

Universal Credit – special!

Universal Credit is coming to Fife next week, on 11 April 2016. Below we have gathered some facts and resources to help you and the individuals you work with navigate the new system.

Job Centres in Fife will also be opening their doors with a timetable of tours of their new digital provision and chances to complete mock UC forms, further information about these open days to be confirmed at a later date.

What is Universal Credit and who will it affect?

Universal Credit in Fife will initially only affect new claimants who are single and not living in temporary accommodation. A list of eligibility and exclusion criteria can be found at this link https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/437900/making-your-uc-claim-june15.pdf

There isn't a date for the full roll out to all new benefit claimants, but it will not be before December 2016.

UC replaces six existing *means-tested* benefits: Job Seeker's Allowance, Employment Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit.

How will it work?

Claims will be made online at Job Centres and must be completed in one sitting. A number of documents are required to support each claim and it will be important that people have this information with them on the day. The documentation required varies according to individual circumstances but our understanding is that at a minimum people will need:

- National Insurance Number;
- Any Child Benefit reference numbers;
- Details of income not from work;
- Other benefits you or your partner get;
- Any savings or capital;
- Rental agreement;
- Details and registration number of your childcare provider;
- Bank account details.

Details on information the DWP will accept for a claim can be found via the link below. This document states that the customer must provide three items from the lists – one item from list 1 AND two items from list 2 (or item from list 2 and one item from list 3).

<http://about.universalcredit.service.gov.uk/kms/Documents/What%20you%20need%20to%20provide%20evidence%20of.pdf>

Payments will be made monthly and paid in arrears to a bank account of the claimant's choice. Information on free bank accounts can be found at: <https://www.gov.uk/government/news/fee-free-bank-accounts-launched>

The UC system is entirely centralised through DWP Central Services. For this reason **it is CRITICAL that people keep hold of all paperwork pertaining to their UC claims**. The data in UC letters can unlock access to other benefits such as Council Tax reductions, but without that information local authority staff cannot help people. If in doubt people should bring letters along to the relevant Local Office for Fife Council who will ensure the information gets to the right people.

What happens once an application has been completed?

There will be a minimum 5 week delay from the date of claim to first payment. This is probably the moment at which individuals are most vulnerable. Some claimants will be eligible for a short-term advance (called a UC Advance) on their Universal Credit payments which is then discounted from future payments. This is done through the UC Service Centre – 0345 or 0845 6000 723 – who deal with every aspect of this process (not Work Coaches).

The application is made over the telephone and the decision is given at the end of the call. The claimant is also given details of the repayments; usually over the next six months, although in exceptional circumstances the first repayment can be deferred for three months.

A UC Advance can also be issued during a UC claim if a change of circumstances such as the birth of a child, will increase their UC award. Again the claimant would phone the Service Centre to request an advance.

In addition to this emergency funding can be applied for through the Scottish Welfare Fund. It is helpful if people can evidence that they are waiting for their UC claim to process. The SWF can be accessed at: <http://www.fifedirect.org.uk/welfarefund> or by calling: 0300 555 0265.

After a UC claim is submitted, the DWP phones the claimant to tell them when to attend an interview at the local jobcentre and which documents to take with them. At the interview, the claimant is asked to confirm their identity and sign a copy a copy of their claim details.

A UC Welcome Pack is e-mailed to the claimant once their first appointment has been made at the jobcentre. This has information about their new claim interview and what they are required to take with them, work search and claimant commitment activities and how their UC payments work: This can be accessed at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/458180/universal-credit-welcome-guide-0915.pdf

The good news is that on UC people will not need to sign on/off every time they get a new job.

Claimants will always be better off if working, especially compared to the old JSA system.

What support is available in Fife?

Fife job centre and local authority frontline staff are all undergoing training in Universal Credit. Although the system is managed centrally they will be doing their best to minimise financial implications of the transition and ensure people get the right support when they need it.

Conditionality and sanctions will apply to UC claimants and it will be very important for people to be able to evidence sufficient job-search activity. There are numerous employment support providers in Fife. The two largest are Fife-ETC and the Fife Council Keyworker and Job Brokerage service. Details below:

Fife Employment and Training Consortium: www.fife-etc.org or tel: 03333 202258

Fife Keyworker and Job Brokerage Service:

<http://www.fifedirect.org.uk/orgs/index.cfm?fuseaction=display&orgid=DDC0F0AC-DF8C-CDA2-F01B92C1B9D40594> or tel: 03451 555555 ext. 473539

Citizens Advice and Rights Fife (CARF) is the leading Advice Organisation in Fife and its experienced staff and volunteer advisers provide advice on a wide range of issues.

These include: Benefits, Tax Credits and National Insurance, Debt and Budgeting, Employment, Housing, Financial Products and Services, Relationships, Legal, Utilities and Communications, Consumer Goods and Services, NHS Concerns and Complaints, Tax, Travel, Transport and Holidays, Health and Community Care, Education, Immigration, Asylum and Nationality.

CARF also provides specialist advice on debt, money and income maximisation.

They have a dedicated team providing representation at tribunals.

Pop-up clinics are available at various venues across Fife. Please refer to their website for further details. www.Cabfife.org.uk

Please contact them for further information regarding opening hours for their bureaux or to receive telephone advice:

General Advice Line	0345 1400 095
Money Advice Line	0345 1400 094
Welfare Reform	0345 1400 092
Text Phone For Deaf Community	0787 2677 094
Macmillan Fife Welfare	0345 1400 091
Patient Advisory Support	0345 1400 093

Support can be found through **Fife's Community Job Clubs** which take place in over 30 venues across Fife each week. For times and locations visit www.fifedirect.org.uk/jobclubs

The Child Poverty Action Group also welcome enquires regarding all aspects of the benefits and tax credits system. You can contact them on:

- Tel: 0141 552 0552 (Monday to Thursday, 10am - 4pm, Friday 10am - 12 noon)
- Email: advice@cpagscotland.org.uk
- Or you can find out more on their website: <http://www.cpag.org.uk/content/advice-line-frontline-advisers-and-support-staff-scotland>

The DWP freepost address for all Universal Credit communications is:

FREEPOST RTEU-LGUJ-SZLG
Universal Credit
Post Handling Site B
Wolverhampton
WV99 1AJ

Or call the UC Service Centre – 0345 or 0845 6000 723.