

We're calling on the Government to fix flaws in the Universal Credit system

We want to see a benefits system that **works for everyone**, that gives people enough money to live on, that supports people into work and that ensures everyone has fair access to affordable housing.

We've been working on behalf of housing associations to make the system work for tenants and residents. While we've already seen positive changes to the system, such as the two-week run-on of Housing Benefit and a reduction to the six-week wait, but there's still a way to go before Universal Credit can work for all those that need it.

The Federation has joined the other UK housing federations - Community Housing Cymru, Scottish Federation of Housing Associations and Northern Ireland Federation of Housing Associations - to lobby the Government for changes to the system.



We are calling for the Government to:

1 END THE FIVE-WEEK WAIT FOR MONEY.

The five-week wait is causing unnecessary hardship, a rise in food bank usage and an increase in rent arrears. Some tenants are being advised to claim the 100% advance on their payments to cover the five-week wait. This leads to people falling into debt before receiving their first payment. We want to see a system where people receive a payment within the first five weeks and there should be greater flexibility on payment frequency and backdating for all.

2 ALLOW MORE DATA SHARING BETWEEN DWP AND LANDLORDS.

Landlords need to be told in advance who is moving onto Universal Credit, so they can better support tenants and prevent problems for those struggling with payments or in need of extra assistance to make their initial claim. We want to see 'implicit consent' restored and better use of the Landlord Portal for two-way communications between landlords and DWP. This is key to the success of managed migration.

3 ENSURE THAT LANDLORDS RECEIVE THEIR PAYMENTS ON THE SAME CYCLE AS THEIR TENANT.

When benefits are paid direct to the landlord through Alternative Payment Arrangements (APAs), they are paid four weekly, whereas Universal Credit is paid monthly. The Government have committed to monthly APAs and we want to make sure landlord's voices are heard in the design of a new system.

4 INCREASE FUNDING FOR SUPPORT AND ADVICE.

The Government needs to ensure people do not miss entitlement for Universal Credit. They should allow flexibility of backdating for those who need it. We are asking for the Government to provide extra funding for support and advice to make sure everyone can access their payments on time.

5 MAKE SURE THAT WORK PAYS FOR EVERYONE.

The current system often means that when payday falls twice in the same calendar month, payments are reduced or missed the next month. Back payments and tax rebates can also trigger this problem. This leaves little money for families and households to live on. We're calling for monthly assessments to be matched to earnings within that period, improving work allowances and reducing the repayment taper.

6 END THE FREEZE OF WORKING AGE BENEFITS FROM APRIL 2020.

Benefits have been frozen for the last three years, so haven't risen in line with inflation. This means that monthly payments may not cover the increased cost of living. We're calling for the Government to lift this freeze, including the freeze on the Overall Benefit Cap.

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Our members provide more than two and a half million homes for around six million people. And each year they invest in a diverse range of neighbourhood projects that help create strong, vibrant communities.