

UNIVERSAL CREDIT NEWSLETTER

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CURRENT UC LIVE SERVICE CLAIMANTS

DWP have advised that upon commencement of Full Service UC on November 28th, any current UC claimants (Live Service) will begin to have their claims moved over to Full Service. This will mean claimants will be given an online journal and all communication will then be delivered digitally in accordance with Full Service UC.

Current UC claimants in West Dunbartonshire can expect to receive a letter from DWP advising them of the migration. These letters are scheduled to be issued to claimants in late August / early September.

Current UC claimants who are being moved over to Full Service UC should experience no break in their payment schedule as a result of this migration.

UC ADVANCE PAYMENTS

DWP have recently been promoting the availability of advance payment of UC to new claimants. Anyone making a claim to UC can request an advance payment if they feel they will be unable to manage financially until they receive their first scheduled UC payment.

This advance can be requested via the claimant's journal once their ID and bank details have been verified. Advances can be for up to 100% of the first expected payment of UC and the advance can be paid back (via on-going deductions) over a maximum of 12 months.

Concern has been raised over the apparent ease of availability of these advances and the potential for claimants to incur rent arrears as any advance made at the beginning of their claim will include their rent costs (if applicable).

WDCAB have been in discussion with JobCentre staff in areas where UC is already in Full Service and there have been examples given of good practice being exercised by JobCentre staff who are actively engaging with claimants to ensure that they are given effective support to make sure they only borrow what is needed to see them through until their first scheduled UC payment. The approach from JCP staff is that they would never advise a claimant to access a 100% advance payment of their UC.

CAPITAL RULES FOR TAX CREDIT CLAIMANTS MOVED TO UC

Along with the recent announcement by the Government that claimants in receipt of the Severe Disability Premium could expect transitional protection when they are migrated to UC, claimants who are currently in receipt of Tax Credits will now have any capital in excess of £16,000 disregarded for a period of 12 months when they are moved to UC.

At present Tax Credit claimants can have in excess of £16,000 capital without it affecting their award, but this level of capital would currently result in a zero award of UC if they were to be migrated over to the new benefit.

As stated the disregard is only for a period of 12 months following the claimant being moved to UC, after this initial 12-month grace period any capital exceeding £16,000 will result in no award of UC.

UNIVERSAL CREDIT PHONE SYSTEMS

The DWP had advised earlier this year of an update to the UC helpline that was to be implemented which would improve the experience of UC claimants who have to call in to speak to someone regarding their claim.

This update would allow a UC claimant to call the Freephone 0800 UC helpline number and if they were calling from the phone number they have registered against their UC claim their call should be directed to the correct UC service centre where their claim is managed, and in theory they should also be put directly through to their specified case manager.

Feedback from other CAB offices who are already dealing with UC Full Service clients suggests this phone system is now in place and is working as expected.

CAB advisers have reported that claimants calling using their own mobile phones are managing to speak to someone far quicker than those calling from another number (CAB for example) and having to be redirected to their respective service centres.

DIGITAL HURDLES FOR UC CLAIMANTS

Feedback received from those already supporting claimants in UC Full Service areas has highlighted that a major hurdle faced by those moving to UC is the lack of an existing email address.

This lack of email address presents an immediate barrier to anyone starting an online claim as before the claimant can begin entering their personal information they are required to confirm their email address via a security code which is issued via email.

CAB advisers who have been assisting claimants to setup an email account have discovered another barrier, in that most email providers request a mobile phone number be provided and confirmed before an email account can be successfully created.

With these issues in mind we are looking in to the availability of free email providers who allow accounts to be setup without the need for verification via mobile phone.

We will publish a list of suggested providers in the next newsletter to allow those supporting UCFS claimants to choose an email provider should they require one to allow them to initiate a UC claim.