

Sheffield Green Party

Universal credit factsheet



The rules on Universal Credit (UC) in Sheffield are changing from 7th November 2018.

We know Universal Credit will be very difficult for a lot of people. They will still need to claim it to have some money to live on. This factsheet from Sheffield Green Party is to give you as much practical help as possible.

It is not legal advice. Some sources of advice and help are listed at the end of this factsheet.

Key points

The rules on Universal Credit (UC) in Sheffield are changing from 7th November 2018.

This factsheet is for people claiming benefits in Sheffield after 7th November 2018 and for frontline workers helping them.

You may be better or worse off on UC. Many people will be worse off. On average, the DWP will pay out less under UC than under the old system.

You will have to wait at least 5-6 weeks for a payment after you apply.

The rules on UC are very complex and keep changing. A lot will depend on your individual circumstances.

You should try to get advice if you can. If you have a support worker or anyone helping in a community setting, please mention it to them if you have any difficulty getting UC.

If you are in social rented housing, it is a good idea to let your landlord know too.

What is UC?

UC is the DWP benefit that will replace:

- income-based jobseeker's allowance;
- income-related employment and support allowance;
- income support;
- child tax credit;
- working tax credit;
- housing benefit.

You do not have to do anything if you are on one of these benefits now and your circumstances haven't changed. The DWP will write to you in the future but this is not expected to be before July 2020.

Who does this affect?

You will be affected if you are thinking of claiming one of these benefits.

You will also be affected if you are on these benefits already and report a change of circumstances.

You will only be affected if you live in certain postcodes – see below.

Who does it NOT affect?

It will NOT affect you if you have three or more children. You cannot claim UC in this case.

It will NOT affect you if you are only claiming contribution-based jobseeker's allowance or contribution-based ESA – i.e. benefits paid for out of national insurance you have paid and which aren't affected by your income or savings. This could apply if you have recently lost a job after a long spell of work or with a good redundancy payment.

What postcodes are affected?

It depends which Jobcentre you go to.

Jobcentre	When the rules start
Bailey Court	7 th November 2018
Cavendish Court	7 th November 2018
Chapelton	7 th November 2018
Hillsborough	December 2018
Woodhouse	December 2018

You can check your postcode online at www.universalcreditinfo.net.

Who is eligible for UC?

You can claim if you are on a low income and have savings under £16,000. You can get it if you are in or out of work.

Both members of a couple have to claim – income and savings are assessed together.

You normally have to be over 18 and under pension age but some 16- and 17-year olds can get it.

You normally have to be resident in Britain and have a “right to reside.”

You normally have to accept a “claimant commitment” to get UC. This is usually about proving you are looking for work, or more work, either now or in the future. This may apply even if you are sick or if you already have work. You have to agree the “claimant commitment” with someone from the jobcentre.

How do I claim UC?

You normally have to claim online at www.gov.uk/universal-credit. There are no paper forms.

You normally have to provide an e-mail address to claim and have a UC online account. This also means you have to check your e-mails regularly so you can reply to the DWP.

Online accounts are at www.gov.uk/sign-in-universal-credit.

Even though you claim online, you will normally have to go in to the jobcentre in person as well. You have to discuss your “claimant commitment” and other matters with jobcentre staff.

You should claim on the first day you are eligible. If you don’t claim, you will lose pay. If you can’t claim online straight away, you can make your claim by phoning and then provide the rest of the information later.

You can ask for it to be back-dated. You can only get a maximum of one month back and the rules are quite tight.

What if I don’t have a computer or if I don’t know how to use one?

- ⇒ You might have someone to help you get online, whether it is family, friends or a support worker.

- ⇒ The DWP has a helpline where you can make a claim. Telephone: 0800 328 5644 (Monday to Friday, 9am to 4pm). These calls are now free from all phones.
- ⇒ The jobcentre will also provide computers so you can go online and make your claim. They have to offer you help if you need it.
- ⇒ Some libraries have computers but these can be very busy
- ⇒ Citizens Advice may also help people make claims online.

What do I get?

Under universal Credit, you get one payment each month. This is for your living costs, rent, council tax etc. You can work out how much you should get at www.entitledto.co.uk

The payments are made in arrears. Your first payment is due one month and 7 days after you make your claim.

UC is paid into a bank. If you don't have a bank account, you could try opening a "basic" bank account. These do not have any credit checks. There is more information about these here:

www.moneyadvice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment

What do I live off in the meantime?

You can ask for an advance payment. This is a loan that is taken off your regular payments when they start.

You get this by asking at the jobcentre at your first Universal Credit interview, or by calling the Universal Credit helpline.

Once the DWP have agreed to an advance payment, you should get the money in 3 working days. Tell the DWP if you need it sooner than this - they can pay you on the same day if you'd have no other money to live on.

What about my rent?

You have to pay your full rent to your landlord out of the monthly payment of UC. You will no longer have benefit paid directly to your rent account, even if you are a council tenant.

If you don't pay enough to cover your rent, you could lose your home. If you live in council or housing association property, it will help you if your housing officer knows you are claiming UC.

If you are living in interim or temporary accommodation because you are homeless or if you are in supported accommodation, you may still have to claim housing benefit. You should ask your support worker or housing officer to help with this.

Under UC, you get paid the same amount, regardless of "rent free" weeks.

If you get 2 months or more behind with your rent, your landlord can ask the DWP to pay your UC to them directly.

What if I can't manage my money?

The DWP can make "alternative payment arrangements" if necessary. The DWP will not normally do this so you need to show you have a good reason:

Alternative payments arrangements could be:

- ⇒ being paid twice a month instead of once
- ⇒ rent being paid to a landlord
- ⇒ splitting payments between two members of a couple
- ⇒ something else

Factors that make a difference

If any of these apply, you should make the jobcentre aware if you:

- ⇒ are in debt or rent arrears
- ⇒ have a disability - including a mental health condition
- ⇒ are homeless or are at risk of losing your home
- ⇒ have experienced domestic violence
- ⇒ have a learning difficulty, like problems with reading or writing
- ⇒ are in temporary or supported accommodation
- ⇒ are 16 or 17 or leaving care
- ⇒ have an addiction to drugs, alcohol or gambling

How do I check my award is right?

You should make sure the DWP gives you a written award notice and should read it carefully to make sure it is all correct. You can ask someone else you trust to read it too.

Do this as soon as possible because there are time limits to appeal.

If anything is wrong, you should ask the DWP to look at it again. This is a "mandatory reconsideration."

Make sure you get another written decision from the DWP. If it is still wrong, you can appeal to a tribunal. You need to make sure you submit an appeal within the time limits but you should also try and get advice as soon as you can.

What if I can't appeal?

There are some things you can't appeal. These include delays, the DWP losing things or not getting a written decision.

You can still make a formal complaint. It is easiest if you can do this online at <https://makeacomplaint.dwp.gov.uk/>. Or ask at the jobcentre. They should respond to your complaint in writing.

Other sources of help

Discretionary Housing Payments

These are extra top-up payments to help towards your rent. They are administered by the council. You can apply once you have an award of UC that covers some of your housing costs.

You can claim a DHP at www.sheffield.gov.uk/dhp or by phoning 0114 273 6983

Council tax support

UC does not cover council tax bills so you need to apply for council tax support separately. Apply at www.sheffield.gov.uk/benefits or by phoning 0114 273 6633.

Free School meals

Your UC award notice will tell you if you can claim Free School meals. Some people will get these when they didn't under the old system. Having more children on free school meals also means your school gets more funding so it helps them if you apply too.

Prescriptions etc.

Your UC award notice will tell you if you can claim help with prescriptions, dental costs, sight tests etc.

Welfare assistance

The Council can provide grants under the Local Assistance Scheme. This replaced the former DWP Social Fund. The grants do not have to be repaid.

For more details or to apply, ring 0114 273 4567 or see:

www.sheffield.gov.uk/home/benefits/local-assistance-scheme.html

Other sources of help and advice:

The Government has stopped legal aid for benefits advice, except for a very few cases of appeals to the Upper Tribunal and for cases of unlawful discrimination.

The Government has taken away legal aid for most welfare benefits problems. This means there is less advice available from solicitors and advice centres. However, some legal issues with UC are difficult. The Government has already lost important cases in the courts because some of the rules are unlawful.

You could try the following

Citizens Advice –

Advice line: 03444 113 111

www.citizensadvice.org.uk

Shelter

0344 515 1515

Drop-in: Furnival House, 48 Furnival Gate, Sheffield, S1 4QP

england.shelter.org.uk/get_help/local_services/Sheffield

Money Advice Service

0800 138 7777

www.moneyadviceservice.org.uk/en

Government websites:

www.understandinguniversalcredit.gov.uk

Sheffield Credit Union

Offers a budgeting service for people on UC:

<https://sheffieldcreditunion.com/services/scuba-budgeting-accounts/>

Your local councillors

If you live in these wards, you can contact your councillors for help:

Phone 0114 273 5380

City Ward

douglas.johnson@sheffield.gov.uk

robert.murphy@sheffield.gov.uk

Broomhill and Sharrow Vale ward

kaltum.rivers@councillor.sheffield.gov.uk

maqid@sheffield.gov.uk

Nether Edge and Sharrow ward

alison.teal@sheffield.gov.uk