

# Universal Credit



## Changes to Universal Credit from 26<sup>th</sup> January 2015

### Look What's New in 2015!

In addition to single and couple claimants, Jobseekers with children (families) can now make new claims to Universal Credit. Only specific groups of jobseekers are able to claim Universal Credit. Further information can be found on pages 6&7.

- DWP class a family as a single claimant or couple claimants who are responsible for one or more children or qualifying young persons (i.e. someone aged 16 – 19 and in full time non-advanced education or training).
- If you have children living with you who you are responsible for, your Universal Credit payment will include amounts to help support your children.
- The child element helps with the costs of bringing up children. Working families on Universal Credit can claim up to 70% of actual childcare costs up to a monthly cap and from 2016 this will be increased to 85%.



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.



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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# Universal Credit

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 make a claim to Universal Credit on 1<sup>st</sup> December 13, your first payment will be made on the 8<sup>th</sup> January 2014 and then on the 8<sup>th</sup> 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 paid direct
- more frequent payment period e.g. twice monthly

## 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](http://www.gov.uk/universal-credit)

# 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



## 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 already receiving housing benefit, it may currently be paid to your landlord by the Council.

**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.**



## 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](http://www.gov.uk/apply-universal-credit)

Claimants who are unable to use this facility will be able to make a claim by telephone **0345 600 0723**, or in a Jobcentre.

When you call the 0345 telephone number you may wish to ask DWP to call you back to avoid you from having to pay for the cost of the call.

# Digital Access – Highland Council Service Points

Free access to computers is available for public use at the Service Points listed below. Members of the public can book time on these computers to make a claim to Universal Credit or access their Universal Jobmatch account.

Our customer service staff will be able to assist you with basic information about using the computer and getting online.

If you require additional help you should contact your local Work Club which will offer support in looking for, and gaining a job, as well as help with benefit queries and on line IT support.

Please telephone **01463 702912** or email: [employability@highland.gov.uk](mailto:employability@highland.gov.uk) for further information about Work Clubs in your area.



## Inverness Service Point

23 Church Street  
Inverness  
IV1 1DY

### Opening Hours:

Monday – Friday 9.30 am - 5.00 pm

## Nairn Service Point

The Court House  
High Street  
Nairn  
IV12 4AU

### Opening Hours:

Monday – Friday 9:30 am - 4:00 pm

## Aviemore Service Point

Aviemore Primary School,  
Muirton,  
Aviemore  
PH22 1SF

### Opening Hours:

Monday – Friday Monday – Friday  
10am to 12.30pm / 1.30pm to 4pm

## Ullapool Service Point

North Road  
Ullapool  
IV26 2XL

### Opening Hours:

Monday – Friday 9:30 am - 1:00 pm

## Grantown Service Point

The Town House  
The Square  
Grantown-on-Spey  
PH26 3HF

### Opening Hours:

Monday – Friday 9am to 12 noon

## Kingussie Service Point

Council Offices  
Ruthven Road  
Kingussie  
PH21 1EJ

### Opening Hours:

Monday – Friday 1:30 pm - 5:00 pm

## 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 directly 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 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/>



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## Universal Credit – Inverness Jobcentre

If you meet the eligibility criteria below you will claim Universal Credit:

- 1. Where you live:** You must live in specific post codes served by Inverness Jobcentre. This includes all residents in the following postcodes: IV1 1, IV1 3, IV1 9, IV2 3, IV2 4, IV2 5, IV2 6, IV2 7, IV3 5, IV3 8, IV4 7, IV5 7, IV8 8, IV9 8, IV10 8, IV11 9, IV12 4, IV12 5, IV12 9, IV13 7, IV21 2, IV22 2, IV26 2, IV54 8, IV63 6, IV63 7, PH19 1, PH20 1, PH21 1, PH22 1, PH23 3, PH24 3, PH25 3, PH26 3, PH26 9, PH32 4.

If you do not live in these post code areas you cannot claim Universal Credit at this stage. You should claim for example Jobseekers Allowance, Employment and Support Allowance, Housing Benefit and Council Tax Reduction.

- 2. Personal Circumstances:** To claim Universal Credit you (and your partner if you have one) must:

- **live** at your usual address in an area where UC is available
- **be** a British citizen with a National Insurance number
- **not** be pregnant nor have given birth within the last 15 weeks
- **not** be self-employed, a company director or part of a limited liability partnership
- **not** live in the same household as a member of the regular or reserve forces who is away on duty
- **not** have savings in excess of £6,000
- **be** aged between 18 years and 60 years and six months
- **be** fit for work / consider yourself/ yourselves fit for work
- **not** have any caring responsibilities (such as for a disabled person)
- **not** be in education or on a training course of any kind
- **have** lived in the UK for the last two years, and not have been abroad for more than four weeks continuously during that time
- **not** be an approved foster parent (even if
- **not** have a person acting on your behalf over your claim
- **not** have applied for a fitness for work note.
- **not** be homeless, in supported or temporary accommodation, nor a homeowner
- **have** at least one suitable account that DWP can pay your money into
- **not** be required to pay child maintenance via the Child Support Agency
- **not** be expecting to adopt a child in the

- |   |  |  |
|---|--|--|
| between the two of you  | you currently have no foster children)   | next two months  |
| ➤ <b>not</b> expect to receive individual take home pay of more than £338 in the next month | ➤ <b>not</b> expect to receive joint take home pay of more than £541 in the next month | ➤ <b>not</b> expect to receive any earnings from self-employment in the next month |

**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)	Severe Disablement Allowance (SDA)
Employment Support Allowance (ESA)	Income Support (IS)
Incapacity Benefit (IB)	

or not be awaiting a decision on a claim for:

Job Seekers Allowance (JSA)	Working Tax Credit (WTC)
Employment Support Allowance (ESA)	Child Tax Credits (CTC)
Income Support (IS)	Housing Benefit (HB)

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

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

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

Job Seekers Allowance (JSA)	Income Support (IS)
Employment Support Allowance (ESA)	Housing Benefit (HB)

**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. Children in the household** – You cannot make a new claim to Universal Credit if one or more children in the household:

- has been adopted in the last 12 months
- is receiving Disability Living Allowance or Personal Independence Payment
- is certified blind or severely sight impaired
- is fostered
- is looked after by the local authority (apart from short periods solely to provide respite care)



**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.

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## 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 for 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.

## Universal Credit is an in and out of work benefit:

You can still get Universal Credit when you start a job. When you start work, the amount of Universal Credit you get will gradually reduce as you earn more. But unlike Jobseeker's Allowance, your payment won't stop just because you work more than 16 hours a week.

You can earn a certain amount before your Universal Credit payment is reduced. This is known as your work allowance.

Until you earn over your work allowance you will be able to keep the whole of your Universal Credit payment.

Once you earn more than your work allowance your Universal Credit payments will be reduced at a steady rate. Your payments will change automatically as your earnings change.

Your total income will be your earnings plus your new Universal Credit payment.

## 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 without delay 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](http://www.highland.gov.uk); or  
Tel: 01349 886606; or  
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
 

Inverness, Badenoch and Strathspey  
Citizens Advice Bureau  
**Telephone: 08444 994111**  
Nairn Citizens Advice Bureau  
**Telephone: 01667 456677**  
Ross & Cromarty Citizens Advice Bureau  
**Telephone: 01349 883333**
- Your landlord
- Inverness Jobcentre  
**Telephone: 0345 604 3719**

### Or look online

- The Highland Council  
[www.highland.gov.uk/universalcredit](http://www.highland.gov.uk/universalcredit)
- Department for Work & Pensions  
[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

### Looking for Work?

The Highland Council Employability Service offers a one to one support for people who face additional barriers into employability, training, volunteering and accessing services to suit their individual needs. These specialist advisers are available Highland wide in your local area.

Please telephone **01463 702912** or email: [employability@highland.gov.uk](mailto:employability@highland.gov.uk) for further information.

The Highland Council with partners run Workclubs. They are specifically targeted at the heart of the community. They offer support in looking for, and gaining a job in conjunction with benefit queries and on line IT support.

Please telephone **01463 702912** or email: [employability@highland.gov.uk](mailto:employability@highland.gov.uk) for further information about Work Clubs in your area.



## 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.

**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](http://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](mailto:operations.team@highland.gov.uk)

