

Changes to Jobcentres in Bristol

Bristol's jobcentres will move to the universal credit 'full service' on the following dates:

- Bedminster – March 2018
- Bishopsworth – March 2018
- Horfield – May 2018
- Shirehampton – May 2018
- Kingswood – July 2018

The following jobcentres will close:

- Bristol Central – 18th December 2017
- Easton – 8th January 2018



If your jobcentre is Bristol Central (Eagle House) or Easton you will have to attend a new Jobcentre at 100 Temple St., Bristol BS1 6AG. Claimants served by Bristol Central will move to universal credit full service from 14th March 2018. Easton's will go onto the full service from May 2018. If you are unsure about which is your jobcentre, you can check with your postcode at:

<http://ucpostcode.entitledto.co.uk/ucdate>

What is universal credit (UC)?

Universal credit is a means-tested people of working age who are on a low income. It replaces six existing means-tested benefits, often called 'legacy benefits'. These are:

- Income support
- Income-based jobseeker's allowance (IB JSA)
- Income-related employment and support allowance (IR ESA)
- Housing benefit (HB)
- Tax credits - working tax credit (WTC) and child tax credit (CTC)

Note – contribution based employment and support allowance and contributory jobseekers allowance will still continue, but are now referred to as 'New style ESA and new style JSA.

Universal credit is intended to be simpler than the current system of benefits and tax credits; and is paid on a monthly basis. Entitlement is worked out by comparing your basic financial needs with your financial resources. Universal credit is being introduced gradually. Whether you can claim depends on where you live and your personal circumstances.



What does universal credit mean for welfare benefit claimants?

There will be no immediate change for claimants who are currently receiving the legacy benefits. They will gradually move on to universal credit over the next few years, in one of two ways:

'Natural migration' due to changes of circumstances

In universal credit full service areas, claimants who have a change of circumstances will have to claim universal credit instead.

The only exception to this is those claiming universal credit for the first time with three or more children. They will be directed to claim child tax credits until at least 1 November 2018.

Natural migration only prevents new claims for legacy benefits, so it is possible to stay on legacy benefits when a change of circumstances only affects the existing benefits award but doesn't need a new claim. Some examples of changes of circumstances that **do not** count as a trigger for universal credit include: a partner moves in with a claimant (if the partner is claiming universal credit); a claimant is awarded a disability benefit etc.; a claimant on child tax credit qualifies for working tax credit, or vice versa; a claimant on housing benefit moves to new rented accommodation within the same local authority area.

'Managed migration'

Every other claimant in receipt of a legacy benefit, who has not had a change of circumstances that has triggered a claim for universal credit, will have to make a claim for universal credit between July 2019 and March 2022. How this will happen has not been announced, but it appears that claimants will be transferred onto universal credit by area.

For managed migration claimants only, there will be 'transitional protection' to ensure they are not worse off on universal credit. Those whose universal credit award is less than their previous award of legacy benefits will get a transitional 'top up' to make up the difference.

Existing universal credit claimants

Some people in Bristol (mostly single, childless and unemployed) are already on universal credit. They will be contacted within a few months of their area becoming a universal credit full service area; and be told to reapply for universal credit online. **If they don't respond, their universal credit will stop.** They won't have to serve a new waiting period or delay in payment.



Two child limit

An increasing number of families are being affected by the two child limit, which was introduced in April 2017. Claimants who have a third or subsequent child born on or after 6th April 2017 will normally no longer be paid additional amounts for these children in child tax credits, housing benefit, or universal credit. There are some exceptions to this rule, including multiple births and children conceived as a result of non-consensual intercourse.

Even if a claimant isn't covered by one of the exceptions, so isn't expecting any extra child tax credits, housing benefit, or universal credit when they have a baby, it is still important to notify the relevant benefit offices of the new addition to the family. In the case of tax credits and universal credit claims, this will allow a child element to become payable if there is a change in future. For example, if an older child leaves full-time non-advanced education and no longer qualifies; or if a child leaves the household for any reason. It also means that childcare costs for the third child can be included if they get working tax credit.

If the child has a disability, the disabled child element is payable. In the case of housing benefit, an increase in family size may mean that the family is no longer subject to size-related reductions (bedroom tax).



Universal credit: making an online claim

Universal credit full service is just around the corner, starting in Bristol in March 2018. It's a good idea to start to prepare for it now.

Universal credit is usually claimed online and only in rare circumstances is it possible to claim by phone.

You can find more information about universal credit from the Department of Work and Pensions: [GOV.UK](http://gov.uk)

If you don't qualify for universal credit then you should claim other benefits according to your circumstances. You can use the benefits calculator at: <http://www.bristol.entitledto.co.uk/> to check what other help you might be eligible for.

In order to submit a claim for universal credit you will be asked to verify your ID at the end of the online application. **However** if you do this before making a claim, it will speed up the universal credit application process. This gives safer, simpler and faster access to government services like filing tax returns, checking the information on your driving licence and pensions forecasts. It takes about 15 minutes to verify your identity the first time you use [GOV.UK Verify](http://gov.uk/verify), and a couple of minutes any time after that.

The new online claim process at: <http://www.gov.uk/apply-universal-credit> requires claimants to gather information before they start, so before making a claim it's important to have to hand the following details for you and your partner:

- national insurance number
- postcode
- details of bank, building society or credit union account
NB If a claimant doesn't have a bank account, s/he will need to open one or use 'simple payment':
www.gov.uk/simple-payment
- rent agreement, landlord's address and telephone number and type of accommodation (such as: privately rented, council or housing association)
- details of employment income i.e. recent payslips
- details of any benefit income
- details of any non-work income i.e. occupational pension
- details of any savings and capital
- child benefit reference numbers for any children in the claim
NB this can be found on child benefit letters or by calling HMRC on: 0300 200 3100
- childcare costs (if you are claiming for them)

Make rent a priority

Keeping a roof over your head is extremely important, so rent is a very high priority. If you are used to housing benefit paying their rent, you need to arrange a new payment method. For people claiming universal credit, it's important for you to tell your landlord so that proof of rent can be supplied to you. In the meantime, it is important that you prepare for universal credit. The plan below is designed to help:

Make sure you have the right bank account

To receive universal credit, you need a bank or building society account; or an account with an alternative provider such as Bristol Credit Union:

<http://www.bristolcreditunion.org>

The account will need to be able to accept electronic payments.

Decide whether joint tenants need a joint account

If you live with your partner and you are both eligible for universal credit, you'll receive a single monthly payment which can be paid into either a joint or an individual account. You can ask the DWP to split the payment between two bank accounts if you have exceptional circumstances.

Set up a suitable payment method to pay the rent

For people who currently receive housing benefit, rent will no longer be paid directly to their landlord. Instead of housing benefit, this payment will be the 'housing element' within your monthly universal credit payments. You will need to pay your landlord yourself. However a landlord might want to request 'managed payments' of the housing element of your universal credit. Information about this is available at:

<https://www.gov.uk/government/publications/universal-credit-landlord-request-for-a-managed-payment-or-rent-arrears-deduction>

If you have a credit union account, a prepaid card account or a post office card account, you should check that you can set up automated payments such as Direct Debits for things like rent and bills. If you can't, you should open an account which offers this.

Draw up a monthly budget

Because universal credit is paid monthly, you may need to make changes to the way you budget. Universal credit payments will be made monthly in arrears but you won't be able to pay rent in arrears at the end of the month. You may need to make sure that your rent is paid in advance so that you don't break the terms of your tenancy agreement. You can request personal budgeting support from your jobcentre work coach when you claim universal credit

