universal Credit page, should they be worried about opening an account.

For further information on the support available see page 28.

East Suffolk Council has produced leaflets to raise awareness of the local Universal Support on offer. These leaflets are available from page 27. You can obtain a PDF of these leaflets for use with your tenants by emailing BenefitsLiaison.EastSuffolk@angliarevenues.gov.uk



Discretionary Housing Payments

Q. What are Discretionary Housing Payments (DHP)?

DHP's 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 in advance, 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 tenants unique circumstances.

The aim of DHP's is to assist 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 have to apply online. Visit www.angliarevenues.gov.uk and look for "Discretionary Payments".

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. There may be some circumstances where this is not appropriate, however, in most circumstances, the DHP will be paid to the same person that receives the Housing Benefit or Housing Element of UC.

Q. My tenants Housing Element hasn't been paid yet, can they apply for DHP?

Yes. The application can be provisionally assessed on the assumption 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 asked local Landlord Jake Parker of Parker Developments to share his experience of UC with us, we asked him a series of questions about how UC has affected him, and asked if he could share information about the work he has put in to make UC 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 months rent, and rent in advance to 2 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.

Continued ...



With regard to tenants that I already knew were at risk of not paying their rent, I would initiate a two prong approach -

- I would ask the tenant to open a Credit Union account (briefly they safeguard the rent element, and pay the remainder to the claimants account of their choosing)
- Secondly, if they do not wish to open a Credit Union account I would immediately put in an Alternative Payment Arrangement (APA) request using a UC47 form– highlighting the reason they are unlikely to pay their rent (drug, alcohol addiction, gambling, vulnerability etc). If the tenant agrees, you can bring evidence of this along to their meeting at the Jobcentre. If there are issues that mean the tenant is unlikely to pay rent, it is best to let DWP know as soon as possible.
- Finally, if they do open a Credit Union account I would still follow the second step and request an APA.

UC payments on the first run take around six 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 template 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 template letters I have are -

- A moving onto UC letter
- A Rainbow Saver Credit Union letter— how it works
- A Vulnerable person UC Jobcentre form
- APA Request when two months in arrears

(templates of these letters are available if you email

BenefitsLiaison.EastSuffolk@angliarevenues.gov.uk)

The aim of the moving onto UC letter is to raise awareness of the UC process and tenants responsibility to pay rent— highlighting they will have to wait six weeks for their first payment and that it is important to prioritise their rent otherwise they risk losing their home.

The Rainbow Saver Credit Union letter is a guide to how a Credit Union rent processing account works.

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.

Continued

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 8 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.

Q. Have any of these developments or changes worked particularly well?

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

Q. Anything you would particularly like improved?

I would like to see greater improvement in Work Coaches identifying vulnerabilities and encouraging APA's 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 UC award is made up.

Q. 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 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 tenants 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 the local authorities and they can educate us on these types of policy changes like UC implementation and help when things go wrong, where necessary.

Continued ...





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

The Jobcentre have introduced a Landlord Liaison Officer which we will find beneficial, especially when it comes to identifying vulnerabilities and those unlikely to pay rent.

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 template letters mentioned overleaf 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 template letters mentioned overleaf and accompany tenants to their work coach interview where appropriate and necessary.

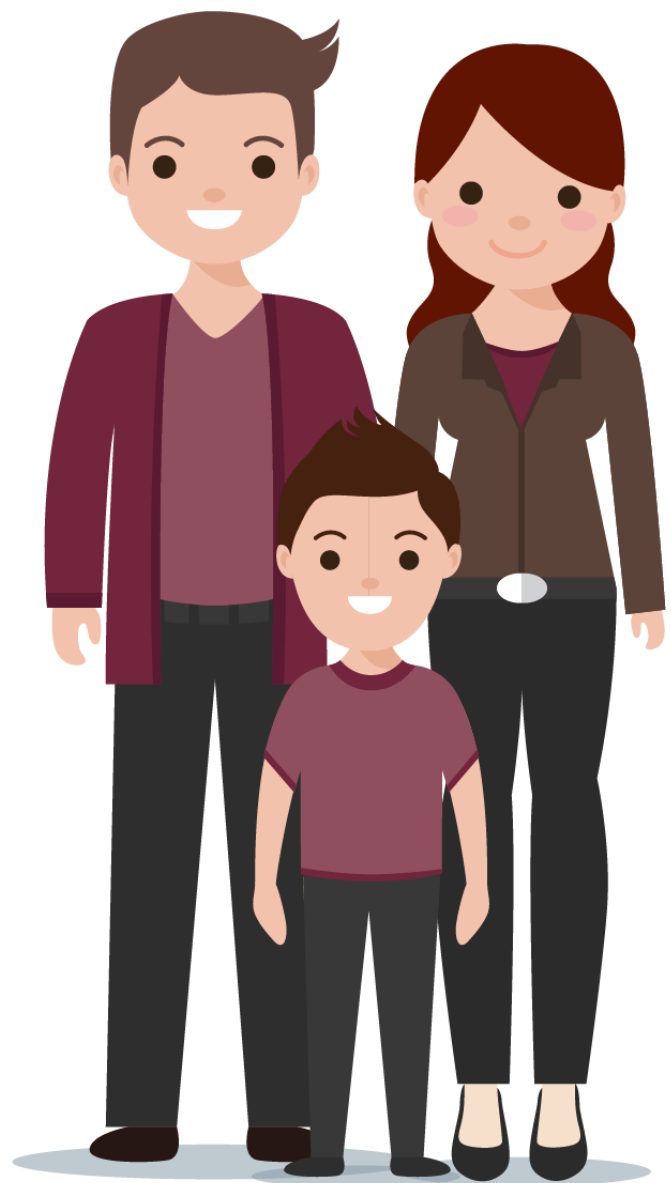
When errors occur with some cases, building a good working relationship with our local council and local DWP representative has helped understand why an issue has occurred and also escalate the issue with DWP.

Q. 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 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 tenants 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?

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

Yes. In East Suffolk 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 a customers with 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 customers health and wellbeing.

If your tenant visits us at one of our customer service centres across East Suffolk 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 three Citizens Advice branches that cover East Suffolk 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:

[Leiston, Saxmundham & District Citizens Advice](#)–

Phone 01728 832193

Or visit leistoncab.org

[North East Suffolk Citizens Advice](#)

For Lowestoft phone 01502 518510

For Bungay phone 01986 895827

For Beccles phone 01502 717715

Or visit <http://nesuffolkcab.org.uk/>

[Felixstowe Citizens Advice](#)

Phone 01394 275958

Or visit www.felixstowecab.org.uk/

Home Group– Waveney and Coastal Community Support delivers housing-related support to customers living within the Waveney & Coastal District Council areas of Suffolk. Customers are referred via the HRS Access referral gateway and are often at risk of homelessness, are homeless or have another support needs such as no income, poor mental or physical health. Phone 01502 589671 or visit www.suffolk.gov.uk/adult-social-care-and-health/housing-help-and-support/

Access Community Trust– Provides Waveney residents with support, advice and information in a safe and friendly environment on a range of issues including: housing, benefits and emergency needs, money management, mental health and substance misuse issues to information and personalised career guidance for training and education needs. They have a community cafe that serves breakfast until 11.45, lunch on Wednesdays and Fridays, and hot drinks all day - all at reasonable rates. Visit–<http://www.accessct.org/>

Disability Advice North East Suffolk— provides free information and advice to residents in the Waveney area, regardless of age, who have a disability or long term health condition, and their families and carers. Visit— www.disabilityadvicenes.co.uk

Disability Advice Service — Provides Suffolk Coastal disabled residents with free, confidential and impartial advice for them and their carers. This can include help with Welfare Benefits and appeals representation, help in crisis and employment support and return to work. <https://daseastsuffolk.wordpress.com/>

Q. 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 East Suffolk Council is working with customers to

try and prevent homelessness. If you serve notice to your tenants, you can notify our Housing Options team who will in turn work with the tenant, and produce a Personalised Housing Plan for the tenant to work through. You can email housing.options@eastssuffolk.gov.uk.

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

There are two roles at the Jobcentre that have been introduced to help Landlords, and to help claimants with complex needs.

The two positions are Vulnerable customer Single Point of Contact (SPOC) and Landlords Single Point of Contact (SPOC, sometimes called a Landlord Liaison Officer.

Contact details below for each Jobcentre across East Suffolk.

Jobcentre	Email address
Lowestoft	Lowestoft.complexneedsteam@dwp.gov.uk
Beccles	Beccles.complexneedsteam@dwp.gov.uk
Diss	Karen.m.scott@dwp.gov.uk
Ipswich	Ipswich.complexneedsteam@dwp.gov.uk
Woodbridge	woodbridge.complexneedsteam@dwp.gov.uk
Felixstowe	felixstowe.complexneedsteam@dwp.gov.uk
Leiston	leiston.complexneedsteam@dwp.gov.uk



Felixstowe & District

Find outreach, drop in and appointment information for Felixstowe Citizens Advice at www.felixstowecab.org.uk

The Main office location is in Felixstowe, with several outreach sessions available in Felixstowe, Walton and Woodbridge



Leiston, Saxmundham & District

Find outreach, drop in and appointment information for Leiston, Saxmundham & District Citizens Advice at www.leistoncab.org/

The Main office location is in Leiston, with several outreach sessions available in Leiston, Aldeburgh, Framlingham, Wickham Market, Saxmundham and Woodbridge



North East Suffolk

Find outreach, drop in and appointment information for North East Suffolk Citizens Advice at nesuffolkcab.org.uk/contact

The Main office location is in Lowestoft, with other smaller offices located in Beccles, Bungay and Halesworth. There are also outreach sessions available in Kessingland and at Marram Green



National Citizens Advice

UC Help to Claim helpline 0800 144 8 444

UNIVERSAL SUPPORT

... a weight lifted



"I don't think I

realised how much pressure

I was under. This has been

a huge relief"

UNIVERSAL SUPPORT

... a weight lifted

We can help you;

Make a claim & navigate the system

Maximise your income

Manage your debts & repayments

Introduce you to further support available

**Speak to your Universal Credit work coach
about Universal Support to find out more**

Or speak to your local Citizens Advice directly

Leiston, Saxmundham & District Citizens Advice - 01728 832193

North East Suffolk Citizens Advice - 01502 525850

Felixstowe Citizens Advice - 0333 358 3971



UNIVERSAL SUPPORT

... Peace of mind

A photograph of a woman with grey hair, wearing a black top, sitting at a desk and smiling. She is looking towards another person whose back is to the camera. The background is a plain, light-colored wall.

"She listened!

She didn't judge me

and helped me

work things out"

UNIVERSAL SUPPORT

... a weight lifted

We can help you;

Make a claim & navigate the system

Maximise your income

Manage your debts & repayments

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UNIVERSAL SUPPORT

... get back in control



"There is actually

someone there who wants

to help and that is the most

important thing"

UNIVERSAL SUPPORT

... a weight lifted

We can help you;

Make a claim & navigate the system

Maximise your income

Manage your debts & repayments

Introduce you to further support available

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