

Universal Credit Process – Flowchart

This diagram outlines the process that is normally followed, within the Association, when a tenant migrates from Housing Benefit (HB) to Universal Credit (UC). It shows the individual phases and how it may impact on the rent account. Our Housing Services team closely monitor those tenants that are migrating to UC and take account of this fact when implementing standard arrears management procedures.

Application stage

- •Monthly rent is charged to Tenant's account.
- •Final payment of Housing Benefit (HB) received from the local authority (normally a two week run on is paid to mitigate the UC delay)
- •Tenants are advised of the option for their UC payments to be sent directly to the landlord should they choose to do so.
- Association liases with DWP to confirm rent charges to allow payments of housing costs either to the tenant or direct to LHA.

Transitional Stage of UC

- Monthly rent is charged to Tenant's account.
- Normally there is a delay between receiving final HB payment and first UC payment.
- Tenant is not aware how much UC housing costs will be paid until their benefit assessment period is complete.
- Tenants are encouraged to make direct payments to rent account during the transitional stage to prevent outstanding balance increasing.

Fully Migrated to UC

- Monthly rent is charged to Tenant's account.
- UC payment is received from DWP and immediately allocated to tenant's rent account (DWP direct payments only).
- Where tenant opts out of DWP direct payments, the rent account is reviewed to determine if any arrears or credit balances need to be addressed.
- Migration process is deemed complete and tenant will be subject to normal arrears management protocols.