

Universal Credit



- ◆ Universal Credit is a new benefit which will eventually replace 6 existing benefits.
- ◆ New Claims to Universal Credit began in Wick, Invergordon, Dingwall, Fort William and Portree Jobcentre on 16th February 2015.
- ◆ Initially only a small specific group of jobseekers will be able to claim Universal Credit in these Jobcentres. Further information can be found on Page 4.



This leaflet is designed for people who may be claiming benefits and contains information to help you find out what's happening and what you can do to prepare.

What is Universal Credit?

Universal Credit is a new single monthly payment for people who are looking for work or on a low income. Universal Credit will bring together a range of working-age benefits into a single streamlined payment. Universal Credit will eventually

replace 6 existing benefits:

- ✓ Income-based Jobseekers Allowance;
- ✓ Income-related Employment and support Allowance;
- ✓ Income Support;
- ✓ Housing Benefit;
- ✓ Child Tax Credits;
- ✓ Working Tax Credits;

Currently, eligibility to claim Universal Credit depends on where you live and your personal circumstances.



Universal Credit is paid in arrears. Every payment you receive is based on your circumstances in the previous month.

When you make a claim to Universal Credit you will not receive your first payment until one month and seven days after your date of claim.

For example, you made a claim to Universal Credit on 1st December 14, your first payment will be made on the 8th January 2015 and then on the 8th of each subsequent month.

You can ask the Department for Work and Pensions for an advance from your future awards of Universal credit. This advance will however, be recovered from subsequent payments of benefit.

Dependent on your circumstances you may be able to get alternative payment arrangements including:

- split payment
- your landlord is paid direct
- more frequent payment period e.g. twice monthly
-

Policy Team, Benefits & Welfare

The Highland Council's Finance Service

Details are correct as of June 2015, however are subject to change

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What is changing?

Universal Credit Payments

If you currently receive benefits, you may get them weekly, fortnightly or at different times of the month so that your payments are spread throughout the month.

Universal Credit will be one monthly payment.



welfare benefits

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Bank Account

Universal Credit will be paid into you or your partner's chosen bank account.

You must have a bank or post office card account to receive Universal Credit

Rent Payment

If you are getting housing benefit at the moment, it may be paid directly to your landlord.

Your rent payments will be paid differently when you claim Universal Credit. Your Universal Credit payment will include an amount for your rent.

It will be your responsibility to arrange to pay your landlord directly yourself.



Digital access – How to claim

DWP's preferred channel to make a claim to Universal Credit will be online www.gov.uk/apply-universal-credit Claimants who are unable to use this facility will be able to make a claim by telephone (0845 number), or in a Jobcentre.

When you call the 0845 telephone number you can ask DWP to call you back to avoid you from having to pay for the cost of the call.

Benefits & Welfare Team

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What should I Do?

You can start to prepare now for the introduction of Universal Credit to ensure you and your family are prepared for any changes to the way your benefit is paid.

One of the biggest changes for many people will be having to manage household income and budget on a monthly basis. **If you are receiving Universal Credit you will have to pay your rent direct to your landlord.**

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Money or Budgeting Advice

It's never too early to start thinking about how you will budget for the changes and to plan ahead. Many organisations including The Highland Council Money Advice Team can provide free, confidential and impartial advice on setting up a monthly budget, including how to save money on your everyday cost of living.

In addition if you do not currently have a bank account you can also get advice on how to set one up ready for the monthly payments. **Don't delay – get in touch with someone who can help. See page 6 for contact details.**



Speaking to your landlord – Don't delay

By speaking to your landlord today you can plan how best to make arrangements to pay your rent when you start getting your Universal Credit paid direct to you.

Dependent on your landlord you will have a number of options available to pay your rent including direct debit, online, telephone, at any shop or Post Office with a PayPoint or in person at any Service Point, finding the best one which suits your circumstances will be essential to help you budget.

Speaking to your landlord now will give you the time to choose the right option. If you are having difficulty paying your rent, contact your landlord immediately as they may be able to help you get the right advice.



Universal Credit: Jobcentres

New Claims to Universal Credit began in Wick, Invergordon, Dingwall, Fort William and Portree Jobcentre on 16th February 2015, initially to a small specific group of claimants. If you meet the eligibility criteria below you will be required to make a claim to Universal Credit:

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1. Where you live: You must live in a post code served by Wick, Invergordon, Dingwall, Fort William and Portree Jobcentre.

2. Personal Circumstances: To claim Universal Credit you must:

- **be** single
- **be** a Great Britain national and normally resident in the UK
- **not** have a fit note (unless Work Capability Assessment [WCA] found fit for work)
- **be** between 18 years old and 60 years and six months
- **have** a bank or building society account or Post Office Card Account
- **have** a valid NINO (excludes temporary NINOs)
- **not** be pregnant
- **not** have given birth within the last 15 weeks
- **not** have responsibility for children (including adopted or foster children) or provide care for any other person
- **not** be in a period of self-certification awaiting a fit note
- **not** be making the claim through a Power of Attorney or an Appointee
- **not** have more than £6,000 in Savings and Capital
- **not** be homeless or in supported accommodation
- **not** be required by the Child Maintenance Enforcement Commission (CMEC) to pay child maintenance
- **not** own their own home (including part ownership)
- not be a Company Director or in a limited liability partnership

3. Current Benefit Status: A claim to Universal Credit cannot be made if you (and your partner if you have one) currently receive any of the following benefits:

Job Seekers Allowance (JSA)

Employment Support Allowance (ESA)

Incapacity Benefit (IB)

Severe Disablement Allowance (SDA)

Income Support (IS)

or not be awaiting a decision on a claim for:

Job Seekers Allowance (JSA)

Employment Support Allowance (ESA)

Income Support (IS)

Working Tax Credit (WTC)

Child Tax Credits (CTC)

Housing Benefit (HB)

or, not be appealing against a decision of non-entitlement to:

Job Seekers Allowance (JSA)

Employment Support Allowance (ESA)

Income Support (IS)

or, not be awaiting the outcome of an application to revise a decision of non-entitlement to:

Job Seekers Allowance (JSA)
Employment Support Allowance (ESA)

Income Support (IS)
Housing Benefit (HB)

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Disability Benefits - To claim Universal Credit you (and your partner if you have one) must not be entitled to Disability Living Allowance, Personal Independence Payment or Carers Allowance.

4. Employment/Education status - To claim Universal Credit you must:

- not be self employed
- not be in any form of education or training
- not expect to commence education or training in the next month
- be out of work or in work but does not expect to have net earnings (from employment) in the next month exceeding £338.



If you do not meet all the above criteria that are appropriate to your circumstances then you will make a claim to an existing benefit – Jobseekers Allowance, Employment and Support Allowance or Income Support.

When you are claiming Universal Credit you are responsible for:

- ✓ **Agreeing** and accepting a Claimant Commitment which sets out your responsibilities. A Claimant Commitment will depend on your personal circumstances;
- ✓ **Making** a separate application to claim Council Tax Reduction;
- ✓ **Notifying** the Department of Work and Pensions of any rent increases;
- ✓ **Reporting** to both the Department for Work and Pensions and the Highland Council when your circumstances change.

Universal Credit Personal Planner

The Universal Credit Personal Planner is a useful online tool which can help claimants find out if there are any important changes they need to make to help them prepare for the new service:

<http://ucpp.dwp.gov.uk/universal-credit-preparation/>



Claiming Universal Credit

Before you start Your session will time out and you'll have to start again if you're inactive for more than 20 minutes. Make sure you have the following information before you start:

- your National Insurance number
- details of the bank, building society or Post Office account you want Universal Credit paid into
- your rent agreement (if you have one)
- details of your savings or other capital
- details of any income that's not from work (e.g. from an insurance plan)
- details of any other benefits you're getting

It should take 20 to 40 minutes to complete your claim. If you're successful, you'll usually get your first payment 1 month and 7 days after you made your claim.



If you need help claiming Universal Credit online

Call the helpline if you need help making your claim online.

Universal Credit helpline

Telephone: 0345 600 0723

Textphone: 0345 600 0743

For further information visit

www.gov.uk/universal-credit

What if your circumstances change?



If your circumstances change there could be an impact on your Universal Credit and Council Tax Reduction claims. **You** are responsible for notifying the Department of Work and Pensions and the Highland Council of all changes to your circumstances,

e.g. any increases in your rent or any periods of work. You can report a change through the Universal Credit helpline:

Telephone: 0345 600 0723
Textphone: 0345 600 0743

You can ask to be called back to avoid having to pay for the cost of the call.

And for Council Tax Reduction changes to the Highland Council:

Telephone: 0800 393811

In addition if you become ill and feel that this affects your ability to work or to look or prepare for work, you must call the Universal Credit helpline.

Will help with Council Tax be included in Universal Credit?

You will not be able to claim help with your Council Tax within Universal Credit. You will need to complete a Council Tax Reduction form and return it to the Highland Council. Forms are available from any Highland Council Service Point.



All applications and notification of changes regarding Council Tax Reduction will need to be made directly to the Highland Council.

Application forms are available from:

Online: www.highland.gov.uk

B – Benefits – Housing and Council Tax; Tel: 01349 886606;

In person at any Highland Council Service Point.

Help Us To Help You

If you have any questions about the information in this leaflet you can talk to:

- The Highland Council
 - Money Advice Team
 - Customer Income Maximisation Team

Telephone: 0800 090 1004
- Citizens Advice Bureau
 - Caithness CAB
Telephone: 01847 894243
 - Lochaber CAB
Telephone: 01397 705311
 - Ross & Cromarty CAB
Telephone: 01349 883333
 - Skye & Lochalsh CAB
Telephone: 01478 612032
 - East Sutherland CAB
Telephone: 01408 633000
 - North West Sutherland CAB
Telephone: 01971 521730
- Your landlord
- Your local Jobcentre
Telephone: 0345 604 3719



or online

- The Highland Council
www.highland.gov.uk/universalcredit
- Department for Work & Pensions
www.gov.uk/universal-credit

Council Tax Reduction

You may be able to get help with the cost of paying your Council Tax through the Council Tax Reduction Scheme. This is means tested and is determined not only by your income but by who lives with you.

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Once you have made a claim to Universal Credit you must make a separate application to claim Council Tax Reduction.



During your first interview at the Jobcentre you will be asked if you are already receiving Council Tax Reduction or if you intend to make a claim for Council Tax Reduction.

If either of the above applies, DWP will share details of your claim to Universal Credit with The Highland Council for the purposes of your Council Tax Reduction claim.

You will be given a copy of the information which DWP will share. This information is required to verify any claim to Council Tax Reduction.

How to make a claim:

- Visit www.highland.gov.uk and download an application form.
- Call our service centre on 01349 886606.
- Visit your local Service Point

APPLY NOW



Change of Circumstances:

If your circumstances change you must notify us immediately To report your changes in circumstances please contact our Operations Team:

- Telephone Freephone:
0800 393811
- By post: Operations Team
PO Box 5650
Inverness, IV3 5YX
- Or e-mail:
operations.team@highland.gov.uk