



An Introduction To Universal Credit in Harrow

Updated 25/06/18

Summary

Harrow residents will begin to move over to the full Universal Credit service from July 2018. This means that new claimants for welfare benefits will be required to apply for Universal Credit from this date onwards. Those who are receiving certain existing benefits will continue to receive these as normal and will be moved over gradually from 2019, with a deadline of March 2023.

What is Universal Credit?

Universal Credit (UC) has been introduced as part of the government's welfare reform plan with the aim to encourage more people to get back into work and to sustain employment.

Universal Credit is a means-tested benefit that will replace and combine the below six current benefits into one combined benefit payment.

- ✿ Job Seekers' Allowance (JSA) *
- ✿ Working tax credit
- ✿ Housing Benefit (HB)
- ✿ Income Support
- ✿ Child Tax Credit
- ✿ Employment Support Allowance (ESA) *

* NB: The income based benefits are included in UC, However the contributory version is not affected; meaning if you claim this it will not affect your UC claim.

This will mean that instead of having to communicate with three authorities: Department of Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC) and your local authority (Harrow Council) you will only have to communicate with the Universal Credit control centre.

UC may also entitle you to budgeting advances, free prescriptions and dental treatment, housing grants, free school meals and help with hospital fares.

Which benefits will not be affected by Universal Credit?

- ✿ Attendance Allowance
- ✿ Basic State Pension
- ✿ Carer's Allowance
- ✿ Child Benefit
- ✿ Disability Living Allowance
- ✿ Industrial Injuries Benefits
- ✿ Local Council Tax support schemes
- ✿ Local Welfare Provision
- ✿ New State Pension
- ✿ Pension Credit
- ✿ Personal Independence Payment
- ✿ Contributory Benefits

For a full guide on Universal Credit please visit:

<https://www.understandinguniversalcredit.gov.uk/>

Who can claim Universal Credit?

To qualify for universal credit, you must meet certain eligibility criteria:

- ✿ 18 or over;
- ✿ be under the qualifying age for pension credit (this has been raised from 50 to 56 between Apr 2010 and October 2020);
- ✿ be in Great Britain (be habitually resident in UK, Channel Islands, Isle of Man, or the Republic of Ireland);
- ✿ not be subject to immigration control;
- ✿ not be in education (may be able to claim if you are entitled to attendance allowance, disability allowance or personal independence payment and you have been assessed as having limited capability for work);
- ✿ You will not be eligible if you have a capital of more than £16,000.
- ✿ if you and your partner live together, you have to apply as a couple. You do not need to be married. You can choose which partner receives the payment each month.

How much can I claim?

Your Universal Credit is a single payment that is made up of different amounts depending on your individual circumstances.

It is worked out on a monthly basis, and may vary from month to month if your circumstances change.

The payment will be made up of the following amounts paid to cover different needs:

- ✿ Child element,
- ✿ Housing costs element,
- ✿ Work capability element,
- ✿ Carer element,
- ✿ Childcare costs element

To calculate an estimate of how much you may be entitled to, you can use this online benefit calculator: <https://www.gov.uk/benefits-calculators>

The Benefits cap

The Benefits Cap is a restriction on the amount of benefits a household can receive. The cap is currently set at £23,000 a year (£442.31 a week) for working age families and £15,410 a year (£296.35 a week) for single adults with no children in Greater London.

The Benefits Cap applies if you or your partner are of working age and are receiving Housing Benefit and/or Universal Credit (Housing element). Benefits counted towards the cap include: Housing Benefit, Income Support, JSA, ESA, Incapacity Benefit and Universal Credit. Households that are receiving total qualifying benefits that exceed the cap will have their Housing Benefit or Universal Credit (Housing element) reduced to fall within the limit.

Please note that if you are **receiving Disability Living Allowance (DLA) or Personal Independence Payment (PIP)** this means that you are **exempt from the cap**. Being exempt means that your benefit won't be capped, even if your total benefit income exceeds the limit of the cap. Other **benefits that are not included towards the Benefit Cap** are: ESA (support and limited capability for work related activity group), Carer's Allowance and Attendance Allowance.

For more information on how the benefits cap will affect your household please visit:

www.harrow.gov.uk/benefitcap

http://www.harrow.gov.uk/info/200003/housing_policies_and_planning_for_housing/629/welfare_reforms_affecting_housing

You can use the online Benefits Cap calculator:

<https://www.gov.uk/benefit-cap-calculator>

If your income is reduced as a result of the Benefits Cap, the options that you can take to reduce the impact include:

- ✿ increasing your work hours and to apply for Working Tax Credit.

- ✦ explore whether a member of your household can claim a benefit that is excluded from the cap.
- ✦ look for a cheaper accommodation alternative.

For detailed information regarding other ways you may be exempt from the Benefits cap, please visit:

<https://www.turn2us.org.uk/Benefit-guides/Benefit-Cap/Whatare-my-options-if-I-am-affected-by-the-Benefit#guide-content>

How is Universal Credit calculated?

There are three steps to calculate your UC payment;

1. your household maximum amount is calculated based on the standard amounts for your situation. (Please see table below)
2. deductions are made to allow for savings, income, loans and advances.
3. benefit cap may be applied to household

When you start to work, the amount of Universal Credit you are entitled to will adapt according to your earnings. Your Universal Credit payment will reduce, the more you earn - for every £1 you earn your payment reduces by 63p. There's no limit to how many hours you can work. As your earnings rise, your Universal Credit payment rate will reduce gradually until you are in full time work when Universal Credit will stop. You will no longer have to inform the DWP of your working hours if they are variable, as this information will be gathered via a computerised system that takes information from HMRC and will calculate how much you should be paid.

Standard amounts of Universal credit payments

Your circumstances	Monthly standard amount
Single and under 25	£251.77
Single and 25 or over	£317.82
In a couple and you're both under 25	£395.20
In a couple and either of you are 25 or over	£498.89

When will Universal Credit be introduced?

Harrow residents will begin to move over to the full service from July 2018. From this point, it will no longer be possible to make new claims for the legacy benefits such as JSA, and new claimants will be required to apply for Universal Credit.

If you are currently established on ESA, you may not be affected by Universal Credit at first, but claimants will gradually be contacted to migrate over to Universal Credit. Those who are receiving legacy benefits will continue to receive these as normal and will be moved over gradually from 2019, with a deadline of March 2023.

The change-over process will start with single claimants first and then step by step will move to incorporate other benefits. If you are a family with two or more children you will be the last to be asked to move over.

You will not lose out immediately when you move to universal credit, if your circumstances remain as they are. A guarantee to receive the equivalent amount of payment under Universal Credit as with your existing benefits has been put in place also known as 'Transitional protection'. This will avoid you being paid less under Universal Credit than what you would have received under the old system. This protection may be terminated if your circumstances change.

How do I claim Universal Credit?

It is only possible to apply for Universal Credit online. The process should take a minimum of 20 minutes. To make a claim visit:

<https://www.gov.uk/universal-credit/how-to-claim>

To apply for Universal Credit, you will need:

- ✿ An e-mail address
- ✿ A mobile phone
- ✿ Bank or Building Society account
- ✿ Photo ID (Passport or Driving Licence)
- ✿ Rent costs or tenancy agreement
- ✿ Wages (payslips)
- ✿ Family details

You will need to ensure you complete the following steps to process your claim:

1. Create an online Universal Credit account.

You will be asked to create a username and password along with two security questions. It is **extremely** important that you keep these details safe and have them available, as you will be required to log in regularly to check updates from the

DWP and to communicate with your Work Coach. If you fail to do this, your claim could be stopped.

2. **Verify your Universal Credit account.**

Once your account is created, you will be sent a code to your email account. You need to enter this code to verify that you have received the email and to continue with your claim.

3. **Complete your Universal Credit claim.**

You have 28 days in which to complete this section, although your claim will not be processed until this is submitted, so it is advisable to do this as soon as possible. There are various sections to complete in your 'To Do' List. It can be done in any order, but you will need all of the documents mentioned earlier to complete this section.

You will be asked various questions regarding your situation such as savings, work details, bank account details and family details. Please spend extra time checking the information you input on the following sections;

✿ **Housing:** You will be asked where you live and the full amount of any rent, mortgage or service charge that you pay. Please note that it is extremely important that you enter the **full amount of rent** that is paid to your landlord. This includes any amount that Housing Benefit may have previously been paying directly to your landlord on your behalf. If you do not enter the correct amount of rent at this point, your Universal Credit payments will be incorrect.

✿ **Health conditions:** It is important that you enter any health conditions, mental health problems or disabilities that you may have and how these conditions affect your ability to work. It is important to explain your situation on days where your health condition is at its worst and what daily tasks that you have difficulty in completing. This will give an accurate impression of how this will affect your ability to work, when making a decision on your correct payment.

4. **Declaration**

You will then be informed if you will be expected to look for work depending on your situation. You will need to submit a declaration to accept these terms and that you will need to work according to the individualised work plan drawn up with your work coach. Once you have declared that your information is correct, your claim will then be submitted.

5. **Verifying your documents**

In order to speed up your claim, you can choose to verify your identity documents online. This option will be displayed in your 'To Do' List once you have submitted your claim. It will ask you to open an account with a list of companies that are safe and secure who will be able to confirm your identity. If

you are unable to do this online, it is possible to contact the Universal Credit control centre on **0800 328 5644** to book an appointment at the job centre to verify your documents.

6. **Make an appointment**

Please contact the Universal Credit Service centre after submitting your claim by calling: **0800 328 5644**. They will make an appointment with you at your local job centre. It is **important that you arrange your appointment within 7 days** as you will be refused Universal Credit automatically and **will have to re-apply if you exceed this time limit**. You will not receive written confirmation of this appointment, but details will be sent to your online account.

7. **Check your online account**

Ensure that you log in and check your online Universal Credit account regularly. This is where you will receive updates from your Work Coach and the Universal Credit control centre about your claim and your tasks according to your work plan. You will receive notifications via phone or email when there is an update. If you do not check your account, your Work Coach will contact you to ask you to complete the outstanding actions.

For a step by step guide on how to apply online, view this Youtube video: https://www.youtube.com/watch?v=4WgJU8Y_bQg&feature=youtu.be

If you have **questions on applying** and the **process**, or you need help finding or **accessing a computer** to claim, you can call the Universal Credit Helpline on: **0800 328 9344**. It is not possible to make a claim for Universal Credit via phone.

If you do not have internet access, you are able to **use a computer free of charge** at your **local Harrow library**. Please see details at the end of this document.

If you are residing in an accommodation provided by Harrow Council and require support to access the internet or require support to set up an email account you can contact the Residents Involvement Team at Harrow Council: rinvolve@harrow.gov.uk **0208 424 1777 | 0208 424 9233**. Otherwise, if you require support you can contact your local Job Centre: **0800 169 0190**.

What happens when I see my work coach?

When you submit your claim, you will be informed of whether you will be expected to look for work. If you are, you will be allocated a Work Coach.

The appointment that you attend, which will be held at your local Job Centre will be in two parts; an identity check and a conversation with your Work Coach. You must ensure that you bring all documentation as evidence of the details you submitted in your claim.

You'll need:

- ✿ your tenancy agreement or an up to date rent statement
- ✿ wage slips
- ✿ a bank statement
- ✿ proof of savings

The member of staff that interviews you will become your Work Coach for the duration you are receiving UC. You are expected to meet with your Work Coach regularly to look for work. It is important to **inform your Work Coach** when you meet with them about **any disabilities you have or any reason you are not able to work**. They will use this information to draw up an individualised work plan.

If you **fail to achieve** any outcome set out and agreed in your individualised work plan or **fail to attend** any of your appointments, you could have your Universal Credit **payment reduced** – also known as a sanction.

When and how will I be paid?

Universal Credit is paid in arrears, monthly, in a single payment directly into your current bank or building society account. There will be an assessment period before you receive your first payment.

The assessment period will last one month in order to investigate if all the work-related requirements apply to you. You will be paid your first instalment of UC 7 days after your assessment period. This means that you will usually have to **wait 5 weeks** before you receive your first payment. You will then be paid UC on the same date each month going forward.

You are required to manage your monthly payment and pay your full rent and bills out of the money paid to you. If you have concerns around managing your money, you may be able to organise for part of your UC to be paid directly to your landlord to cover your housing costs. This is called an Alternative Payments Arrangement (APA) - see section below for further information on how to apply for this.

What if I can't wait until the payment date?

If you are in financial difficulty and cannot afford to wait until your first payment, you may request up to a 100% Universal Credit advance loan payment with immediate effect. You will have to inform the Universal Credit control centre why you need it, show you can pay it back within a maximum of 12 months and agree to this plan. You have the right to request an advance payment, but there is unfortunately no right of appeal if you are refused.

More information about the Universal Credit advance payments can be found at:

<https://www.gov.uk/guidance/universal-credit-advances#history>

Alternative Payment Arrangements (APAs)

For many people who have previously had their rent paid directly to their landlord via Housing benefit the thought of managing these payments independently can be daunting. If you have a health reason that means that you find managing your finances difficult, you may be eligible for a direct payment to be made to your landlord (also known as an APA). To qualify for this option you must have a health condition or explain the circumstances in which you are unable to manage the payments yourself.

Alternative Payment Arrangements can come in the following forms;

- ✿ Housing costs paid direct to the landlord
- ✿ Payments are made twice monthly
- ✿ A split payment for those in a couple

If you wish to apply for an APA, you will need to inform your Work Coach about this during your initial interview and provide evidence to support this. There may also be ongoing budgeting support available for you to help manage your finances. Please ask your Work Coach for further information on this.

What if I need someone to speak on my behalf?

If you require someone to act on your behalf, support you to make calls and get updates on the process of your claim, it is possible to authorise a trusted family member, carer or professional to liaise with the DWP regarding your claim. For further information on how to do this, please visit: <https://www.gov.uk/government/publications/universal-credit-detailed-information-for-claimants>

What if there is a problem with my UC payments?

If your UC payments have been stopped or you believe the payment amounts to be incorrect, you can contact the **Universal Credit Control Centre** on **0800 328 5544**.

If they are unable to resolve your concern via phone, please contact your **local Job Centre** on **0800 159 0190** or Work Coach to arrange an appointment to look further into your concerns.

Organisations providing support with UC in Harrow

Harrow Job Centre Plus

King's House, Clarendon Rd, Harrow, HA1 1YJ

Tel: 0800 159 0190

For all enquiries to apply and manage your UC payments.

Harrow Citizen's Advice

Civic 9 Milton House, Station Road, Harrow, Middlesex, HA1 2XH

Tel: 020 8427 9477 | Email: advice@citizensadviceharrow.org.uk

Providing information, support and guidance around Universal Credit.

Harrow Association of Disabled People

The Wealdstone Centre, 38-40 High Street, Wealdstone, HA3 7AE

Tel: 020 8851 9920 | Email: general@had.org.uk

Welfare Benefits service for people with disabilities or mental health problems for support applying for UC and resolving payment difficulties. £10 appointment, £50 Tribunal fee.

Harrow Civic Centre

Harrow Council Civic Centre, Station Road, Harrow, HA1 2XY,

Tel: 0208 424 1777 | Email: rinvolve@harrow.gov.uk

Can provide use of computers and computer classes to Harrow Council tenants.

Support and Wellbeing Information Service Harrow (SWiSH)

1st Floor, 132-134 College Road, Harrow, HA1 1BQ

Tel: 0208 426 0929 | Email: info@mindinharrow.org.uk

Information and advice, signposting and referrals to services to manage finances, access UC account and specialist benefits casework.

Other useful resources

Understanding Universal Credit Official Website:
<https://www.understandinguniversalcredit.gov.uk/>

Universal Credit Advances
<https://www.gov.uk/guidance/universal-credit-advances#how-to-apply-for-a-universal-credit-advance>

Universal Credit and You – guide for beginners
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/700777/universal-credit-and-you-110418.pdf

Harrow Libraries

Harrow Libraries offer free access to computers to check your UC account

Gayton Library	Garden House 5 St John's Road Harrow HA1 2EE	020 3714 7731 / 7732 harrow.gaytonlibrary@carillionservices.co.uk
Kenton Library	Kenton Lane Kenton Harrow HA3 8UJ	020 3714 7712 harrow.kentonlibrary@carillionservices.co.uk
Pinner Library	Marsh Road Pinner HA5 5NQ	020 3714 7718 harrow.pinnerlibrary@carillionservices.co.uk
Roxeth Library	Northolt Road South Harrow HA2 8EQ	020 3714 7705 harrow.roxethlibrary@carillionservices.co.uk
Stanmore Library	8 Stanmore Hill Stanmore HA7 3BQ	020 3714 7728 harrow.stanmorelibrary@carillionservices.co.uk
Wealdstone Library	The Wealdstone Centre 38/40 High Street Wealdstone HA3 7AE	020 3714 7725 harrow.wealdstonelibrary@carillionservices.co.uk

Harrow Foodbank

Unit F2 Phoenix Business Centre, Harrow, Greater London HA1 2SP, UK

Tel: 020 8416 7344 | Email: info@harrow.foodbank.org.uk

Harrow Foodbank can offer emergency food for those waiting for their UC payments.

Support & Wellbeing Information Service Harrow (SWiSH)

SWiSH is for anyone in Harrow aged 18 years and over – those looking for help for themselves as well as carers and staff in local organisations. It can offer information or advice about a wide range of local services, including where to keep fit and well, manage finances, join social groups, look for work, start a course, access help with housing or welfare benefits or apply for a personal budget. SWiSH can also refer you for specialist benefits case work to resolve your benefit or Universal Credit difficulties.



You can call the SWiSH helpline on **020 8426 0929**, or email: info@mindinharrow.org.uk
Mon-Fri, 9.30am-5pm.

This factsheet was produced by Mind in Harrow

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