## Universal Credit Desk Aid

## April 2019

## Applying for Universal Credit (UC):

Claims for UC are made on line <u>www.gov.uk/apply-universal-</u> <u>credit</u>.

You will need to have the following:

- Email address
- Phone number
- National Insurance number
- Bank or building society account
- Address
- Landlords name and address
- How much rent is paid (including details service charges)
- Details of savings
- Details of any income or wages
- Child & partner details

From 1 February 2019 UC will accept claims for families with 3 or more children. Where the children were all born before 6 April 2017 UC entitlement will be based on all of the children. If children were born after that date the payment for that child may be restricted (unless one of a number of exemptions apply)

From 15 May 2019 couples where one member is receiving State Pension and one is of working age will no longer have the choice of claiming Pension Credit / Housing Benefit or UC. Instead they will be required to claim UC. This applies to new claims and some breaks in claims

## Separate Claims are needed for:

Council Tax Support for customers that rent or own their homes. This must be claimed from Sunderland City Council as this is not included as part of UC https://www.sunderland.gov.uk/benefitclaim

Free School Meals – Customers may be able to claim these even if they have earnings (wages) of up to  $\pounds7400$  per year after tax

Customers may also be able to get **free prescriptions** / Dental Care and Winter Fuel Payments – depending on their own circumstances.

## Benefits that UC is replacing

- Income Support (IS),
- Job Seekers Allowance Income Based (JSA) (IB)
- Employment and Support Allowance Income related (ESA) (IR),
- Housing Benefit (HB)
- Child Tax Credit (CTC) and Working Tax Credit (WTC)

New claims for these **Legacy Benefits / Heritage benefits** will not be accepted for **working age customers** from 25th July 2018 unless they

- Live in Supported, Exempt and Specified Accommodation. Customers will continue to claim Housing Benefit in addition to UC. Their UC payment will not include housing costs
- Temporary Accommodation Customers will claim Housing Benefit in addition to UC. Their UC payment will not include housing costs
- From 16 January 2019 UC will not accept claims where customers receive or were entitled to in the last month - an award of IS JSA (IB), ESA (IR), IS or HB that includes a Severe Disability Premium. SDP is normally only awarded where people receive DLA Care /PIP Daily Living or Attendance Allowance, where they are classed as 'living alone'( this can include both members of a couple ), and no one receives Carers' Allowance or Universal Credit Care Element for looking after them, These customers will be instead directed back to claim legacy benefits (mainly JSA and HB).

## **UC Advance Payments**

The first UC payment will take at least 5 weeks to arrive. People can apply for an Advance Payment to help them manage until they receive their first payment. This is intended to **help people with living expenses / rent** while waiting for their first UC payment so they should only take this option if **absolutely necessary** as it will reduce their ongoing payments for some time

Advance Payments can be:

- Claimed up to 3 days before the end of the customer's first assessment period
- Up to 100% of their UC entitlement can be claimed and are repayable over the next 12 months.
- Claimed where there is a change of circumstance, which increases UC entitlement

## **Budgeting Advances**

This can be applied for after UC has been in payment for 6 months. It can pay for things such as clothing/ shoes furniture / household equipment – removal / travel expenses or interview costs

Customers can claim either of these via their UC Full Service online account or via the UC Helpline 0800 328 5644 (Monday to Friday 8am -6pm)

# Help with UC and other issues #universalcreditsunderland

#### Job Centre Plus

The first place people need to contact is Job Centre Plus. They may be able to explain issues and resolve UC problems without the need for any more help. The customer can contact the UC Helpline 0800 328 5644 or use their online Journal (once they have a UC claim).

The Helpline will also direct people to available free IT / Wi-Fi equipment and also refer people to a range of other services including Universal Support at the time they make their first claim

Sunderland Jobcentre Plus 60 – 66 John Street Sunderland SR1 1QT

Southwick Jobcentre Plus Stoney Lane Sunderland SR5 2JB

Houghton Le Spring Jobcentre Plus **Broadway House** Frederick Place Houghton Le Spring DH4 4DL

Washington Jobcentre Plus Pennine House Washington Highway Washington **NE37 1LY** 

The DWP also provide a home visiting service for people with complex needs, that are vulnerable or disabled, and that can't complete forms themselves and have no one to help them to do this www.gov.uk/support-visit-benefit-claim

How to ....

- Get ready
- Claim it
- Talk about it
- Manage it
- Get help

Find information and links to information, advice and guidance at www.sunderland.gov.uk/universalcreditsunderland

## #universalcreditsunderland

Helped to save is a secure savings scheme for UC (and some WTC /CTC) claimants. Government top this up with a 50% bonus of up to £1200 www.gov.uk/get-help-savings-low-income

### **Housing Providers**

Many Landlords including Social Housing Providers may support their tenants with things such as form completion, and benefits /debt advice -

For example Gentoo Tenants should contact their Money Matters Team 0300 123 2004 or email: moneymatters@gentoogroup.com

From April 2018 new UC claimants that already received help with their housing costs will continue to receive Housing **Benefit** for 2 weeks after their claim ends, to help them manage the transition to UC

For more information about UC https://www.understandinguniversalcredit.gov.uk/

To get an idea about entitlement s use the UC calculator https://www.gov.uk/benefits-calculators

## Helped To Claim

Citizens Advice Sunderland offer support to customers making a new claim for UC, from opening their UC account to receiving their first full payment. Their trained advisers can help with:

Set-up UC on-line accounts; Complete claim to-dos; Verifying identity; Making sure that customers provide the right evidence to the Jobcentre; Understanding what UC will mean for them

People that wish to claim can get in touch and they'll work out what support is needed

The UC Helpline or Job Centre will also be able to refer customers for help, but customers can contact them directly on Freephone 0800 144 8 444 (England)

Sunderland Information Point www.sunderlandinformationpoint.co.uk includes comprehensive details of the local support available - including

\*Benefits / Debt advice as well as details of local Food Banks - www.sunderlandinformationpoint.co.uk/moneymatters \*Free Access to IT / Wi-Fi, Digital training / Courses - www.sunderlandinformationpoint.co.uk/digital \*Crisis Support (Including help for people with Mental Health issues) - www.sunderlandinformationpoint.co.uk/healthandwellbeing