

benefit changes

information about
the government's
welfare reform

October 2017

For professionals who work with people affected by changes to welfare benefits

Universal Credit in Brighton & Hove

Universal Credit is a new benefit for people of working age. It replaces most existing means-tested benefits.

Universal Credit will be the benefit most households will claim starting from October 2017 in Brighton & Hove.

This will be for people making new claims for benefits and, in some cases, for people already claiming benefits who have a change in their circumstances.

Families with more than two children will claim existing benefits up to 31 October 2018, but will not be paid for a third or subsequent child born after 6 April 2017.

Our current information is that claims in the city are planned to come in as follows:

- BN3 **4 October 2017**
- BN2 **29 November 2017**
- BN41 & BN1 **January 2018**

This booklet is for professionals who support claimants who may be on benefits. It explains some of the main changes and where people can get additional help in Brighton & Hove.

For more information, go to
www.gov.uk/universalcredit

For links to local information go to:
www.brighton-hove.gov.uk/universal-credit



Brighton & Hove
City Council

What is Universal Credit?

Universal Credit replaces **Jobseeker's Allowance (income based), Employment Support Allowance (income based), Income Support, Working Tax Credit, Child Tax Credit** and **Housing Benefit**.

Separate claims will still need to be made for other benefits such as Child Benefit, Disability Living Allowance, Personal Independence Payment and Council Tax Reduction.

How is Universal Credit different from current benefits?

- Most claims for Universal Credit will be made and maintained online.
- The amount paid for rent will normally be paid to the tenant not the landlord.
- Universal Credit will normally be paid once a month to one person in the household.
- The first payment will normally take at least six weeks.
- In most cases there will be no money paid for the first seven days after the claim.
- Help with housing costs for 18-21 year olds has been restricted to those that are deemed to be vulnerable – see page 4 for more details.

Applying for Universal Credit

- Claimants will usually have to apply for Universal Credit online. If they are unable to make a claim online, they should contact the Jobcentre.
- Within seven days of making an application, online claimants must phone the Universal Credit Service Centre on 0345 600 4272 (option 1) to book an interview at their local Jobcentre.
- At the interview, the claimant will have to provide documentary evidence in support of their claim - this could include things like a tenancy agreement or photo identification. Not attending this interview or failing to provide this information could mean the Universal Credit claim stops.

For more information, go to
www.gov.uk/universalcredit

For links to local information go to:
www.brighton-hove.gov.uk/universal-credit

Potential issues with Universal Credit

Solutions and help

Issues with making a claim

People need help to claim online or they don't have access to a computer or email address.

Call the Moneyworks Advice Line on 0800 988 7037 for free independent help or speak to the Jobcentre.

People do not have a bank account.

Call the Moneyworks Advice Line on 0800 988 7037 for free independent help or speak to the Jobcentre.

When the claim starts from.

Universal Credit will normally start when a claim is made. In some cases, where there is good cause, claims can be backdated for up to a month. Backdating can be request when a claim is made and reasons must be given for the delay in claiming. Universal Credit includes housing costs, so it is important that claims are made on time to avoid rent arrears.

Issues with maintaining a claim

Keeping the claim for Universal Credit active.

To keep the claim active, it is important for Universal Credit claimants to:

- Provide all information and evidence Jobcentre Plus ask for
- Keep all appointments at the Jobcentre
- Check their online journal daily or very regularly and when prompted by text or email. Not checking the online journal regularly could mean that an appointment is missed and this could lead a UC sanction and the benefit being reduced.
- Keep to the terms of the claimant commitment
- Tell the Jobcentre about changes of circumstances

Meeting the terms of the claimant commitment.

To get Universal Credit, a claimant will have to agree to a 'claimant commitment' which is an agreement about what activities they will do.

To make sure the claimant commitment takes into account individual circumstances, it's important that claimants tell the Jobcentre about any issues or vulnerabilities they have. For example, if they:

- look after children
- have a disability or health condition
- don't have good reading or writing skills
- have a learning disability
- look after someone with a disability
- have been a victim of domestic violence within the last six months
- are homeless
- are undergoing treatment for a drug or alcohol problem
- have to do jury service
- any other issue that might be relevant

The claimant commitment can continue to apply to people who are working part time and they may be expected to make efforts to increase the number of hours they work.

Issues with rent

What if someone can't manage to pay their rent?

They can apply to have the rent element of Universal Credit paid directly to their landlord. They can do this via their online journal or by speaking to their Jobcentre work coach.

This can be done by the landlord if there are arrears with the rent. To do this, a landlord will have to apply for an 'Alternative Payment Arrangement'. Go to www.gov.uk and search for 'UC47'.

What if people do not receive enough Universal Credit to pay their rent?

People can apply to the council for a Discretionary Housing Payment. For more information, go to www.brighton-hove.gov.uk/discretionarypayments

Housing costs not available for people aged under 22.

The housing element of Universal Credit will not always be payable to people under 22 but there are exceptions.

There are a number of people under 22 who are exempt from this rule, including:

- people receiving Universal Credit housing costs before 1 April 2017 until they move off Universal Credit or cease to claim those housing costs
- certain vulnerable people
- people unable to live with their parents
- people claiming as a couple
- people who are not subject to all work-related requirements for receiving Universal Credit
- people who are in work, subject to minimum earnings
- people who have recently left work, subject to minimum earnings (in this case, the help is available for a limited time only)
- people who have left care

It is vital claimants tell the Jobcentre if any of these apply to them. The council's housing and children's services will be able to provide evidence to support some of these situations.

For more information, the council's welfare rights team have produced a factsheet on 18-21 year olds and UC available from www.brighton-hove.gov.uk/benefit-factsheets

Issues with managing money

People need help with budgeting on a monthly income.

Call the Moneyworks Advice Line on 0800 988 7037 for free independent help.

They can talk to their Jobcentre work coach and ask to be referred for help. They could ask for the UC to be paid more frequently if they are struggling to manage – they can do this by phone or by requesting this through the UC journal.

What if payment to one person in the household is not appropriate, for example in the case of domestic violence, financial coercion or where there may be addiction issues?

They can apply to have the Universal Credit payment split. Request this via the journal or speak to the Jobcentre work coach.

Issues with giving help to someone claiming Universal Credit

Advisors and support staff helping someone with their claim

People supporting claimants on Universal Credit will only be able to talk to the Universal Credit Service Centre if the claimant is with them. There is no provision for ongoing consent but the claimant can provide permission on the journal for an advocate to deal with a specific matter. They would need to state who the advocate is and the problem they want help with.

Issue with the amount of money paid by Universal Credit

Claimants struggle waiting for six weeks for their first payment

They can apply for an advance payment from the Universal Credit service centre 0345 600 4272 option 5. This is a loan paid back over six months.

- They can use savings or last payment of previous wages if there are any.
- They can apply to the Brighton & Hove Local Discretionary Social Fund. For more information, go to www.brighton-hove.gov.uk/ldsf

No benefit payable for the first seven days

The seven-day waiting period won't apply if claimants:

- Have claimed Universal Credit within the past six months
- Are splitting up from or moving in with someone who's already claiming Universal Credit
- Are moving on to Universal Credit from another 'legacy' benefit, such as JSA (income-based)
- Are terminally ill
- Are vulnerable, for example they've recently been a victim of domestic violence or are leaving care or prison

It is important for claimants to tell the Jobcentre if any of these things apply to them.

Self-employed people

Universal Credit has rules which mean that once a person has been self-employed for 12 months, it is assumed that they will earn an income equivalent to the national minimum wage times the number of hours they are expected to work, which could mean they receive less Universal Credit. In this case, claimants should talk to their Jobcentre work coach about help that may be available or other ways of finding work.

What about support for Council Tax

People will still need to make a separate claim for Council Tax Reduction from the council. It is important to do this straight away to avoid getting into arrears with Council Tax. For more information, go to www.brighton-hove.gov.uk/help-with-council-tax

Other things to note

- Claimants will need an email address and bank account in order to make their claim online.
- People with three or more children will not be asked to claim Universal Credit until November 2018 (at the earliest) unless they already get UC.
- People who live in Supported Accommodation will still get their housing costs met through Housing Benefit,

although they will have to claim Universal Credit for their living costs.

- At the time of writing, the rollout by postcode is planned to be:
 - **BN3 4 October 2017**
 - **BN2 29 November 2017**
 - **BN1 and BN41 January 2018**

Useful contacts

Universal Credit and Jobcentre

Full Service Universal Credit Helpline 0345 600 4272

- Option 1 To arrange an appointment
- Option 2 Checking pay dates
- Option 3 Change of circumstances
- Option 4 Query regarding entry on online journal
- Option 5 Apply for advance payment
- Option 6 Other queries

Jobcentre Plus 08000 556688

Tax Credit 0345 3003900 to order a claim form or ask about an existing claim or

Existing Tax Credit claim www.gov.uk/manage-your-tax-credits

Child maintenance options 0800 988 0988

www.gov.uk for information on all benefits and online claim forms



Help to get online

These organisations can help you get online, you can contact them to arrange help if you need it:

Brighton & Hove libraries

www.brighton-hove.gov.uk/libraries
01273 290800

Brighton & Hove City Council Customer Service Centres

Brighton Bartholomew House
Bartholomew Square, Brighton, BN1 1JE
Hove Ground Floor
Hove Town Hall, Norton Road, BN3 3BQ

Digital Brighton & Hove

Courses, classes and drop-ins
www.digitalbrightonandhove.org.uk/courses/

The Bridge Community Education Centre

Lucraft Road, Moulsecoomb, Brighton, BN2 4PN
01273 687053

Brighton Unemployed Centre Families Project

6 Tilbury Place, Brighton, BN2 0GY
01273 671213 / 601211

Hangleton & Knoll Project – HaKIT

St Richards, Egmont Road, Hove, BN3 7FP
01273 881446

Whitehawk Inn

Whitehawk Road, Brighton, BN2 5NS
01273 682222



Help in an emergency

If someone is in a situation with no money or food, emergency help is available.

Local Discretionary Social Fund

01273 293117
www.brighton-hove.gov.uk/ldsf
to find out more and apply online

Family Information Service (FIS)

01273 293545
Advisers can refer families to a foodbank and advise on other sources of help. Information about local services can be found at www.familyinfobrighton.org.uk



Benefits advice

Jobcentre
0345 604 3715

Citizens Advice
0345 6043719
www.citizensadvice.org.uk

Government information
www.gov.uk

Brighton & Hove City Council
Council Tax Reduction and Housing Benefit
01273 292000

Welfare Rights Team
Help and advice on how to appeal DWP decisions.
www.brighton-hove.gov.uk/welfarerights
welfareright@brighton-hove.gov.uk
Telephone 01273 291116 Monday 10-1pm

Local Discretionary Social Fund
www.brighton-hove.gov.uk/LDSF
01273 293117
The LDSF can help people in the event of a crisis or emergency and to return or remain in the community. This is not cash but can provide food vouchers or things to help people move.

Discretionary Payments
www.brighton-hove.gov.uk/DPform
01273 292000
In some cases, Discretionary Housing Payments can top up the amount paid through Universal Credit for housing costs, mostly to help with of moving to more affordable accommodation. Council Tax Reduction helps with Council Tax but only covers 80% of the bill. The Discretionary Council Tax Reduction can help people who need extra help to cover arrears or the shortfall.



Homelessness and housing

For anyone at risk of becoming homeless, it's important to get advice as soon as possible.

Brighton & Hove City Council
Housing Options Team
01273 294400
Bartholomew House, Bartholomew Square
Brighton BN1 1JP.
www.brighton-hove.gov.uk/homelessness

Housing advisers will do all they can to help families keep their home. They can:

- advise people on their responsibilities
- advise on welfare benefits to help with the rent or mortgage
- negotiate with landlords about any problems
- deal with banks and building societies if people have fallen behind with mortgage payments

Out-of-hours homeless emergency
If someone has a homeless emergency
out-of-office hours (9am-5pm Mon-Fri):
Telephone 01273 294400
(select option 2, then option 1)

Help finding other accommodation

The council is working with HomefinderUK (homefinderuk.org) to help households facing homelessness or other social tenants to move to more affordable social housing in other parts of the country if this is their choice.

To find out what LHA rates are look here:
lha-direct.voa.gov.uk/search.aspx

Council help with housing

People affected by any of the changes set out in this leaflet may have difficulty paying rent.

You must ensure that you seek the help and advice contained in this leaflet as early as possible.

Everyone working with families and other households is committed to preventing homelessness but this can only succeed if you act early. If you cannot stay in your home, alternatives are increasingly out of the city boundaries because accommodation in the city is unaffordable.

The council's Housing Options Service can help you keep your home, find alternative housing and negotiate with landlords about problems you may have, such as rent. If you become homeless, the council will assist people it has a legal duty to help and will give advice to others. Housing provided by the council is likely to be out of the city.



Gas and electricity charges

There are several ways that gas and electricity bills can be reduced including:

- Switching supplier or switching to the supplier's cheapest tariff
- Buying both gas and electricity from the same company – this is known as dual fuel
- Paying monthly by direct debit
- Asking the supplier if they have any special rates for people needing extra help, for example if anyone in the household is on benefits or has a disability
- Some people qualify for the Warm Home Discount Scheme, whereby energy suppliers can give a £140 discount to customers in vulnerable groups (check with the energy supplier as eligibility criteria varies between companies)
- Households should always do their own meter reading every time they receive a bill, if bills are paid by direct debit, there could either be an overpayment and the customer could be entitled to a rebate, or be underpaying and end up with a bill at the end of the year

For information on saving money on fuel costs visit www.moneysavingexpert.com



Dealing with debt - national organisations

National Debtline

0808 808 4000

www.nationaldebtline.co.uk

Provides free confidential and independent advice on how to deal with debt problems. The specialist advice given over the telephone is backed up with written self-help materials which can be mailed out free of charge.

The Step Change Debt Charity

0800 138 1111

www.stepchange.org

Provides free and confidential counselling on debt problems – including personal budgeting and credit advice. They can also liaise with creditors to work out a repayment package.



Child Maintenance

The Child Maintenance Options Service can advise and support people who need to get financial support from an ex-partner.

They can make a Family Based Arrangement if both parents are happy to work things out or, if this isn't possible, they can arrange a Statutory Agreement.

There is a fee of £20 to register with this service if they need to make a Statutory Agreement but not if the applicant is a victim of domestic violence. Child Maintenance Options is a free service that provides impartial information and support to help separated parents make decisions about their child maintenance arrangements. The website contains a useful maintenance calculator.

Tel 0800 988 0988
Text OPTIONS to 6664
www www.cmoptions.org



Banking, savings and loans

Having a savings account means that people can plan for the future and save up for the things they need, as well as being more likely to cope in an emergency when money is needed at short notice.

East Sussex Credit Union

0300 303 3188

info@eastsussexcu.org.uk

www.eastsussexcu.org.uk

Provide free, independent advice on savings and loans.

Beware loan sharks!

Many illegal money lenders or loan sharks charge very high rates of interest and use threats, intimidation and violence to force repayment of loans.

To report an illegal money lender or loan shark in confidence, visit www.gov.uk/report-loan-shark
Tel 0300 555 2222



Money advice – national organisations and websites

There is a wide range of national information available on public services, including financial support, through the government website www.gov.uk

The Money Advice Service

0800 138 7777

www.moneyadviceservice.org.uk

The Money Advice Service is a national organisation that offers free, clear and unbiased advice to help everyone to manage their money better. Their website is packed with useful information and has a section aimed specifically at parents. There are also online calculators that can work out household budgets.

Benefits check

The online benefits adviser tool can help with benefits estimates, or check which benefits people can claim. It's available to use at

www.gov.uk/benefits-adviser

Guide to Basic Bank accounts

www.moneysavingexpert.com/banking/basic-bank-accounts



www.moneyworksbh.org.uk

0800 988 7037 or 01273 809288

www.moneyworksbh.org.uk

Drop in and appointment sessions run across the city and offer practical help with making your money go further. Visit the website or contact Moneyworks to find out more.

- Bank accounts
- Benefits
- Broadband, TV and phone
- Budgeting
- Childcare
- Communicating with friends and family for free
- Coping with debts
- Credit score and credit rating
- Eating well on a budget
- Gas and electric
- Grants
- Help paying rent and Council Tax
- Home contents insurance
- Housing
- Job search
- Loans and borrowing
- Pensions
- Price comparison sites
- Savings
- Selling online
- Shopping online
- Skills for employment
- Water bills

Citizens Advice Bureau

03003 309033

www.brightonhovcab.org.uk

The Citizens Advice Bureau helps people resolve their legal, money and other problems by providing free, impartial, confidential and independent information and advice.

A drop-in service is available Monday to Friday, 8.45am – 10.30am, and appointments are available at other times at their offices at Brighton Town Hall, Bartholemew Square, Brighton, BN1 1JA.

St Luke's Advice Service

01273 549203

www.stlukesadvice.org.uk

St Luke's Advice Service provides free, independent and impartial help, advice and information. Included in the areas they specialise in are: debt and budgeting, welfare benefits and help with filling in forms.

Call to arrange an appointment. They are open Monday, Tuesday, Wednesday and Thursday, 9.30am - 3.30pm and Friday, 9.30am - 1pm.

Money Advice Plus

0800 988 7037

(Mon, Tues & Thurs 10am-4pm, Wed 5-8pm and Fri 10am-2pm)

info@moneyadviceplus.org.uk

Money Advice Plus is a registered charity (Money Advice & Community Support Service) based in Brighton & Hove, helping and supporting people experiencing difficulty managing their money or financial affairs.

Brighton Unemployed Centre Families Project (BUCFP)

www.bucfp.org

General information **01273 601211**

Appointments **01273 676171**

Confidential Advice Line **01273 676171**
(answerphone – please leave a message).

The Brighton Unemployed Centre Families Project offers a wide range of services, not just for the unemployed. This includes free, impartial and independent advice on benefits issues, form filling, tribunals, problems with debts and bills and your rights.

Provides a drop-in advice service on all aspects of social security & welfare, including

- One-to-one support to complete applications
- Contacting DWP & the local authority
- Lodging mandatory reconsiderations & appeals
- Support with the Tribunals service

Drop-in times are: 10am-1pm & 2-4pm Tuesday to Thursday, 2-4pm on Fridays

If you need help with ESA and PIP applications, you will need to make an appointment.

Brighton Voices in Exile

01273 328598

bvie@hotmail.co.uk

Offers advice and support to refugees, asylum seekers, those with indefinite leave to remain and no recourse to public funds on housing, benefits, education and employment.

Drop-in Tuesdays 10am – 12 noon.

Brighton & Hove City Welfare Rights Team

01273 291116

www.brighton-hove.gov.uk/welfarebenefits

The council's Welfare Rights Team is a small team who primarily train other advisers on welfare benefits.

They also offer advice to people who have been turned down for benefits and run a public advice line every Monday.

Brighton & Hove City Council Benefits Service

01273 292000

www.brighton-hove.gov.uk/benefits

Depending on family or household income and circumstances, some families may be entitled to housing or council tax benefit. The Benefits Service processes these claims for residents in Brighton & Hove.

For information and full details of their drop-in and appointment services at Bartholomew House and neighbourhood offices, visit the website.



Help with finding work and training

Local advice and support

The Whitehawk Inn

01273 682222

www.whinn.org.uk

The centre offers a wide range of courses, as well as help and advice about work and volunteering opportunities.

The Bridge

01273 687053

www.thebridgebrighton.com

The Bridge is based in Moulsecoomb and offers a range of courses and support to get into work, including a weekly job club where you can find local vacancies and get help with your CV.

Jobcentre Plus

0345 6043719

www.gov.uk/contact-jobcentre-plus

30/35 Edward Street, Brighton
87A Boundary Road, Hove

Universal Credit

Full Service Centre Number 03456 000722

People on Universal Credit will need to contact their work coach via their online claim or phone the service centre.

Those who are not yet on Universal Credit can phone Jobcentre Plus on **0345 604 37129**.

The following websites contain useful information about looking for work, jobs, volunteering and training:

nationalcareersservice.direct.gov.uk

The National Careers Service provides information, advice and guidance to help you make decisions on learning, training and work opportunities.

The service offers confidential and impartial advice supported by qualified careers advisers.
0800 100900

www.mylifebh.org.uk

The Brighton & Hove My Life Directory contains both local and national resources to support you to get back into work.

www.womenlikeus.org.uk

This website is specifically aimed at women who are looking to return to the workplace after having children.

www.communitybase.org

The site lists local jobs with charities, community groups, local government and health services. You can also view opportunities for volunteering.

www.bhcommunityworks.org.uk

Volunteering opportunities with local services and groups and support for volunteers.

www.ageuk.org.uk

The website supports older people who are looking to return to the workplace.
