

Universal Credit Overview

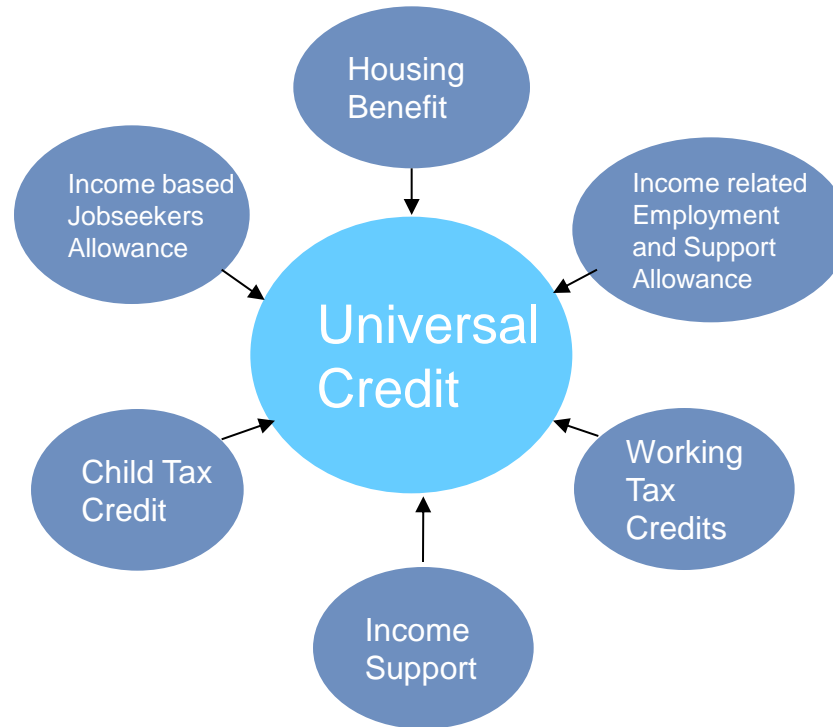
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Welfare Reform

Universal Credit

It aims to simplify the benefits system and help and ensure people are better off in work than on benefits while providing support for those who need it

Universal Credit – overview



- One simple payment
- Paid monthly
- For people in and out of work
- Use PAYE in real time information (RTI)

What's different about Universal Credit?



What does this mean for Northumberland?

In Northumberland, Universal Credit will go live on 22nd February 2016.

This will be for new claims taken from single, non householders who would otherwise be eligible for Jobseeker's Allowance.

It is anticipated that around a year later, Universal Credit will go live for other customer groups.

Current plans indicate that people currently on benefits e.g. Jobseekers Allowance, Employment Support Allowance, will migrate over to Universal Credit by 2020.

Changes for claimants

- Make claim online
- Single household payment
- Paid monthly – some exceptions to this.
- Housing costs paid direct to tenant
- Claimant Commitment

Personal Budgeting Support - Money Advice

- Offered to anyone claiming Universal Credit
- Now included as part of the DWP Jobcentre Plus Work Coach role
- Online budgeting tools for claimants who are able to self-help. Worked closely with the Money Advice Service to produce a range of products
- Personal Budgeting support offered via the Local Authority for those customer who can't self help or need Alternative payment Arrangements
- The Universal Credit personal planner on GOV.UK:
<https://secureonline.dwp.gov.uk/universal-credit-preparation/>

Personal Budgeting Support – Alternative Payment Arrangements

- For a minority of claimants, Alternative Payment Arrangements may be required; these might include
 - DWP will pay housing costs directly to the landlord (managed payment to landlord)
 - making payments more frequent than monthly
 - splitting the payment within the household
- Option to make managed payments directly to the landlord if a claimant reaches a certain level of rent arrears (usually 2 Calendar months / 8 weeks)
- Considered on a case by case basis and assessed on their individual needs
- The decision about whether an Alternative Payment Arrangement is suitable will be made by a Universal Credit Decision Maker through the Personal Budgeting Support process
- All Alternative Payment Arrangements are subject to review

Useful links for stakeholders

- **Universal Credit pages on GOV.UK**

<http://about.universalcredit.service.gov.uk/kms/SitePages/home.htm>

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

- **A toolkit for Partners**

<https://www.gov.uk/universal-credit-toolkit-for-partner-organisations>

- **The Money Advice Service**

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

- **The Claimant Commitment**

<https://www.gov.uk/universal-credit-toolkit-for-partner-organisations#the-claimant-commitment>

- **A Personal Planner to help claimants prepare for Universal Credit**

<http://ucpp.dwp.gov.uk/universal-credit-preparation/>

- **Budgeting help and support**

<https://www.gov.uk/government/publications/budgeting-your-universal-credit-quick-guide>

- **Operating Guidance for Personal Budgeting Support & Alternative Payment Arrangements**

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181399/personal-budgeting-support-cover-note.pdf

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