



HELLO!

Covering **nine** Local Authority areas

We own

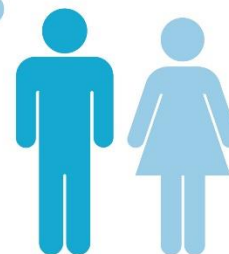
**11,412**  
homes

We manage

**11,111**  
homes

We provide services to

**23,000**  
residents



# Winter is Here

- Bedroom tax
- Changes to disability benefits
- Cuts in tax credits
- Local council tax support schemes
- Non dependant deductions
- Benefit cap
- Roll out of Universal Credit



# Welfare Reform Strategy



51% of our income linked to Housing Benefit



# Awareness

## Are you ready?

- ? Do you have access to the internet?
- ? Do you or your partner have an active bank account?
- ? Could you live for six weeks without any benefits?

If you answered "no" to any of these questions then get in touch with us so we can help you prepare for the change.

## Top 5 Facts

you need to know about Universal Credit

- 1 You'll need to make your claim online
- 2 You'll need a bank or Credit Union account
- 3 Benefits will be paid monthly in arrears so you'll need to budget monthly instead of weekly or fortnightly
- 4 Your housing costs will be paid to you as part of Universal Credit so you'll need to pay your rent to us
- 5 There'll be just one payment per household so if you're a couple, you'll need to decide how you want your Universal Credit paid.

## Are you ready for universal credit?

Universal Credit (the replacement for a number of welfare benefits) is coming to your area.

You'll be affected if:

- You claim benefits and your circumstances change after Universal Credit is introduced
- You become a new benefit claimant after Universal Credit is introduced.

count on us to help

Are you ready?

 Knightstone



# Prevention



# Our rent arrears are down to

**2.8%**

well below the  
sector average of

**4.6%**







**We've reduced the number of residents classified as being 'in debt' by 11%**

# Universal Credit so far.....

Local Authority	Total Number of UC Cases	Tenant Arrears			Gross Arrears %
		Number of Households in Debt	%age of Households in Debt	Average Debt	
B&NES	131	84	64.1%	719.24	8.2%
Bristol	26	17	65.4%	645.89	8.5%
Mendip	160	98	61.3%	686.45	8.2%
North Somerset	23	13	56.5%	552.40	6.3%
Sedgemoor	173	84	48.6%	669.99	6.1%
South Gloucestershire	14	10	71.4%	927.40	12.6%
South Somerset	35	23	65.7%	626.93	8.6%
Taunton Deane	136	76	55.9%	545.81	5.9%
West Somerset	19	16	84.2%	634.71	10.7%
<b>Total</b>	<b>717</b>	<b>421</b>	<b>58.7%</b>	<b>659.05</b>	<b>7.4%</b>

Growing by  
**10+** claimants  
per week

**58%** of claimants in  
debt (42% for HB)

Average debt of **6**  
weeks rent  
(3 weeks for HB)

# The challenges ahead....

- Discretionary Housing Payments – many pressures on a limited pot
- Local Housing Allowance Cap in April 2019
- Impacts on all residents, not just those of working age
- Under 35's - their ability to sustain a tenancy



# Any questions?

