RENTS

Area in city/ citywide:	Citywide
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Appendix:	

Purpose:

We'd like to share some of the key challenges we're facing in collecting rent, especially due to changes in how Universal Credit is being managed. These changes can sometimes cause delays or confusion, which may affect how and when rent is paid.

At the same time, we want to highlight the work our Housing Income Management Team is doing to support tenants. Our team is here to help people stay in their homes and avoid falling into debt. We offer advice, support, and practical help to anyone who's struggling with rent payments or facing financial difficulties.

Main body of the report:

The way Universal Credit (UC) is paid is making it harder for tenants to pay their rent and in turn making it harder for the Council to collect rent on time. UC is paid monthly and directly to tenants, not to the Council, which means tenants now have more responsibility to manage their rent payments. This can lead to delays and in some cases financial stress.

Right now, the government is moving people who get Employment Support Allowance (ESA) over to UC. A higher proportion of ESA claimants in Brighton & Hove have mental health or behavioural conditions (Source: DWP Stat-Xplore), so this change is hitting vulnerable residents especially hard.

Because of these changes, our Income Team can't step in as early as they used to be able to help with rent issues, this has led to more tenants falling behind. In 2024/25, 920 tenants moved from Housing Benefit to UC. But in just the first half of 2025/26, 921 tenants have already made the switch — showing how quickly things are changing.

On top of this, the cost of living, court delays, and leftover effects from the pandemic are making it even harder to deal with serious rent arrears.

Our response

We know that these changes to UC have made things more difficult for many tenants. We are here to help and have put the following support in place:

- Dedicated Support: We've created a new role a Senior Income Advisor to lead our response to UC changes. This person helps staff support tenants and works closely with the Department for Work and Pensions (DWP) on complex cases.
- **Early Contact**: Our Income Officers now reach out to tenants as soon as Housing Benefit stops due to UC migration. These conversations help tenants understand the new payment process, offer budgeting advice, and connect them to support services to avoid falling behind on rent.
- Smarter Systems: We've introduced automation to speed up rent checks for UC claimants, saving staff time. We've also increased the use of Alternative Payment Arrangements (APAs) where rent is paid directly to the Council helping reduce arrears. In the first half of this year, this helped recover nearly £9.8 million in rent.
- **Better Tools for Staff**: Our housing system now helps staff spot accounts that need urgent attention and take the right action quickly. We've also created clear procedures to support tenants moving to UC, including a direct referral to **Citizens Advice's Help to Claim** service.

We're committed to helping tenants through these changes and making sure support is available when it's needed most.

We're making changes to better support tenants who may be struggling with rent. Here's what we're working on:

- **Better Money Advice**: Our staff are taking part in the *Money Guiders Programme*, which helps them feel more confident when talking about money. This means they can offer clearer, more helpful advice to tenants who need support with budgeting or managing payments.
- Working Together Across Services: We're teaming up with other Council teams

 — like Tenancy Sustainment, Welfare, Revenues, and Business Support to
 make sure tenants get joined-up support. This includes helping people who haven't
 yet moved to Universal Credit, so they're prepared and supported when the time
 comes.
- Making the Most of Our Resources: As the number of Council homes grows and demand increases, we're looking at ways to make sure our front-line teams are ready to respond quickly and effectively to tenants' needs.

We're committed to adapting our service so we can continue to support tenants and help prevent rent arrears.

Next Steps/how to get involved:

We will be promoting support available but please encourage any tenants to get in touch if they are struggling with paying their rent. The earlier we can provide help the better.

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