

SHN Forum update

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The story so far.....

- Universal Credit Full Service now available throughout UK
 - Open for all new claims and changes of circumstances (natural migration)
 - Live service closed with all existing claimants being transferred
 - Landlord Portal being rolled out to social landlords
 - 44,000 social housing tenants on UC with housing costs, compared to 219,000 on HB (August 2018)



A change of emphasis?

“I believe that Universal Credit is a force for good. I recognise that it has had problems and I know that from my own experience in Hastings, which was one of its earliest places. I am committed to making sure that we get all the best from Universal Credit and try to eradicate the difficulties that we have had.”

Amber Rudd to Work and Pensions Select Committee,
19/12/2018

A new approach?

“It is clear that there were challenges with the initial roll-out of universal credit, and the main issue that led to an increase in food bank usage could have been the fact that people had difficulty accessing their money early enough.”

Amber Rudd speech 11/02/2019

Changes afoot?

- Managed migration pilot
- Two week run-ons already in place for Housing Benefit to be extended to JSA/ESA from 2020
- Gateway protection for Severe Disability Premium claimants
- Third party deductions maximum to go down to 30%
- In work allowances increased- but not for singles/couples without dependents

Two steps forward

- Enhanced telephony system allows quicker access to case workers
- Roll out of landlord portal
- Development of a new payment schedule to be prioritised
- Improvement to Universal Support, delivered by Citizens Advice Scotland
- Constant development – ‘agile’

But one step back?

- Benefit freeze remains until 2020
- Rules changing for mixed age couples either side of pension eligibility from May
- Existing payment schedule headache
- 53 week year
- ‘Deflection’ of claimants who have difficulty with online processes
- 5 week wait still an issue – food bank reliance

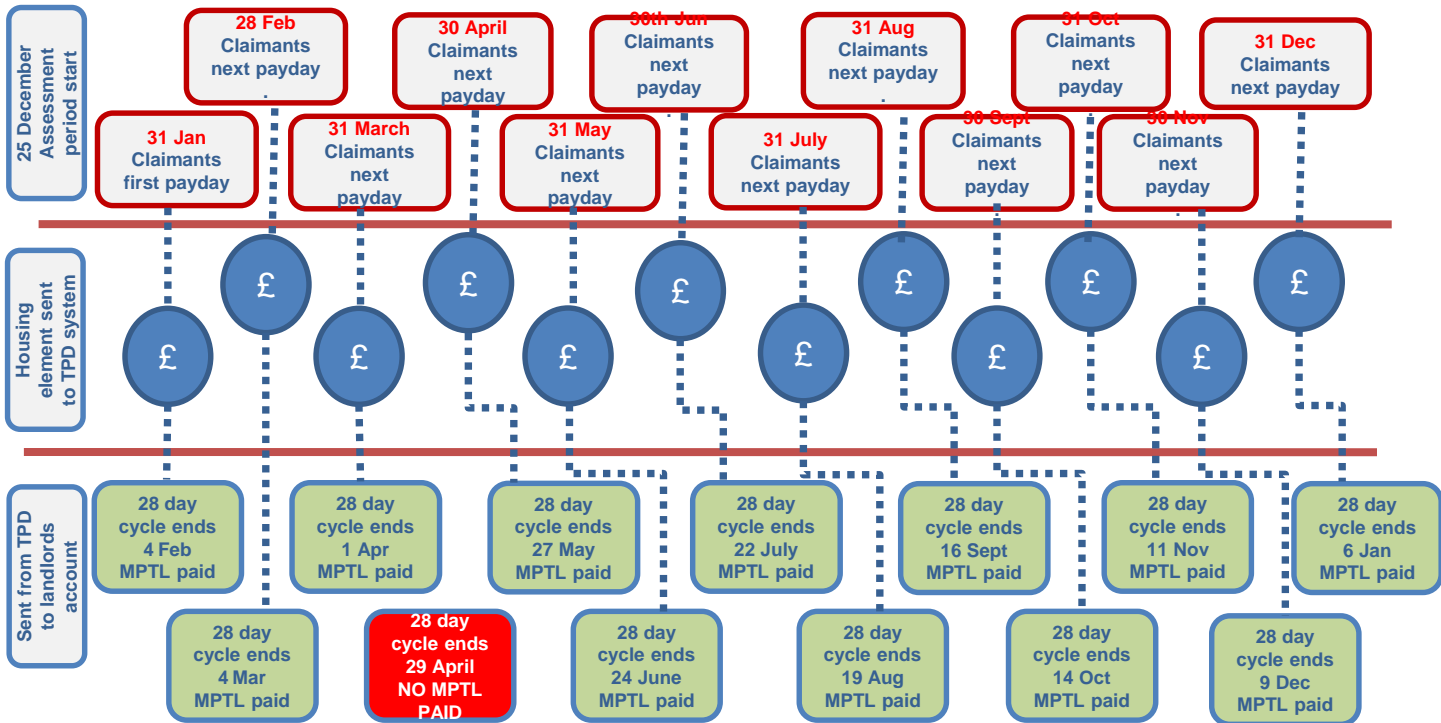
The third party payments

The claimants assessment period for Universal Credit is calendar monthly.

Managed payments to landlords are sent to the Third Party Deduction system monthly.

Third party payments are on a 28 day cycle therefore there are thirteen cycles each year

Payments are released from CPS into landlords accounts at their next 4 weekly cycle date, so there will always be one 4 weekly cycle in which a third party is not paid.



ARC – Arrears as % of gross rent

Year	Local Authority	Housing Associations & Coops	LA %	Housing Ass'n %
2013/14	£57,319,118	£51,656,209	5.84	4.33
2014/15	£62,768,083	£51,760,503	6.30	4.20
2015/16	£68,047,638	£49,374,049	6.51	4.04
2016/17	£72,058,742	£48,934,418	6.04	3.93
2017/18	£76,007,085	£50,399,523	6.22	3.94

ARC – Properties recovered because rent not paid

Year	Local Authority	Housing Associations & Cooperatives
2013/14	734	679
2014/15	1037	781
2015/16	1136	736
2016/17	1282	828
2017/18	1273	840

SFHA Monthly Survey

Month	Average UC Arrear	Average Non UC Arrear
April	£702	£381
May	£699	£417
June	£735	£379
July	£646	£428
August	£551	£375

Things will get better!

- UC Scottish choices
 - Could be valuable tool if DWP systems improved
 - Abolition of bedroom tax at source
- On-going improvement of DWP systems: payment schedule; landlord portal
- A careful and considered approach to managed migration
- Keeping up pressure – the six asks



Four federations, six asks

- SFHA, NIFHA, CHC and NHF working together to press for improvement
- Engagement with elected members of UK and devolved parliaments/assemblies
- Follow on from #4Feds5Asks campaign
- Engagement with DWP and other stakeholders

The six asks

- End to 5 week wait
- Better data sharing - implicit consent
- Payment system that is workable for direct payment to landlords
- More funding for support and advice
- Match monthly assessments to earnings within the period
- Restore index linking to benefits

Making our case

- Able to make a case to government if there is evidence to back it up
- Primary source of our evidence are the monthly surveys asking about the impact of Universal Credit, which are sent out to every SFHA member.
- Evidence from survey also picked up by media organisations – so please keep it coming!