

Universal Credit

Factsheet for staff and partners v3 23 May 2018

Universal Credit is rolling out across Islington from 20 June 2018. This factsheet provides information for Islington Council staff and our partners who work with unemployed and low waged people in Islington.

What is Universal Credit?

Universal Credit is a government payment to help people of working age who are on a low income or out of work with their living costs. It will replace six existing benefits - Housing Benefit, Child Tax Credit, Income Support, Working Tax Credit, Income-Based Job Seekers Allowance and Income Related Employment and Support Allowance.

What is happening in Islington?

Not all claimants will move to Universal Credit straight away. From 20 June 2018 onwards, anyone making a **new claim** for benefits will only be able to claim Universal Credit. Also some existing benefits claimants with **specific changes of circumstances** will only be able to claim Universal Credit. By 2022 all people of working age on benefits in Islington are supposed to be moved to Universal Credit. The government has not said when Islington will start this next phase of migration— though it will definitely be after Summer 2019.

Universal Credit is administered by the Department for Work and Pensions (DWP), not the council. Residents are responsible for managing their own claims, and must meet with a Work Coach at Jobcentre Plus to agree goals and next steps.

What are the main changes for Universal Credit claimants?

- **Monthly payment and budgeting** – Claimants will receive a single monthly payment and will need a bank account, and to budget for the month
- **Paying rent themselves** - Money for rent will be paid to claimants rather than to landlords. Claimants will have to pay their rent to avoid arrears and risk of eviction
- **Managing their application and job search online** - Claimants will be expected to make an application online and will need an email address, and will need to go online and use 'Find a Job' to look for work
- **Some, but not all claimants may have less money to live on** - and there is at least a five week gap between applying for Universal Credit and getting the first payment

How are Islington Council and partner supporting residents moving to Universal Credit?

- **Helping residents to cope with the changes Universal Credit brings by providing information, advice and support:** Around budgeting, maximising income, making sure claimants are getting all the benefits they are entitled to, getting into work, help to ensure rent and council tax are paid and getting online
- **Locating advice services where claimants go:** Council and CAB staff will be on hand at both Jobcentre Plus sites in Islington; and at the customer centre at 222 Upper Street, offering information, advice and support. Residents can get online at their local library and 222 Upper Street
- **The council and some other landlords can ask DWP to pay rent directly to them if the tenant is vulnerable or at risk of arrears**

What should residents do?

Residents should prepare for Universal Credit and:

- **Get advice if their circumstances will be changing:** Contact the council's Income Maximisation Team on claimit@islington.gov.uk or 0800 731 8081 or 020 7527 8600
- **Get a bank account:** Open a [Credit Union](#), building society or bank account which accepts electronic payments, if they don't already have one
- **Get online:** Find out where they can access the internet and improve their skills – Islington [libraries](#) and [Adult and Community Learning Centres](#) can help. Residents will also need an email address and to verify their identity
- **Get help budgeting:** There is lots of information on the [Money Advice Service](#), [gov.uk](#) and [Citizen's Advice](#) websites
- **Find out whether they can claim for council tax support** - they will need to make a separate claim to the council

What can you do?

You may work with residents who are on benefits that will be phased out under Universal Credit and who want more information or have concerns.

- **Keep informed** – there is information about Universal Credit on the [gov.uk](#), [Money Advice Service](#) and [Citizen's Advice Bureau](#) websites, and information about the rollout in Islington and how the council is supporting residents, at www.islington.gov.uk/universalcredit
- **Reassure** residents – Universal Credit is being introduced in a gradual, staged way and claimants will receive information from DWP about when and how they will be affected
- **Encourage** residents to prepare for Universal Credit and **support** them if appropriate
- **Signpost** residents to relevant information and services (see below).

Useful links:

DWP: www.gov.uk/universalcredit Freephone UC helpline: 0800 328 5644

For local advice: The council funds four advice partners locally to provide free, independent advice and support: [Citizens Advice](#), [Islington Law Centre](#), [Islington Peoples Rights](#), [Help on Your Doorstep](#).

To find out which changes of circumstance trigger a move to Universal Credit: (link to web page)

If a resident is in arrears: Contact the income team at your local Area Housing Office asap

For support into work: Contact iWork on 020 7527 2706 or email work@islington.gov.uk

To maximise income and make sure residents get all benefits they are entitled to: Contact [iMax](#) on Freephone 0800 731 8081 or 020 7527 8600 or email claimit@islington.gov.uk

If you or your team need more information about Universal Credit in Islington, please email Sara.Cross@islington.gov.uk and we will be in touch.