



# Universal credit information guide

for Bristol City Council and partner agency staff

## 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 – 8<sup>th</sup> December 2017, relocating to the Temple St. JCP from 12<sup>th</sup> December.
- Easton – 15<sup>th</sup> December 2017, relocating to the Temple St. JCP from 18<sup>th</sup> December.

If a claimant's jobcentre is Bristol Central (Eagle House) or Easton, s/he will have to attend the new Jobcentre at 100 Temple St., Bristol BS1 6AG. Claimants served by Bristol Central will move to universal credit full service from 14<sup>th</sup> March 2018. Easton's will move to the full service from May 2018.

If a claimant is unsure about which is her/his jobcentre, s/he can check with her/his postcode at:

[Jobcentre postcode check](#)

## What will universal credit replace?

From the dates above, 'legacy benefits' will be abolished for new claims and replaced by universal credit. The 'legacy benefits' 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.'





## '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. The transitional protection is not up-rated and remains at the same level throughout the universal credit award. Although the additional amount cannot increase, it can decrease if the overall universal credit award increases for example through up-rating of universal credit elements or having another child. Where this happens, the universal credit award will not change until all of the transitional protection is used up.

The protection will end altogether if there is a significant change in a claimant's circumstances such as a partner joining or leaving the benefit unit, a sustained (three month) earnings drop beneath the level of work that is expected of them according to their claimant commitment, the universal credit award ends, or one (or both) members of the household stop work.

## 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 of subsequent child born on or after 6<sup>th</sup> 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 someone does not qualify for universal credit then s/he should claim other benefits according to her/his circumstances. You can use the benefits calculator at: [benefits calculator](#) to check what other help s/he might be eligible for.

In order to submit a claim for universal credit people will be asked to verify their ID at the end of the online application. However if a claimant does 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](#), and a couple of minutes any time after that.

The new online claim process at: [universal credit application](#) requires claimants to gather information before they start, so before making a claim it's important to have to hand the following details for both the claimant and her/his 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](http://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)

Universal credit claimants can verify their identity online during their claim but will still need to take all the above evidence to their first interview at jobcentre plus, when they have completed their online claim.

If a claimant needs help in making a claim, s/he can ask at your jobcentre for 'universal support' and can view an online guide on YouTube at:

[YouTube universal credit claim guide](#)



## **Make rent a priority**

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

### **Make sure they have the right bank account**

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

[Bristol credit union website](#)

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

### **Decide whether joint tenants need a joint account**

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

### **Set up a suitable payment method to pay the rent**

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

[Landlords requesting rent or arrears payments directly](#)

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

### **Draw up a monthly budget**

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

### **Plan ahead with rent**

Legacy benefits claimants could think about making small extra payments on their rent account so that they have a credit in place for when they do make a claim for universal credit. The claim can take up to 7 weeks to be processed by the DWP.

### **Internet access**

The Department of Work and Pensions, which is responsible for universal credit, expects universal credit accounts to be managed online. If a claimant need help getting online and managing her/his universal credit account, it is important for her/him to speak to her/his work coach at the jobcentre.