



Wolverhampton Homes

Preparing for Universal Credit - a bit like England losing on penalties

*By Mark Henderson
Director of Housing
Wolverhampton Homes*

Preparing for Universal Credit over the past eighteen months or so has felt a little bit like England losing on penalties to Germany – it's an inevitability; it will happen in the future; we're just not too sure when.

So earlier this week when it was announced that we'll be part of the final tranche of West Midlands authorities transferring over, there was a strange element of relief that at least we now know.

For some time now we've been bombarding our staff and our tenants with the message that Universal Credit is on the horizon - it's on its way! But it's a tough sell when you can't say for definite when. The definition of 'Coming Soon' has been stretched somewhat – given that the start for new, single person claimants in Wolverhampton will be sometime between December 2015 and April 2016.

But despite the frustrations of not knowing exactly when this is happening – what it does do is provide us with an opportunity. We've got a little bit more time than most to prepare as best we can. Unlike the under-occupancy charge where we had data and knew 90% of those who were likely to be affected; with Universal Credit it's much harder. The first claimants of ours may not even be tenants at the moment and could well be in work and not claiming a penny of benefits right now.

What we do know though is that eventually, as claims for other benefits such as Job seekers allowance and tax credits are closed, around 1 in 3 tenants – that's 8,500 – will end up transferring to Universal Credit; that's a logistically tough challenge (and a huge business risk).

So without knowing who our first Universal Credit applicants will be, being focussed and targeted is tricky. What we can do though is set out three clear messages:

- 1) You need to be online
- 2) You need a bank or credit union account
- 3) You need to put a bit aside each month in preparation for Universal Credit being paid monthly.

But what we do have already is buy-in from across the company. Colleagues know how this could impact our customers and our business so we're drawing Universal Credit champions from tenants, staff members and customers alike to make sure

that we're as ready as we can be. And as part of our preparation, where customers may struggle, we'll be encouraging them to apply for a short-term benefits advance, to give a buffer, and not allow arrears to build up, in advance of their first Universal Credit payment.

We're also working with our neighbouring authorities – and that's key. It's like a Universal Credit self-help group. But aside from the opportunity to vent frustrations - it's actually a really useful way of learning, sharing ideas and building effective networks.

We're also re-focussing our business objectives. More than 5,000 tenants are signed up to our do-it-online account and we're making a big push to get more and more services accessible through our website. No doubt mobile-apps and so on will follow – the next two or three years will see a revolution in housing terms when it comes to technology, of that I'm sure.

Employability is right at the top of the agenda too. We're already linking in with local job clubs and utilising our double-award winning LEAP apprenticeship programme to get more tenants ready to get back into work and training.

But to a degree there's only so much preparation you can do. At some stage you just need to get your head down and get on with it and see what quirks the new system will throw up.

But – with an election on the horizon – maybe there will be some tweaks and changes before our live date. The NFA's call this week for payments to go directly to landlords for those tenants who'd prefer it to is a sensible suggestion. After all, individual choice is important – and if a direct payment to landlords is the best way for them to make sure their rent is paid and their home is secured, then surely that's a win-win all round?

Whatever happens in the next 12 months – we'll be as ready as we can be.