

Overview and Scrutiny Committee

Meeting: Wednesday, 17th January 2018 at 6.30 pm in The Hall, Gloucester Guildhall, 23 Eastgate Street, Gloucester GL1 1NS

Membership:	Cllrs. Coole (Chair), Ryall (Vice-Chair), Finnegan (Spokesperson),				
	Pearsall, Hilton, Lewis, Wilson, Dee, Hampson, Hawthorne, Melvin,				
	Smith, Patel, Pullen, Taylor, D. Norman and Watkins				
Contact:	Simon Byrne				
	Democratic and Electoral Services Officer				
	01452 396127				
	simon.byrne@gloucester.gov.uk				

AGENDA

4. GLOUCESTER CITY COUNCIL'S PREPAREDNESS FOR THE ROLL-OUT OF UNIVERSAL CREDIT. (Pages 5 - 22)

To receive an update on Gloucester City Council's and external partners' preparedness for the roll out of Universal Credit which goes live in February 2018.

Please note that Any Public Questions, Petitions and Deputations must relate to the business for which the Special Meeting has been called.

Jon McGinty Managing Director

D.R. M. L.

Date of Publication: Tuesday, 9 January 2018

NOTES

Disclosable Pecuniary Interests

The duties to register, disclose and not to participate in respect of any matter in which a member has a Disclosable Pecuniary Interest are set out in Chapter 7 of the Localism Act 2011.

Disclosable pecuniary interests are defined in the Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012 as follows –

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<u>Interest</u>	Prescribed description
Employment, office, trade, profession or vocation	Any employment, office, trade, profession or vocation carried on for profit or gain.
Sponsorship	Any payment or provision of any other financial benefit (other than from the Council) made or provided within the previous 12 months (up to and including the date of notification of the interest) in respect of any expenses incurred by you carrying out duties as a member, or towards your election expenses. This includes any payment or financial benefit from a trade union within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992.
Contracts	Any contract which is made between you, your spouse or civil partner or person with whom you are living as a spouse or civil partner (or a body in which you or they have a beneficial interest) and the Council (a) under which goods or services are to be provided or works are to be executed; and (b) which has not been fully discharged
Land	Any beneficial interest in land which is within the Council's area.
	For this purpose "land" includes an easement, servitude, interest or right in or over land which does not carry with it a right for you, your spouse, civil partner or person with whom you are living as a spouse or civil partner (alone or jointly with another) to occupy the

Licences

Any licence (alone or jointly with others) to occupy land in the Council's area for a month or longer.

Corporate tenancies

Any tenancy where (to your knowledge) -

(a) the landlord is the Council; and

land or to receive income.

(b) the tenant is a body in which you, your spouse or civil partner or a person you are living with as a spouse or civil partner has a beneficial interest

Securities

Any beneficial interest in securities of a body where -

- (a) that body (to your knowledge) has a place of business or land in the Council's area and
- (b) either -
 - The total nominal value of the securities exceeds £25,000 or one hundredth of the total issued share capital of that body; or
 - ii. If the share capital of that body is of more than one class, the total nominal value of the shares of any one class in which you, your spouse or civil partner or person with

whom you are living as a spouse or civil partner has a beneficial interest exceeds one hundredth of the total issued share capital of that class.

For this purpose, "securities" means shares, debentures, debenture stock, loan stock, bonds, units of a collective investment scheme within the meaning of the Financial Services and Markets Act 2000 and other securities of any description, other than money deposited with a building society.

NOTE: the requirements in respect of the registration and disclosure of Disclosable Pecuniary Interests and withdrawing from participating in respect of any matter where you have a Disclosable Pecuniary Interest apply to your interests and those of your spouse or civil partner or person with whom you are living as a spouse or civil partner where you are aware of their interest.

Access to Information

Agendas and reports can be viewed on the Gloucester City Council website: www.gloucester.gov.uk and are available to view five working days prior to the meeting date.

For further details and enquiries about this meeting please contact Simon Byrne, 01452 396127, simon.byrne@gloucester.gov.uk.

For general enquiries about Gloucester City Council's meetings please contact Democratic Services, 01452 396126, democratic.services@gloucester.gov.uk.

If you, or someone you know cannot understand English and need help with this information, or if you would like a large print, Braille, or audio version of this information please call 01452 396396.

Recording of meetings

Please be aware that meetings may be recorded. There is no requirement for those wishing to record proceedings to notify the Council in advance; however, as a courtesy, anyone wishing to do so is advised to make the Chair aware before the meeting starts.

Any recording must take place in such a way as to ensure that the view of Councillors, Officers, the Public and Press is not obstructed. The use of flash photography and/or additional lighting will not be allowed unless this has been discussed and agreed in advance of the meeting.

FIRE / EMERGENCY EVACUATION PROCEDURE

If the fire alarm sounds continuously, or if you are instructed to do so, you must leave the building by the nearest available exit. You will be directed to the nearest exit by council staff. It is vital that you follow their instructions:

- You should proceed calmly; do not run and do not use the lifts;
- Do not stop to collect personal belongings;
- Once you are outside, please do not wait immediately next to the building; gather at the assembly point in the car park and await further instructions;
- Do not re-enter the building until told by a member of staff or the fire brigade that it is safe to do so.

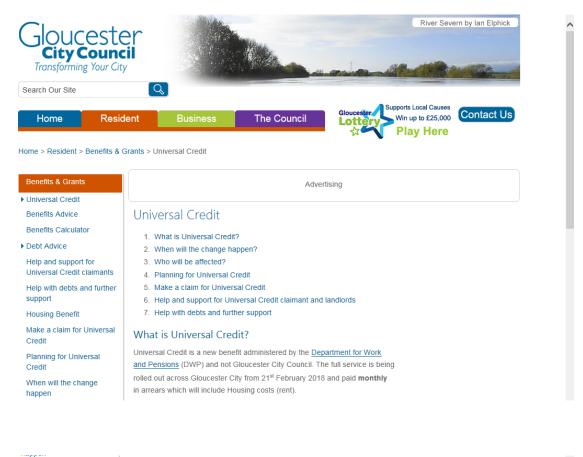


Universal Credit implementation for Gloucester City- Update Mid January 2018

- 1.1 Gloucester City Council is now well underway with preparations for the implementation of Universal Credit Full Service due on 21st February 2018.
- 1.2 The Universal Credit Board of staff members and partners from Civica, Gloucester City Council and The Department of Work and Pensions (DWP) has been meeting monthly since November to oversee the project work required of the City Council teams in order to ensure we will be providing the right support required of this implementation. We have been supported by The DWP and Civica UC specialist, and have received real time updates on relevant changes and reforms to consider going forward.
- 1.3 The Universal Credit Full Service message has now been announced across the city to create awareness of the imminent changes. Communications have been sent out via the media and across social media platforms, alongside the reception area of Herbert Warehouse now housing vital information in the form of leaflets and hand-outs for residents in readiness of our 'go-live' date. Roller-banners are also being used to spark questions and create awareness.
- 1.4 The website has been updated to provide a network of support which connects us with key partner organisations and online support who can provide the best support for claimants and landlords affected. The website will be in continual development as Universal credit impacts change, and will be the main foundation of information for residents.
- On 12th January a Stakeholder event was held by Gloucester City Council in the Civic Suite which welcomed social landlords, support agencies and Councillors to gain an overview of Universal Credit in the lead up to implementation. The Gloucestershire Partnership Manager for DWP presented an update on what Universal Credit is, how to claim it and gave an overview of the support available. We also welcomed the Service Innovation Lead from Bath Jobcentre Plus alongside an experienced Work Coach to share some of their experiences as a seasoned full service area and what Gloucester should expect in the coming months. Finally we heard from Bromford Housing Group who presented the challenges from the eyes of a social landlord. All attendees were asked to provide us with their most up to date contacts and outline the services they are providing in support of UC so Gloucester City Council can be efficient at connecting residents to the right support.
- Operationally, the Housing and Customer Service teams have been working closely with the Client Officer for Revenues and Benefits to organise staff training, streamline work processes and make sure we have on hand the network of support to intercept the new queries we will be receiving from February. We are ensuring that our IT facilities will be prepared for the demand and that customers have guidance on how to get online and make and manage their claim.

- 1.7 Staff briefings were held on 4th and 5th of January to outline key messages and provide support to staff in the customer journey, types of questions they may be asked in the run up to implementation and some of the legislative changes from the Autumn Budget to be aware of; prior to and from 21st February.
- 1.8 On 31st January 2018 a briefing session has been arranged to provide an update on the progression of this project and advise members of the customer journey and the types of questions they may receive from constituents. This will provide a further update on where we are in the planning and the invites have now been sent out to all members.

Information on Universal Credit Published on Gloucester City **Council's Website**



Who will be affected

Universal Credit supports people who are on a low income or out of work and brings together 6 benefits and tax credits and replaces them with a single monthly payment. You will need to claim Universal Credit instead of new claims for:

- Income-based Jobseeker's Allowance
- . Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

If you're already claiming benefits and have no changes in your circumstances you don't need to do anything – you'll be told when Universal Credit will affect you and this may not be for some time.

You will not be able to claim help with your Council Tax within Universal Credit and instead will still need to apply for council tax support separately through Gloucester City Council online.

Click here to apply online today

Benefits & Grants

When will the change happen

Benefits Advice

Benefits Calculator

Debt Advice

Help and support for Universal Credit claimants

Help with debts and further support

Housing Benefit

Make a claim for Universal Credit

Planning for Universal Credit

Universal Credit

Who will be affected

Advertising

Universal Credit

- 1. What is Universal Credit?
- 2. When will the change happen?
- 3. Who will be affected?
- 4. Planning for Universal Credit
- 5. Make a claim for Universal Credit
- 6. Help and support for Universal Credit claimants and landlords
- 7. Help with debts and further support

When will the change happen?

<u>Universal Credit</u> full service is being rolled out across Gloucester from 21st February 2018.

If you are already claiming any of the previously mentioned benefits you will continue to receive them until a change in your circumstances prompts you to make a Universal Credit claim

Families with more than two children will not be affected at this time and those in temporary accommodation will need to claim Housing Benefit from April 2018

If you are unsure whether to claim Universal Credit or Housing Benefit then you can check <u>here</u>

▶ Who will be affected

Benefits Advice

Benefits Calculator

Debt Advice

Help and support for Universal Credit claimants

Help with debts and further support

Housing Benefit

Make a claim for Universal Credit

Planning for Universal Credit

Universal Credit

When will the change happen

Universal Credit

- 1. What is Universal Credit?
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- 4. Planning for Universal Credit
- 5. Make a claim for Universal Credit6. Help and support for Universal Credit claimant and landlords
- Help with debts and further support

Who will be affected?

Households of working age who claim in or out of work benefits will be affected. This includes:

- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

You will still need to claim Housing Benefit if you:

- · Have more than 2 children or
- Live in supported accommodation (or temporary accommodation from April 2018)
- Are of State Pension age.

You will not be able to claim help with your Council Tax within Universal Credit and instead will still need to apply for council tax support separately through Gloucester City Council online.

Planning for Universal Credit

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Benefits Calculator

Debt Advice

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Planning for Universal Credit

There is nothing more important than a roof over your head, so always make rent your top priority. If you're used to Housing Benefit paying your rent, you need to arrange a new payment method. If you have claimed Universal Credit, it's important to tell your landlord so that proof of rent can be supplied to the DWP and you avoid any other delays in receiving your payment of housing costs for your rent.

If you have a social housing tenancy, your landlord may be offering their own support for help with Universal credit and it may be worth enquiring about this when you tell them about your circumstances.

In the meantime, it is important that you prepare for Universal Credit. Follow the 7 point plan detailed below:

1. Make sure you have a bank account

To receive Universal Credit you will need a bank or building society account, or an account with an alternative provider such as a <u>Credit Union</u>. The account will need to be able to accept electronic payments for example, setting up direct debits.

2. Decide whether you need a joint account

If you live with your partner and you're both eligible for Universal Credit, you'll get a single monthly payment which can be paid into either a joint or an individual account. You can ask the DWP to split the payment if you have exceptional circumstances.

3. Set up a suitable payment method to pay your rent.

If you currently get Housing Benefit, your rent will no longer be paid to directly to your landlord. Instead of Housing Benefit, this payment will be included in your monthly Universal Credit payment and you will need to pay your landlord yourself, e.g. via Direct Debit. If you have a Credit Union account, a prepaid card account or a post office card account, check that you can set up automated payments such as Direct Debits for things like rent and bills. If you can't, it is important you open an account which offers this.

4. Draw up a monthly budget

Because Universal Credit is paid monthly, you may need to make changes to the way you budget. Universal Credit payments will be made monthly in arrears but you won't be able to pay your rent in arrears at the end of the month. You'll need to make sure that your rent is paid in advance so that you don't break the terms of your tenancy agreement. You will be offered personal budgeting support from Job Centre Plus when you claim Universal Credit and this will be provided here at Gloucester City Council.

There are also online tools available that can help you get started. <u>Universal Credit Money Manager</u> offers great support if you have already made a claim. The Money Advice Service also have their own <u>budget planner</u> for you to get started.

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It is important to seek help if you are having financial difficulty. Don't get caught out by high interest lenders or payday loans if you are struggling to meet all your financial commitments. See our help and support pages for more information and guidance.

5. Plan ahead with your rent and council tax, make it a priority Make small extra payments onto your rent account so that you have a credit in place for when you do make a claim for Universal Credit. You could also start to put some money aside to cover your priority bills like council tax to prevent falling into arrears. Your first Universal Credit payment will take at least 5 weeks to be paid and could be longer if DWP don't have all your details verified.

6. Internet access

The Department of Work and Pensions expect you to claim Universal Credit and manage your account online. If you need help getting online, speak to your local Job Centre Plus or you can use a computer at your local library.

<u>Learn My Way</u> provides free support courses on using a computer, browsing the web, sending emails and finding work online if you need extra help to get started

7. Verify

In order to submit a claim for Universal Credit you will be asked to verify your ID at the end of the online application. You can plan ahead by verifying yourself now in order to speed up the payment process for when you make an application at www.gov.uk/verify, this will also give you access to other government processes such as state pension forecasts.

Housing Benefit

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Make a claim for Universal Credit

Universal Credit is being rolled out in Gloucester on 21st February 2018 and you may no longer be eligible for Housing Benefit. If you are unsure whether to claim Universal Credit or Housing Benefit please check <u>here</u> first.

If you do not qualify for Universal Credit then you should claim other benefits for your circumstances. Use the entitledto benefits calculator to check your eligibility for other help you may be entitled to.

Once you have checked that you need to claim Universal Credit click <u>here</u> to start your application

Help with your application

Your Job Centre Plus work coach can provide you with assistance in making a claim. You can also call the free helpline for support on **0800 328 5644**.

The Department of Work and Pensions have also created a <u>video</u> which explains the full claim process, further help and guidance is available at <u>Gov.UK</u>

 $\underline{\hbox{\it Citizens Advice website}} \ \hbox{\it also offers information and guidance}.$

In order to submit a claim for Universal Credit you will be asked to verify your ID at the end of the online application. However, if you do this before making a claim, it will speed up the Universal Credit application process. This gives safer, simpler and faster access to government services like filling your tax or checking the information on your driving licence.

It takes about 15 minutes to verify your identity the first time you use <u>GOV.UK</u> Verify, and a couple of minutes any time after that.

Receiving your first payment

When you make a new claim for Universal Credit you will have at least a five week wait for your first payment:

- · a calendar month before your entitlement is assessed
- up to 7 days for your payment to be processed

You will then be paid calendar monthly and in arrears. If you are used to working out your budget weekly or fortnightly you will need to think about how you'll manage your money for a whole month. Continue to 'Help and Support for Universal Credit claimants and landlords' to find out about support available during and after this period.

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Help and support for Universal Credit claimants and landlords

Get an advance on your first payment

If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply for a New Claim Advance.

Advance Payments are 'loans' available to some Universal Credit claimants. These need to be paid back, generally at a set rate from ongoing payments of Universal Credit over a period of up to 12 months.

Further information on applying for advance payments is available on GOV.UK

Discretionary Housing Payments

Discretionary Housing Payments are available to claim for those who need extra help when their Universal Credit housing element does not meet the full amount of their rent. If you are suffering severe financial hardship as a result, or your tenancy is at risk you may be able to get a discretionary payment to help towards these payments.

Click <u>here</u> for more information and to make a claim

Alternative Payment Arrangements

Paying your rent is your top priority and so if you're having financial difficulties or you're behind on your rent, you or your landlord may be able to apply for an Alternative Payment Arrangement (APA).

Depending on your circumstances, you could get an APA to:

- · get your rent paid directly to your landlord
- get paid more frequently than once a month
- · receive split payments, if you're part of a couple

Speak to your Job Centre Plus work coach to apply for an APA.

Personal Budgeting Support

Personal Budgeting Support will be offered to all claimants of Universal Credit. This service will be provided by Gloucester City Council on behalf of The Department of Work and Pensions and is designed to help support claimants adapt to 3 key changes that Universal Credit brings:

- 1. A single household payment which is
- 2. Paid monthly
- With the Universal Credit housing element paid directly to the claimant so you/they are required to make their rent payments themselves.

There are two elements to Personal Budgeting Support. Money Advice to help those claiming Universal Credit with managing their money on a monthly basis and pay their bills on time, and Alternative Payment Arrangements as explained above can help protect households at risk or suffering financial difficulty by applying for direct payments.

Universal Credit Money Manager also offers great support if you have already made a claim.

If you wish to receive help with Personal Budgeting, your Jobcentre Plus work coach can set this up for you when you attend your interview. Alternatively, you can request an appointment from our reception staff or by calling 01452 396396.

Universal Credit and You

<u>Universal Credit and You</u> is an introductory document which details the changes between the Live and Full Service, explains about your claimant commitment, conditionality and responsibilities.

Advice and support for landlords

The Department of Work and Pensions have created a full guide of support for landlords which includes application forms and guidance in applying for managed payments. Click here to view online or download the entire guide from Gov.uk.

Gloucestershire Welfare Support Scheme

Gloucestershire County Council provide one-off practical support to eligible adults and families in financial hardship and can help provide items such as furniture, household goods, white goods and electricity/gas top-ups.

You need to meet the criteria and provide proof of your eligibility to receive the support, for more information visit the <u>Gloucestershire County Council</u> Website for details and to make an application.

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Help with debts and further support

Universal Credit represents the biggest change to the welfare system by bringing together six different benefits into a single, now monthly payment. With changes to how you manage your money, debt or the need to borrow in the long or short term may be necessary.

It is important to seek help if you are having financial difficulty. Don't get caught out by high interest lenders or payday loans if you are struggling to meet all your financial commitments.

Below is a list of useful contacts who can provide assistance and independent

Debts and money, budgeting, benefits and employment

Citizens Advice Bureau, 75-81 Eastgate Street, Gloucester

 $\underline{\text{http://www.citizensadvice.org.uk}}$

Gloucester Law Centre, 75-81 Eastgate Street, Gloucester 01452 423492

http://www.gloucesterlawcentre.co.uk

Casework Enquiries: Monday to Thursday 10.00am - 4.00pm Drop-In Sessions: Monday & Thursday 10.00am - 12.00 noon, Tuesday 1.30nm - 3.00nm

GL Communities, The Trinity Centre, Norbury Avenue, Matson, Gloucester 01452 505544

http://www.glcommunities.org.uk

The Debt Advice Foundation

If you would like advice on how to manage your finances, follow this link to the website for The Debt Advice Foundation. This is an impartial charity which offers free debt advice.

http://www.debtadvicefoundation.org/

Budgeting Loans

A budgeting loan can help pay for furniture, white goods, support to move, clothes and travel costs

https://www.gov.uk/budgeting-help-benefits

Benefit Calculators and support

entitledto

Independent and reliable calculator for all benefits

https://www.entitledto.co.uk/

Turn2us

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services

https://www.turn2us.org.uk/

Gloucestershire Welfare Reform Scheme

Provides one-off practical support to eligible adults and families for items such as furniture, household goods, white goods and electricity/gas top-ups

0330 123 5550

To apply visit: $\underline{\text{https://gccwelfarereform.aurigaservices.co.uk/}}$

Money Advice Service

Free and impartial money advice set up by government

https://www.moneyadviceservice.org.uk/en

Employment and finding work

LearnDirect

Free Maths, English and IT skills courses along with skills for work

http://www.learndirect.com/

Adult Education in Gloucestershire

High quality provider of personal development learning for individuals

http://adulteducation.gloucestershire.gov.uk/

Gloucester Jobcentre Plus

0800 169 0190

Cedar House, Spa Road, Gloucester, Gloucestershire, GL1 1XL

www.gov.uk

Additional support for people and families

Free school meals

 $\underline{http://www.gloucestershire.gov.uk/education-and-learning/school-transport-and-free-school-meals/apply-for-free-school-meals/$

Healthy Start

Means tested voucher scheme for pregnant mothers or those who have children under 4 years old to help purchase milk and vitamins.

0345 607 6823

https://www.healthystart.nhs.uk/

Warm Home Discount Scheme

 $\mathfrak{L}140$ off your electricity bill for winter 2017 to 2018 under the Warm Home Discount Scheme for qualifying adults and families.

https://www.gov.uk/the-warm-home-discount-scheme

Severn Wye Energy

Independent charity providing practical expertise for more energy efficient and sustainable living

01452 835060

http://www.severnwye.org.uk/

Furniture Recycling Project Gloucester

Recycled furniture, electrical good and household items for the benefit of the community

01452 302303

http://frpglos.org.uk/

Rent and Housing

Greensquare Housing Support

GreenSquare Housing Support Service offers community based support to people in housing need. The right support, in the right place, at the right time.

Tel: 01452 505359

Email: info.glos@greensquaregroup.com

www.greensquaregroup.com

Royal Institution of Chartered Surveyors - for independent advice on Valuation

http://www.rics.org.uk

Supporting Independence

Age UK Gloucestershire

Working with and for all older people to maintain their independence, stay connected to their communities and enjoy quality of life.

01452 422 660

www.ageuk.org.uk/gloucestershire/

Carers Gloucestershire

We offer support for Carers to help not only their physical and emotional wellbeing, but to help them to make informed decisions that have a positive, lasting influence on their lives.

2nd Floor, 35 St Michael's Square, Gloucester, GL1 1HX 01452 386283

www.carersgloucestershire.org.uk

Dimensions

Dimensions supports people with learning disabilities, autism and complex needs, helping them lead ordinary lives in their local communities.

0300 303 9001

https://www.dimensions-uk.org/



Universal Credit implementation for Stroud - update January 2018 from Revenue and Benefits Manager

Go live date: 4th October 2017

Stats

	UCNEW/COC/TERM	Notification	PBS	Digital	Reception	Phone
		of Stopping	(Personal	Support	enquiries	enquiries
		Housing	Budgeting			
		Benefit	Support)			
October	197	68	1	8	20	n/a
November	341	173	1	7	11	60
December	412	162	1	3	11	18
January (to 11 th)	148	21	1	2	2	5

It's generally been quiet apart from Universal Credit notifications from DWP. There has been lots of interest from Members, The MP and Stakeholders. CAB were positively engaging with us before Christmas.

Staff took time initially to feel confident with what advice to give and with the different scenarios. We have produced a number of desk aids for staff which has helped. It's new for Jobcentre Plus as well and staff are being up skilled and are learning on the job across both authorities.

Shadowing with work coaches and Jobcentre Plus staff has been useful and they continue to support us.

Lots of information on our website for claimants - https://www.stroud.gov.uk/housing-benefit-universal-credit

In regards to helping claimants make their UC claims, the majority are happy to carry on with the application at home, as they have all the documents required to complete the claim to hand. The claimants we have helped here are the claimants that we would have given additional help if they were still on Housing Benefit. On average 90% happily self-serve with signposting with 10% needing additional support to do so.

Our reception area has 3 dedicated PC's. There has been a strong message that claimants do not like using PC's and prefer to use an iPad or mobile at home.

We have seen a slight increase in DHP requests, but not as many as we may have anticipated.

We have no record of any 'hard luck' stories to date. Instead we have had some positive feedback from customers. One, who is a former staff member who left to develop a new business has given us some good constructive feedback. He found that his work coach has been very flexible and willing to engage with his circumstances. He was very surprised to learn that he didn't have to keep updating us as we are getting his assessments fed back from DWP so he can concentrate on his business and only keep DWP UC departments informed. Very much a theme once you are on it, it works well.

We have had a few phone calls from the UC service centre seeking clarification on rents, but otherwise we have had very little contact from DWP.

There is some duplication on claims for the HB stop notifications because we will get one each for a claimant and a partner and we have also found that we get some duplication for claimants.

The benefits assessment team have found it difficult to keep up with the UC work items as they cannot be automated. As a result we have decided to create new teams to deal with them. Equally, it is hard to stay on top of the notifications as the results need to be notified back to the UC team within 5 days of receipt. We have a dedicated staff member dealing with this at present.

Council Tax Support processing statistics have taken a hit due to the length of time new claims are taken to be decided. We anticipate this will improve with legislation changes, and a different allocation of work to our new teams.





What is Universal Credit?

UNIVERSAL CREDIT IS A NEW BENEFIT FOR WORKING AGE PEOPLE WHO ARE ON A LOW INCOME OR UNEMPLOYED. IT REPLACES THESE BENEFITS:

Housing Benefit Income Support Jobseeker's Allowance Employment and Support Allowance Income Support Child Tax Credits and Working and Tax Credits

THIS DOES NOT INCLUDE CONTRIBUTION-BASED JSA AND ESA

From FEB 2018

if you want to make a new claim for one of these, you will need to claim Universal Credit instead

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If you need help while you're making your claim, you can call the

Universal Credit helpline on 0345 600 4727 (Monday to Friday 8am to 6pm)

For further information go to **www** or call **xxx**





How will this affect me?

If you already receive any of these benefits or tax credits, you won't be affected before 2019 unless your circumstances change.

If you make a new claim for Universal Credit...

Instead of receiving different benefits you'll receive just one monthly payment to cover all of them. It will be paid into your bank or building society once a month.

This means you will need to manage your own budget and pay for your living expenses out of your Universal Credit payment.

At the moment, the government may pay housing benefit rent directly to your landlord, this could be a private landlord, a housing association on the council.

When housing benefit is replaced by Universal Credit it will be up to you to manage your monthly finances and ensure that you pay your rent directly to your landlord on time.

How do I make a claim?

What you will need...

- A bank account, building society or credit union account that your monthly payment can be paid into
- Access to the internet to make and manage your Universal Credit claim. You will also need an email address and to verify your identity online
- **Documents** Your Tenancy / Rent/ Mortgage Agreement, National Insurance Number and details of income, benefits you receive, childcare costs, assets, property and any other capital.

Things to remember...

Get budgeting - Your monthly Universal Credit payment includes any help towards paying your rent. You'll need to budget so you can pay your rent, your bills and your other living costs.

To make your claim go to www.gov.uk/apply-universal-credit

If you cannot access the internet at home, you can go online at the library or Job Centre Plus.

Who can claim?

You may be eligble to claim Universal Credit if you:

- Are a single person, a couple or family
- Are over 18 and under State Pension age
- Are not in full time education or training
- Do not have savings over £16,000
- Have 2 children or fewer
- Received Universal Credit in the last 6 months and your payments have stopped it doesn't matter how many children you have.

You can't claim Universal Credit if you already get Income Support, Income-based Jobseeker's Allowance or income-related Employment and Support Allowance.





What is Universal Credit?

UNIVERSAL CREDIT IS A NEW BENEFIT FOR WORKING AGE PEOPLE WHO ARE ON A LOW INCOME OR OUT OF WORK. IT REPLACES A NUMBER OF EXISTING BENEFITS AND TAX CREDITS:

Income-based Jobseeker's Allowance
Housing Benefit Income-based Employment
and Support Allowance Income Support
Working and Child Tax Credit

DATE
21st FEB
2018

If you make a new claim for one of these benefits or have a significant change in circumstances after this date you will need to claim Universal Credit.

To check your eligibility to claim please visit: www.gov.uk/apply-universal-credit

For further information go to xxxx



