

Keeping a roof over your head: getting the right advice and support is critical for those on Universal Credit



Dianne Cowie

In 2018 the cost of living is expected to rise faster than wages and the government announced that benefit rates will be frozen for another year. A number of supporting

views state that this tough start to the year could be made worse if you are moved onto Universal Credit. Over the year, Universal Credit will be introduced across the country, with the intention that all claimants will be moved onto it by 2022.

Upfront Universal Credit appears sensible. Who could disagree with the idea of simplifying the benefit system by replacing six benefits with one, paid monthly?

The limited roll-out has already created a large amount of publicity, and not for the right reasons. Studies by Citizens Advice and for the London Boroughs of Southwark and Croydon show that tenants face significant challenges due to Universal Credit. The main issue is that tenants do not receive their benefit for several weeks. Under the new system, tenants are obliged to pay their landlord rather than any benefit going straight to the landlord. With little or no income for weeks, tenants are getting into rent arrears, turning to payday lenders and seeking help from friends and family.

As a result, tenants face significant pressure from landlords, private individuals, councils and housing associations to pay rent owed.

As a Housing solicitor based in Croydon, one area where Universal Credit has been introduced, colleagues and I have witnessed the impact that this is having on tenants. Many claimants have had possession pro-

ceedings instigated against them due to rent arrears, often because of delays in Universal Credit payment or problems with the housing element under the new system.

On a positive note, there is evidence that sympathetic landlords are working with tenants to resolve problems by agreeing on repayment schedules. Charities and the Citizens Advice also provide excellent advice and support. However, not all landlords are sympathetic and seek possession of people's homes. In such circumstances it is always sensible to seek legal advice. As solicitors we can defend tenants and our involvement can make landlords think twice, ensuring they act within the law.

It is a popular view that 2018 may look to be tougher if you face moving onto Universal Credit, but with the right support and advice your situation can be improved.

Author, Dianne Cowie, Duncan Lewis Housing Director, specialises in tenant and landlord matters, including: disrepair, possession proceedings, tenancy disputes, injunctions, committal proceedings, homelessness appeals and judicial reviews. Dianne is ranked in Chambers and Partners 2017/18, as an "excellent litigator" who has been involved in a number of reported cases.

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