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- What is Universal Credit
- Timetable for rollout
- Current issues
- What is happening in the Pathfinders

UC *Universal
Credit*

What is Universal Credit?

Paid to people in work and out of work

Universal Credit replaces:

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

Not - Disability Living Allowance/Personal Independence Payments, Child Benefit, Carer's Allowance or Council Tax Support

Working-age benefit for claimants:

- aged 18 or over
- under pension credit age*

Plus five categories of 16 and 17 year olds

* Pension credit age is increasing with the retirement age and the equalisation of the retirement age between men and women.

* Mixed age couples will count as working-age once Universal Credit is introduced – existing pension credit claimants protected

Timetable for roll out

- First Universal Credit claims in Ashton-unde- Lyne (Tameside) from 29 April
- Wigan, Warrington and Oldham in July
- Hammersmith, Rugby, Inverness, Harrogate, Bath and Shotton in October
- Starting with newly unemployed single claimants with no children

Once on Universal Credit, stay on it forever – housing associations in other areas may see small number of people on Universal Credit



Timetable for roll out

‘Prove before you move’

Everything tried in Pathfinders before expanding geographically and to more complex cases

Blueprint coming soon from DWP to expand on timetable plans

National roll out - complete by the **end of 2017**



Current issues

- Data sharing
- Personal Budgeting Support
- Protecting vulnerable people
- Digital inclusion



Data Sharing

How and when will housing associations know who is on Universal Credit?

Vital for housing associations – key issue that the Federation is currently working on.



Personal budgeting support

Helping claimants adapt to key changes

- Money advice to help claimants cope with managing their money on a monthly basis and paying their bills on time
- Alternative payment arrangements where serious risk eg rent paid directly to the landlord, a more frequent than monthly payment



Protecting vulnerable people

Assessing whether claimant may need alternative payment arrangements:

Tier One – Highly likely/probable need

Includes: Addiction * homeless * temporary accommodation * learning difficulties * existing arrears * domestic abuse * severe debt

Tier Two – Less likely/possible need

Includes: No bank account * history of arrears * just left prison/hospital * refugee



Protecting vulnerable people

Alternative payment arrangements – currently on a case by case basis

Arrears trigger in Pathfinder area

Two months arrears = switchback to payment to landlords



Digital inclusion

Government's ambition that claims will be 'digital by default'

Aims for 80% of claims to be made online

Phone line available for those unable to claim online



New Charter's experience

NATIONAL
HOUSING
FEDERATION



What they want to develop:

- Good working relationship with DWP is crucial
- Access to information
- Ability to help deliver the service
- Know how to communicate service charge information
- Easy access to request alternative payment arrangements
- Influence in relation to alternative payment arrangements
- Full engagement in the migration process
- Joined up communication process

Federation work

In the Pathfinder area:

- Meetings with local DWP staff and members to build local relationships
- Research to track the implementation of Universal Credit including the tenants' journey and the impact on associations' businesses
- Meetings to enable members to share evolving practice

Learnings from the pathfinder areas shared with wider Federation membership