

Updated Universal Credit Full Service Briefing Paper, November 2017

Purpose of this briefing paper

This briefing has been compiled by FVA with input and advice from DWP, Fife Council and Citizens Advice and Rights Fife.

As organisations we are aware of the challenges Universal Credit (UC) brings and this briefing paper is one of the key ways we can support staff working in this area. As the implementation of Universal Credit is expected to continue across Scotland we ensure our staff know as much as possible and can and should support the people they are working with appropriately and to make the best use of the resources they have available to them.

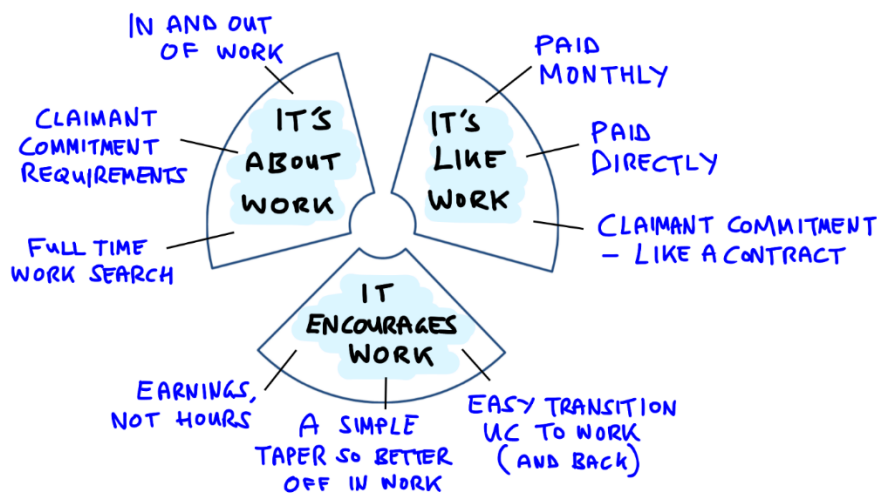
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What is Universal Credit?

Universal Credit (UC) is the biggest change to welfare in the last 60 years and will affect around seven million people across the UK.

Universal Credit is expected to go 'full service' as of 06 December 2017 in Fife.



UC is led by:

- Helping make sure people are better off in work than on benefits;
- Allowing part-time and short-term work to act as a stepping stone into work;
- Enabling people to work more than 16 hours a week and still claim Universal Credit; and
- Paying towards childcare costs, giving people more flexible working hours.

UC is a simplification to the whole benefits system, encompassing six following different benefits into one single benefits system:

- | | |
|-----------------------|--------------------------------------|
| • Housing Benefit | • Income based Job Seekers Allowance |
| • Child Tax Credits | • Income-based ESA |
| • Working Tax Credits | • Income Support |

Scottish Flexibilities

Two key changes have been introduced in Scotland only, these are:

- Claimants can ask to be paid fortnightly; and
- Claimants can ask for their rent money to go directly to their landlord.

Who will be affected?

The rollout of UC started with single person households in Fife last year. The full rollout involves *all* new and 'transferring' claimants of the above benefits **except families with three children or more**.

Transferring claimants are those where a change of circumstance would have resulted in the claimant having to make a new claim to one of the benefits highlighted above, as there will no longer be a gateway to these benefits.

It is important that those who are already claiming Universal Credit Live Service **do not** make a new online claim until the Job Centre speaks to them – this maybe sometime later in 2018.

How will it work?

UC Full Service is an entirely online claims process. Information on how the claims process will work can be found in the following video: www.youtube.com/UniversalCreditinAction

Fife will be supported by the Dundee Service Centre. Customers will have a named work coach at their local Job Centre and will have a named case manager at the Dundee Service Centre.

One of the most challenging issues around UC is the six week delay between a claim being submitted and an individual or family receiving payment. ***The six week count only begins once a full claim has been uploaded to the UC system. As of February 2018 this will change to a five week waiting period.***

All new claimants must be given the option to apply for Advanced Payments through DWP to help cover this period. These payments must be paid back over a twelve month period once their UC claim is active. People can also apply to the **Scottish Welfare Fund** for **crisis grants** during this six week period.

Further information can be found at the following link:

<http://www.gov.scot/Topics/People/fairerscotland/scottishwelfarefund>

After making a claim, claimants must provide evidence to support their identity either by successfully using VERIFY on Gov.uk or at the jobcentre. People should be encouraged to use gov.uk/verify. This can be done now in preparation for Universal Credit Full Service. When you use GOV.UK Verify to access a government service, you choose from a list of companies certified to verify your identity. The company you choose will ask you for some personal details. They will check those details against records held by mobile phone providers, HM Passport Office, DVLA or credit agencies. There's no effect on your credit score. The company will then confirm your identity to the government service you're using, such as to HMRC if you're doing your tax.

Further information on gov.uk/verify can be found here:

<https://www.gov.uk/government/publications/introducing-govuk-verify/introducing-govuk-verify>

Although photographic evidence is preferred it is not essential and DWP can verify the identity of a customer without this.

If a customer is unable to use gov.uk/verify they click on a link to say they are unable to use this and are asked to call a number to arrange an appointment at the Jobcentre to verify their ID. The list of documents they can bring into verify their ID is provided there – together with assurance that if they do not have this evidence they should still call and book their appointment.

Digital Access/Online Journal

A key new feature of UC is the fact that all claims and interactions take place online. Each claimant must create an online account which includes a personal 'journal'. The work coach can communicate with the client via this journal, giving them tasks to complete. Customers can also communicate with work coaches with an expected response time of 48 hours (working days only). Accounts can also be accessed via smartphones and tablets.

Job Centres have been working to introduce WiFi and computers for customers to access. Staff can also help people with their online claims and with using their account.

DWP will consider outreach opportunities should it be deemed necessary. [Fife Digital Directory](#) is being revised which will highlight availability of access to digital support. Library staff are also able to help customers with basic digital skills including registering an e-mail account, however they are not trained to help with UC claims. Customers can also use Skills Development Offices to access computers and support, locations across Fife can be found here: www.skillsdevelopmentscotland.co.uk/in-your-area/fife

Joint household claims

If a couple put in a joint claim for benefits their journals will be linked so they can see some of each other's information. Payments will be made to a single household account.

In the case that two sets of journals need to be unlinked it will happen almost immediately once the service centre is contacted.

Third party access to claimant information

The customer holds the information in their account, DWP cannot allow others to access this information however the customer can allow this access. If a third party (e.g. employability key worker) wishes to view this online journal they can do so only with the permission of the customer, with the customer being present. The customer must also stipulate the issue that they are being assisted with.

Moving into Work

When moving into work clients will continue to receive Universal Credit payments monthly. UC payments will be linked to real time information from HMRC. This means payments may vary each month for people who are paid in weekly increments.

Work Allowance

Some Universal Credit claimants are eligible for a Work Allowance (WA). This is the amount a claimant can earn before the single taper rate of 63% is applied to their earnings.

Claimants who don't have Limited Capability for Work, or don't have responsibility for one or more children or a qualifying young person(s), are not eligible for a WA. In any other case, one of two WAs will apply:

- £192 per month for those with housing costs included in their UC award
- £397 per month for those without housing costs included in their UC award

Council Tax Reductions and Discretionary Housing Payments

Neither Discretionary Housing Payments (DHP) nor Council Tax Reductions (CTR) are included in the UC benefit claim. These two benefits must be claimed separately via a separate application form.

These benefits are made available to people whose Housing Benefit or Universal Credit Housing Costs are not sufficient to cover their rent payments. *It is absolutely critical* that people are reminded and encouraged to contact Fife Council to submit applications for these payments. If you have any questions regarding this please contact Gillian Johnston-Fin by e-mail: Gillian.Johnston-Fin@fife.gov.uk

The online application form can be found here: <https://vf.fifedirect.org.uk/Viewer-VicForms.asp?user=anon&Form=Fife%20HBCTR%20Application%20Form%20%284%2E0%29%2Ewdf>

Personal Budgeting Support

The UC work coach will discuss budgeting support with the claimant to provide an opportunity to raise any concerns. If budgeting support is required the work coach will make a direct referral to CARF who are funded to provide this. Claimants should not approach CARF directly but should go through their work coach to receive this support.

Kingdom Credit Union is the only credit union in Fife that offers a Jam Jar account. This allows people to manage their budgeting by splitting their UC payments into different ‘jars’ for different purposes. To find out more about this call either 01592 714888 or 01592 758596 or e-mail mainoffice@kingdomcu.org.uk

Health and Disability Support in Job Centres

The Disability Employment Advisor (DEA) remit has changed to more of a consultant role in each Job Centre and DWP are in the process of recruiting local community partners who will also have a thematic role based on a health need, for example mental health or pan disability etc.

DWP have also trained frontline staff to hold a ‘health and work conversation’ for people on ESA who haven’t worked for a while. The aim is for the work coach to support the person to take small steps towards getting back to work.

Support over the Festive Period

UC Full Service is expected in Fife at a critical time period. For this reason additional staff support has been put in place in the following areas:

Organisation	Link to further information
Fife Council	https://www.fifedirect.org.uk/topics/index.cfm?fuseaction=subject.display&subjectid=2EE90B5D-65BF-00F7-DDE32318A69C2CF6
Job Clubs	https://www.fifedirect.org.uk/jobclubs
Scottish Welfare Fund	http://www.gov.scot/Topics/People/fairerscotland/scottishwelfarefund
Foodbanks and free hot food locations	https://www.fifedirect.org.uk/topics/index.cfm?fuseaction=page.display&p2sid=E579555D-0F45-4F68-9C0FBE67707FE439&themeid=2B892409-722D-4F61-B1CC-7DE81CC06A90

DWP is to be closed on 25th and 26th December and 1st and 2nd January. People claiming UC can use their online journal to leave a message for their Work Coach or they can also call the service centre on 0800 328 5644, during opening times - Monday to Friday, 8am to 6pm (closed on bank holidays).

Fife Council is closed from 25-27th December and 1st-3rd January. Council customer service centres will be open between Christmas and New Year as will the council’s contact centre.

Job Centres will be closed for 2 days over Christmas and 2 days over New Year but this will be communicated to customers.

UC Freephone numbers

Please see details below of the UC Freephone numbers which went live on 30 November.

Please note:

- If you dial an 0345/0845 number you will not be connected to the DWP service that you require.
- There will be a message played to inform you that the number you have dialled has been replaced with a Freephone number and providing the new Freephone number to use.
- The message will be played three times, with enough time between messages for callers to be able to write the new number down. If a caller stays on the line after the third loop they will be cut off.
- You will not be charged if you end the call before the end of the third message loop. However, if you stay on the call until it ends automatically, you may be charged depending on your telephone package for the 90 second call.
- DWP will not repay call charge costs for calls to 0345 numbers.
- **It is therefore recommended that people use the Freephone (0800) numbers provided below.**

Service Line	Current 0345 number *Obsolete*	New Freephone number *recommended*
UC Live Service	0345 600 0723	0800 328 9344
UC Full Service	0345 600 4272	0800 328 5644
UC Housing Line	0345 266 0041	0800 328 3844
UC Sanctions Line	0345 600 3081	0800 328 9744
UC Live to Full Service Transfers	0345 606 9970	0800 328 7844
UC/WA Welsh Line	0345 600 3018	0800 328 1744
UC Text phone	0345 600 0743	0800 328 1344
Performance Measurement	0345 266 1232	0800 328 2144
Payment Services - Creditors/landlords	0345 600 2859	0800 328 0128
Payment Services - Customer contact	0345 600 2865	0800 328 0172

The Scottish Welfare Fund

It is expected that the Scottish Welfare Fund will play a key role within the first six weeks, particularly for families who will struggle to get through that period, even with an advanced payment.

There are two branches to this fund: Community Care Grants and Crisis Grants. Further information can be found at the following link: <http://www.gov.scot/Topics/People/fairerscotland/scottishwelfarefund>

UK Budget updates:

The Budget on 22 November 2017 set out some changes to the operation of UC. £1.5bn has been allocated to address concerns about its delivery. In terms of people in Fife claiming UC:

- The seven-day initial waiting period for processing of claims is to be scrapped from February 2018 so the typical first payment will take five weeks rather than six. People in Fife making new UC claims from December 2017 until February 2018 will still have to wait six weeks for their first payment.
- Those making their first UC claim in December can request a payment advance of up to 50% of their claim amount. They will be able to seek a further advance on their first payment during January, to a total of 100% of their claim amount. From January 2018, claimants will be able to apply to get 100% advance payments within five days of applying. All advanced payments need to be repaid.
- The repayment period for advances is to increase from six to 12 months. No deductions for 'legacy benefits' (such as tax credit overpayment) will come off the initial UC payments. Most advances should be deemed affordable as affordability will be based on 100% of their UC claim value.
- New universal credit claimants in receipt of housing benefit from April 2018 will continue to receive it for two weeks after submitting their UC claim.
- If someone claiming UC earns over the UC threshold, their claim will remain open for three months. The claim will then close, but their online account remains available for six months. This will help people who work in jobs with short-term contracts.
- A free phone number to the Universal Credit Helpline – rather than the current local rate - is to be put in place from the end of the year.

Supporting full service UC rollout in Fife

An Operational Delivery Group has been established to prepare for and oversee the roll out of UC in Fife. This Group includes representation from DWP, Fife Council, Housing Associations and other third sector partners.

Fife Council are delivering a detailed programme of training alongside DWP to all Council housing and benefits staff, welfare reform assistants and Housing Associations.

They have also funded roll out of an e-learning programme delivered by the Child Poverty Action Group called 'Supporting Hard-up Households'. This website provides access to further training on Universal Credit - <http://elearning.cpag.org.uk>

Fife Council has produced an online directory of all areas of digital access in Fife and also of digital support available. This can be found at: http://publications.fifedirect.org.uk/c64_FifeDigitalDirectoryA5_Fin2.pdf

DWP have provided a UC Guide on Gov.UK – this is very detailed and answers lots of questions many of which may not be relevant to your clients. In the first instance it will be a useful place to go to find answers. Universal Credit Guides - <https://www.gov.uk/guidance/universal-credit-toolkit-for-partner-organisations>

The DWP Partnership Managers for Fife are [Phil Martin](#) and [Janet McQueen](#). If you have any questions about UC that you cannot get answered through the system then please do get in touch with them.

What can you do to help?

- ✓ DWP need communication from partners so they can fully support their customers. Sometimes people may be reluctant to discuss issues or concerns with DWP staff, but may share these with others. As a third sector partner you can support your claimants to communicate with DWP so that they are aware of the challenges people are facing.
- ✓ Contact our local DWP Partnership Managers with individual questions and issues that you can't get answered elsewhere.
- ✓ Use the on-line training opportunities here: <http://elearning.cpag.org.uk>
- ✓ If you would like additional training on using the online UC claims system then get in touch with Lyndsey Maricic at Fife Council in the first instance - Lyndsey.maricic@fife.gov.uk
- ✓ Local Area Welfare Reform Action Groups and Anti-Poverty Partnerships will also be working to prepare for UC roll out. If you are not involved in your local group then we recommend you get in touch with them directly.
- ✓ Consider the availability of staff over the festive period.

Fife Council has also published a briefing note on Universal Credit and guidance documents which can be accessed here: <https://www.fifedirect.org.uk/news/index.cfm> - look for the tile 'Universal Credit rollout - what's happening across Fife', this item was published on Wednesday 11 October 2017. Further updates from Fife Council will be published in November 2017.