

Landlord Perspective – Future UC Planning

SHN – 18 February 2020

Joy Campbell

Senior Housing Development
Officer

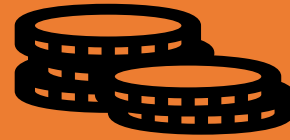
◆ EDINBURGH ◆
THE CITY OF EDINBURGH COUNCIL



Current CEC UC profile



Around 19,000 current social rent tenants/2753 known to be on UC



Annual rental income to be collected around £100m

Annual HB rental income £59m
73% HB claims are working age
Around 9000 expected to move to UC



8103 current tenants in arrears (43%)

£££££

£7.35m rent arrears debt

Average debt non UC = £907
Average debt UC = £1426



2307 UC tenants in arrears (82%)

£££££

£3.29m arrears UC tenants (45%)

Direct Payments – APA
1650
60% of UC tenants

The City of Edinburgh Council Approach

- More focused rent payment advice at sign up and start of UC
- Central admin dedicated resources - rent verification, apa requests, dealing with payment issues, monitoring UC
- Out of hours contact centre – telephone new UC starts, letters
- Housing officer role – manage rent advice, monitor payments & deal with arrears
- Local income maximisation experts – UC benefit issues arising
- Review of all comms, introduced any day direct debits (allpay)
- Improved internal controls to monitor direct payments
- Direct payment secured if complex needs or tenant does not pay
- Arrears process – focus on payments expected
- Referrals if further support, debt and budgeting needs identified
- CAB shadowing carried out to show landlord approach to managing UC

Main Challenges/Impacts

- 43% (1191) UC tenants on portal
- Rent increase reporting concerns
- Limited DWP information & ability to communicate directly with Service Centre
- Increase in arrears at the beginning of the claim period, payment cycles and in general
- APA not working – UC tenants at court stages rising and 78% have an apa that's not working
- Court difficulties - 41% (664) are on UC, Sheriffs more likely to continue cases
- Increased arrears activities – more discussions on HC and APA
- Additional workloads – verifying rent, securing rent by APA, managing direct payments income stream, managing credit/fta and current accounts.

Future

- Sorting our property list to increase portal matching
- Automating SRS rent verification and UC47 apa requests
- Scottish Choice confirmation emails – checks and apa request
- Increased monitoring of APA exceptions, developing new reports
- Introducing contact week before tenants expected payment date
- Increasing capacity for income max staff to support UC tenants
- Increasing central team resources to control direct payments and support local Housing Officers
- Potential co-location options to be explored with DWP in housing offices
- Resources???????

