

Autumn 2019

Hello everyone,

Welcome to another edition of Fife Keyfund's Landlord e-bulletin.

Thank you for taking the time to look through this publication.

Universal Credit

Staff have been working hard to put together some hints and tips in order to simplify the claim for Universal Credit. Here is some of the information, if you wish to discuss these further please get in touch.

1. New claims for Universal Credit (including Housing Costs) can take 1 month plus 7 days to be assessed and paid out.
2. Claims are assessed monthly between 2 dates and then payments are made a week later.

Example; Joe has his ongoing UC assessed between 28th of one month and 27th of the next month, payment is then received on 3rd of every month.

Joe moved into a flat on 24th May and updated his journal straight away and provided a copy of his lease as evidence, due to the speed at which he gave this update of changes to his circumstances, the details were included in his assessment for that month and Joe received a month's HC along with his normal UC on the 3rd June. Had Joe not been so active and waited until a few days later to update his Journal, the HC element would have been assessed the following month and so the 1st HC payment would have been approximately 1 month and 10 days later.

- 3 The above shows where there is a new claim for Housing Costs, the best time to organise a sign-up would be 10 – 14 days prior to payment date (within the last week of the assessment period) and;
 - Any changes made within the assessment period should be activated for the next payment, as long as any requested evidence has been submitted.
 - Where direct payment to landlord is requested, the 1st payment will be direct to the tenant. Tenants should check their payment amount and arrange transfer of funds to landlord for this 1st payment and then ensure the following payments go direct. UC have stated direct payment, where requested, will go to Landlord from 2nd month, this should be stated in the individual's Journal (date and amount).
 - Job Centre+/Universal credit advisors may not be familiar with a Private Residential Tenancy and so may not activate the payment of HC to landlord as requested. Required details can be highlighted and given to the advisor along with any other evidence required.
 - Landlords should be aware that Job Centre + advisors may phone to check bank details when a tenant has requested direct payment, they will ask the landlord to provide these details rather than offer the details they have been given.

The following is taken from a UC Journal regarding information required when making a claim for HC.

"What you need to bring"

You'll need to bring original documents – copies won't be accepted.

You need to bring your tenancy agreement.

If you don't have this, you can bring a signed letter from your landlord or your landlord's agent. This letter must include the following:

Landlord or agent's name and address.
Full address of the rental property.
The date you moved in.
How often your payments are due?

Full address of the rental property.
Full names of all tenants.
How much you pay including any charges?

Universal Credit (cont) Proof of rent payments

You need to bring **2 months of bank statements showing your rent payments**. If you don't have this, you can bring **one of the following**:

- recent rent account statements or rent book
- recent rent payment receipts
- rent deposit payment receipts (for new tenancy)

We are aware that if direct payment to landlord is being requested, they will also need the landlord's phone number, email address and bank details. All the details required should be in the PRT, it may be best to highlight the areas on the paper copy before handing them over.

Changes to Landlord Registration

From 16 September 2019 private landlords will now be required to declare whether or not they comply with specific duties such as:

- The tolerable and repairing standards
- Private water supplies and legionella risk assessment
- Gas and electrical safety
- Fire and carbon monoxide safety
- HMO licences for Houses in Multiple Occupation
- Energy performance certificates, insurance and common repairs on tenement property

You will be asked to answer certain questions regarding your rental property when applying for Landlord Registration for the first time, or when renewing an existing registration.

The regulations will facilitate local authorities in making informed decisions as to whether a private landlord meets the criteria to be approved or not. It is worth bearing in mind that the new regulations do not impose new duties upon landlords. However, the introduction of the regulations certainly indicate that the Scottish Government are underlining the importance of compliance with the existing regulatory standards. This assists local authorities in ensuring that tenants' homes are safe, secure and of good quality and that private sector landlords are living up to the legislative responsibilities and standards which are imposed upon them. This will help to ensure that accountability and professionalism are met across the sector in Scotland.



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We also accept donations of unwanted furniture etc
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End Note

Once again we thank you for taking the time to read this issue.

Please contact us directly at the office or via email if you have any queries or comments about the contents of the bulletin
Until next time..

In the next issue, updates on:

Thoughts on
Scottish Letting Day 2019