

TQT – Universal Credit

What is a Tenant Question Time?

Tenant Question Time (TQT) events give tenants the opportunity to ask questions to a panel of specialist staff on a specific topic. The session is facilitated by an Independent Tenant Advisor, Tim Morton.

This session on Universal Credit was the sixth in the series of these events, which are organised by the Watford Community Housing Gateway Membership Team (GMT).

The next TQT will be on **3rd September 2018** at Watford Community Housing's main offices on Clarendon Road. The GMT welcomes ideas from tenants for future events, which can be shared with them by emailing gmt@wcht.org.uk.

The GMT would like to thank everyone who attended for the polite and respectful way the TQT was conducted.

The panel:

Mike McDonald – Incomes and Tenancy Support Manager

Cheryl Jago – Tenancy Support Officer

Rebecca Didcock – Incomes Officer

Jane Walker – Head of Revenues and Benefits Watford Borough Council

Chris Blackett, Chair of the Gateway Membership Team opened the event by saying 'We are holding a Tenant Question Time on this topic because we know Universal Credit is affecting tenants and we want to make sure we identify the best way we can support tenants.'

The following questions were asked and discussed at the TQT. For information on the websites you can visit and the places you can contact for more information about Universal Credit, please head to the bottom of the page.

Q. Is it true you have to access Universal Credit online only?

Yes, this has been the case from December 2017. As we all know, some people are not digitally literate. We have spoken with Department of Work and Pensions (DWP) and they have some resources to help people to complete the online form. Watford Community Housing's Tenancy Support Officers can also help.

On Friday mornings from 10-12:30 a UC session runs in the library with the Citizens Advice Bureau (CAB) and Customer Service staff from Watford Borough Council. They can guide you through the process and give you advice and support.

Q. Are you able to go to tenants homes to help them?

We do invite and encourage people to come here but we also have the equipment to go out to tenants if needed.

Q. What support does Watford Community Housing offer people to get online?

Cheryl and Matt are the Watford Community Housing Tenancy Support Officers who support tenants. We are very aware that tenants do not all have access to digital equipment, and the team have been looking at sourcing equipment to support people in this situation. The Community Engagement Team has been funding and supporting local classes for tenants and these have received positive feedback.

The room talked through challenges of promoting IT courses to those who are most in need, and encouraged people to put their suggestions to Watford Community Housing Community Engagement Team.

An audience member suggested using the DWP Job Centre notice boards.

Q. Do Watford Community Housing have 'Trusted Landlord' Status?

Yes we do. This means that we have been approved to access the DWP's landlord portal, to be able to verify the rent details on Universal Credit claims. We are also able to request managed payments in particular circumstances.

Q. Why were agencies not better prepared for this?

Jane explained all of the pre-work and training that was completed in the years building up to the UC introduction. Unfortunately, what was presented then has not been the reality. There are shared frustrations; Watford Borough Council cannot get through to Universal Credit without a minimum of 45 minute wait. Mike added that although the local DWP staff are approachable, the UC processing centres up in the north of the country are very difficult to get through to.

The audience disagreed about the ease of form for the application. Some had frustrations about the questions not having been tailored based on the answers.

Q. Why are people still being given Housing Benefit forms?

Jane Walker said there are still people on Housing Benefit. 6,000 families are still on Housing Benefit and 2022 is the target date for full transfer of existing Housing Benefit claims, for people of working age. If you have 3+ children you cannot claim Universal Credit. If you are in supported exempt accommodation or temporary accommodation, you cannot get housing costs through UC, so you would have to apply for Housing Benefit for rent, and Universal credit for living costs. The cut off age is dependent on your date of birth and when you get to pension credit age. Council tax is not covered by UC, so a separate claim would still need to be made to the Council (at present this is in a combined form for Housing Benefit and Council Tax Reduction).

Q. I'm getting lots of different answers from different Job Centre advisors, what can I do?

A lot of the staff are still learning, so this might be why you are experiencing conflicting advice. Sometimes Watford Borough Council get phone calls from Job Centre staff to try to figure out what the correct answer is for more complex scenarios.

Q. When you went for the initial talks and training, how was it meant to work?

Jane began by saying that it was all meant to be very straightforward. With only single people applying for UC and paper forms available. Mike added that lots of it was focused on how it would work in an ideal world, and that those who launched UC have underestimated the reality of some of the complexities of individual examples. The panel felt that the pilots did not reflect the real challenges that we have seen since the digital-only service came into force.

Q. I've always paid my Housing Benefit directly to my landlord and I want my Housing element of UC to continue to be paid directly to WCH. How does that work when I am being switched over to UC?

Under UC, the work coach will have to make this decision depending on your individual circumstances; for example vulnerability, mental health, addiction or large scale rent arrears. If someone is 2 months in arrears, the landlord can make a request for mandatory direct payment. Mike talked through the challenges with managed payment cycles. Becky added that if direct payment is approved, it is deducted from the amount paid to the claimant, but is not physically paid to the landlord until an extra month later. If an Alternative Payment Arrangement (APA) is granted at the start of a claim, this places the person into 2 months of rent arrears as soon as they start with UC direct payments.

Q. How are these arrears tackled?

Mike explained that we work with the individual. The DWP approach is to take between 10% - 20% of the living element payments to cover arrears, but we feel it needs to be tailored around the person. Rent officers meet with tenants to agree affordable payments based on an Income and Expenditure form.

Q. What is the support available for care leavers?

Being a care leaver doesn't automatically mean that you will get any additional support from UC in terms of how payments are made. Individual assessments are made by their work coach.

Q. Where else are people accessing support?

Watford Borough Council always advise people to go to the Citizens Advice Bureau (CAB). The audience expressed frustrations with the CAB as you must wait with no guarantee of being seen. The panel confirmed that you can go ahead with a claim if you do not have photo ID, but you will need to phone UC to book a face-to-face verification appointment at the Job Centre.

Q. If you are leaving work voluntarily does this stop you from being able to claim?

If you "leave work or reduce your hours of work, whether voluntarily or due to 'misconduct' while claiming Universal Credit or just before your claim" a high level sanction will be applied. This starts as a three month sanction of the living element of your claim.

A non-sanctioned claim would include a living element, rent element and any elements for your dependents and/or disabilities.

Q. What can I do if I am hit by a sanction or am struggling because of the delay in receiving payments through UC?

You can apply for a UC hardship payment to support these instances but these do need to be repaid in instalments once the sanction has ended. The panel emphasised that any sanction applies from the moment you claim, not from the moment of you leaving the job voluntarily. Being sacked is a high level sanction and it can last as long as 3 years if there have been repeat offences.

Q. How many UC claimants do Watford Community Housing have?

June 2018 there were 269 Watford Community Housing tenants on UC. Increase of 235 cases since December 2017. To put this into perspective, 5.7% of tenants are claiming UC. 178 of these cases are in rent arrears totalling £177,000. This debt makes up 27% of total rent arrears. The average amount owed by each UC claimant who is in arrears is £993.

Watford Community Housing has not evicted anyone who has arrears solely due to UC. We do understand that the transition is difficult but it is vital to keep the income team informed of your individual circumstances.

Q. When do you find out if one of your tenants is making a claim?

There is a landlord portal that will notify us that housing costs have been included in the claim. As soon as we know that someone has claimed, we ask them to come into the office and run through their circumstances. Sometimes it can take a while for this information to reach the landlord so please get in touch if you are affected and have concerns.

Q. When people go onto UC is there an element that is something like the 'bedroom tax'?

The DWP deduct 14% for 1 spare room and 25% for 2 or more spare rooms from the maximum monthly rent element of UC. Jane added that again you can apply for a discretionary housing payment from Watford Borough Council to support individuals with a shortfall. The audience agreed that these have been a terrific help for people who were struggling. These were introduced in 2009 to help with any number of reasons why a person could not pay their rent.