

UC

UNIVERSAL CREDIT

CONTACT



6 Gainsborough Road
Leytonstone

London E11 1HT

Tel: 020 8989 5249

E: john.cryer.mp@parliament.uk

www.johncryermp.co.uk

Twitter: @JohnCryerMP

UNIVERSAL CREDIT IS COMING TO LEYTON AND WANSTEAD

MAKE SURE YOU'RE READY WITH THIS HANDY GUIDE

25th April 2018

When is it coming?

Universal Credit (UC) was due to go into "full service" at Walthamstow Jobcentre Plus during April 2018. It is due in Redbridge during June.

What is Universal Credit?

It is going to replace all means-tested, working-age benefits, so if you currently claim Income-related Jobseekers' Allowance, Employment and Support Allowance or Income Support, Tax Credits or Housing Benefit/LHA you will probably be moving to UC.

Universal Credit does not apply to you if you and any partner are both of retirement age, and contribution-based benefits will continue as before, as will DLA for children and PIP for adults.

Why change?

The government says that Universal Credit will make the system much simpler and less prone to errors, and make work pay by allowing claimants to keep more of their benefits money when they find work or earn more. In theory these are good principles, but serious problems with the scheme have caused severe hardship in areas which have already had UC introduced.

How will UC affect me?

One major problem is the waiting time from making a first claim or being moved to UC from the old benefits. This is typically six weeks, but likely to be longer if there are any problems with your application. **You can ask**



JOHN.CRYER.MP@PARLIAMENT.UK



[@JOHNCRYERMP](https://twitter.com/JOHNCRYERMP)



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for an advance payment if you are struggling. You may want to speak to a welfare specialist for help with this.

Applications are online only, although you can call the DWP helpline for assistance on 0800 328 5644. Make sure you have all the information you will need before you apply. Citizens' Advice has produced a helpful checklist:

[https://www.citizensadvice.org.uk/Documents/Advice%20\(public\)/beta/UC-checklist-applying.pdf](https://www.citizensadvice.org.uk/Documents/Advice%20(public)/beta/UC-checklist-applying.pdf).

Another change that some applicants might struggle with is that UC is paid monthly, not weekly or fortnightly. The Housing element (previously Housing Benefit or LHA if you are a renter) is also paid directly to you, so you will be responsible for making sure your landlord gets their rent! This will be daunting for many who are used to budgeting weekly; elsewhere in the country, we have seen rent arrears rise massively as a result of this. **You can request alternative payment arrangements and ask for the housing element to go direct to your landlord under some circumstances. Again, you may wish to consult a specialist.**

UC also introduces a two-child limit on the number of children for whom benefit can be claimed. This limit only applies to children born after 6th April 2017 and there are a few exemptions.

How can my MP help?

I already provide support to dozens of constituents who come to me about benefits problems each month. I can put pressure on the DWP to act more quickly when they take too long to make a decision, and provide my support when you are challenging an unjust sanction or an adverse decision about your benefits. I can make an informal request for a review of a bad decision. My team and I are not specialists, however, so we cannot appeal on your behalf or ask for a Mandatory Reconsideration. If you need help with these things you should seek specialist assistance.



JOHN.CRYER.MP@PARLIAMENT.UK



@JOHNCRYERMP



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Where else can I go for help?

Useful websites:

CAB application checklist:

[https://www.citizensadvice.org.uk/Documents/Advice%20\(public\)/beta/UC-checklist-applying.pdf](https://www.citizensadvice.org.uk/Documents/Advice%20(public)/beta/UC-checklist-applying.pdf)

Turn2Us: <https://www.turn2us.org.uk/> You can work out your entitlement to means-tested benefits using their online calculator. Also:

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

www.Universalcreditinfo.net – check if UC has been rolled out in your area

Citizens' Advice Waltham Forest:

<https://www.citizensadvice.org.uk/local/waltham-forest/contact-us/>

If you are getting into rent arrears, seek housing advice immediately.

Shelter England Advice line: 0808 800 4444

All information is correct as of 26th April 2018. Government policy changes frequently and all efforts will be made to update this advice sheet accordingly.



JOHN.CRYER.MP@PARLIAMENT.UK



@JOHNCRYERMP



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