

Benefit Bulletin: Big benefit changes and news

Produced by the Active Inclusion Service, Newcastle City Council

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Things are 'hotting up' in the Universal Credit world and they are affecting the people you work with. This is about the latest situation and avoiding problems.

The problematic Government Universal Credit leaflet!

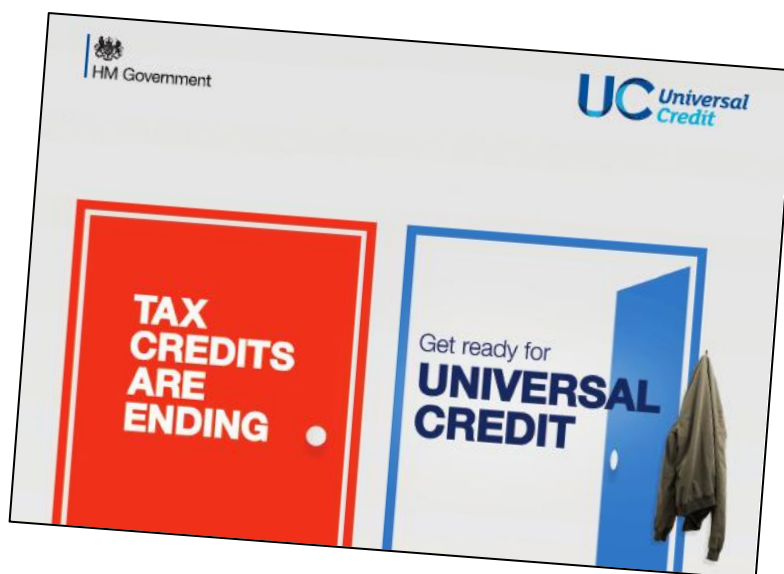
The government are sending a leaflet to all Tax Credit claimants and it's causing panic and confusion. They've repeated the message in social media like Facebook.

People think it's telling them to claim Universal Credit – but *it's not!*

It states, "Tax Credits are ending" **but** it's just the DWP trying to get you ready for **when** you do have to claim Universal Credit.

Below we tell you **when** you should claim UC.

Here's a picture of the leaflet.

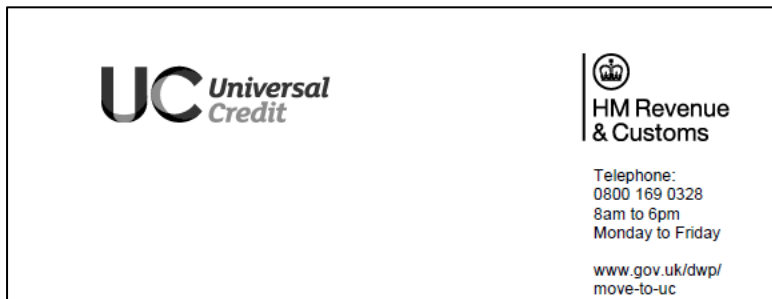


The appendix has the full leaflet.

When should I claim Universal Credit?

1. You should claim UC when you get an official letter from HM Revenue & Customs called a 'Migration Notice'

which looks like this:



Since April this year, the Government have been sending Migration Notices to those on Tax Credits and no other legacy benefits (called 'Tax Credits only').

*But only area by area – **not yet Newcastle.***

For those who do receive a Migration Notice, it is important they do claim UC before the deadline in the letter. Either way, their Tax Credits will usually stop after 3 months.

The Government will send Migration Notices to other groups from next year.

See our webpage: [I get Tax Credits \(Working Tax Credit or Child Tax Credit\) and live in Newcastle. Do I have to claim Universal Credit?](#)

2. You may have to claim UC if you have a change in circumstances that triggers the UC rules.

This only happens if you have to claim a **new** legacy benefit.

Examples:

Example 1

Single person lives at home with parents, on income-based Jobseekers Allowance only, moves out to a rent a tenancy, claims Housing Benefit (HB) to help with rent. This is a new claim for HB & triggers the UC rule, which means you cannot claim HB, any other legacy benefits will be stopped and no choice but to claim UC.

Example 2

On HB and moves to a new tenancy in same area, then it's just a change of address - it doesn't mean a new claim for HB. But a move to a new local authority area is a new HB claim, so then UC has to be claimed.

Example 3

On Working Tax Credit and have a first child. You can claim Child Tax Credits and do not have to claim UC. It's just a change of Tax Credits.

3. You can claim UC at any time you find out you would be better off on UC and you can manage to claim it.

Then you should consider claiming UC.

Our UC webpages give more details:

[I get Tax Credits \(Working Tax Credit or Child Tax Credit\) and live in Newcastle. Do I have to claim Universal Credit?](#)

[The move to Universal Credit](#)

[Where to get support in Newcastle with Universal Credit](#)

[Universal Credit](#) (a simple guide)

[Universal Credit more detailed guide](#)

Other information/news

Introduction to Benefits – training

For staff and volunteers supporting Newcastle residents

If you want to get a basic idea about:

- how benefits work
 - how to help people get what they're entitled to and to avoid problems
 - where you and residents can get support and information on benefits
- then sign up for this free live course on Teams:

Available dates:

- Wed 13 December 2023. 2-4.30pm
- Wed 20 March 2024. 2-4.30pm

Further information and how to register:

www.newcastle.gov.uk/financialinclusionforprofessionals
or [direct link to the courses](#)

If you are dealing with someone's benefit or simply have a question...

And you work or support residents in Newcastle... **ring Newcastle Council's Welfare Rights consultancy line**. It could save you time and help you know what to do next.

Details in [Information for professionals and volunteers - financial inclusion](#)

Where to get benefit and debt advice in Newcastle

The **latest** version of **Where to get benefit and debt advice in Newcastle**, can be found on the Newcastle City Council website page: [Benefit advice services in Newcastle and benefit offices](#) and includes details on the Welfare Rights Service's Public advice line.

Reminder - Gov.uk Verify replaced by gov.UK One Login

Many services which used Gov.UK Verify have moved to Gov.UK One Login, which enables users to prove their identity and access central Government services online.

See [GOV.UK One Login \(sign-in.service.gov.uk\)](https://www.gov.uk/sign-in) , [About - GOV.UK One Login \(sign-in.service.gov.uk\)](#), the [Closure of Gov.UK Verify - Hansard - UK Parliament](#)

Further support, information and training

Find our **earlier Benefit Bulletins** on our [website page for professionals and volunteers](#) and for **more information on benefit changes**, see our website page [Changes to the benefits system](#) which includes a **timeline of the main benefit changes**

More details about benefits, including those mentioned above, can be found on [our welfare rights and money advice website pages](#), including benefit self-help factsheets

Find **Where to get advice in Newcastle** on the [benefit advice services website page](#)

For details of our 'live' **training on Teams** and **e-learning modules** for professionals such as 'Introduction to Benefits' and 'Universal Credit', see our [website page for professionals and volunteers](#)

Professionals can get phone advice from [the Council's Welfare Rights' consultancy line](#)

You can subscribe to the DWP information for professionals in [Touchbase](#)

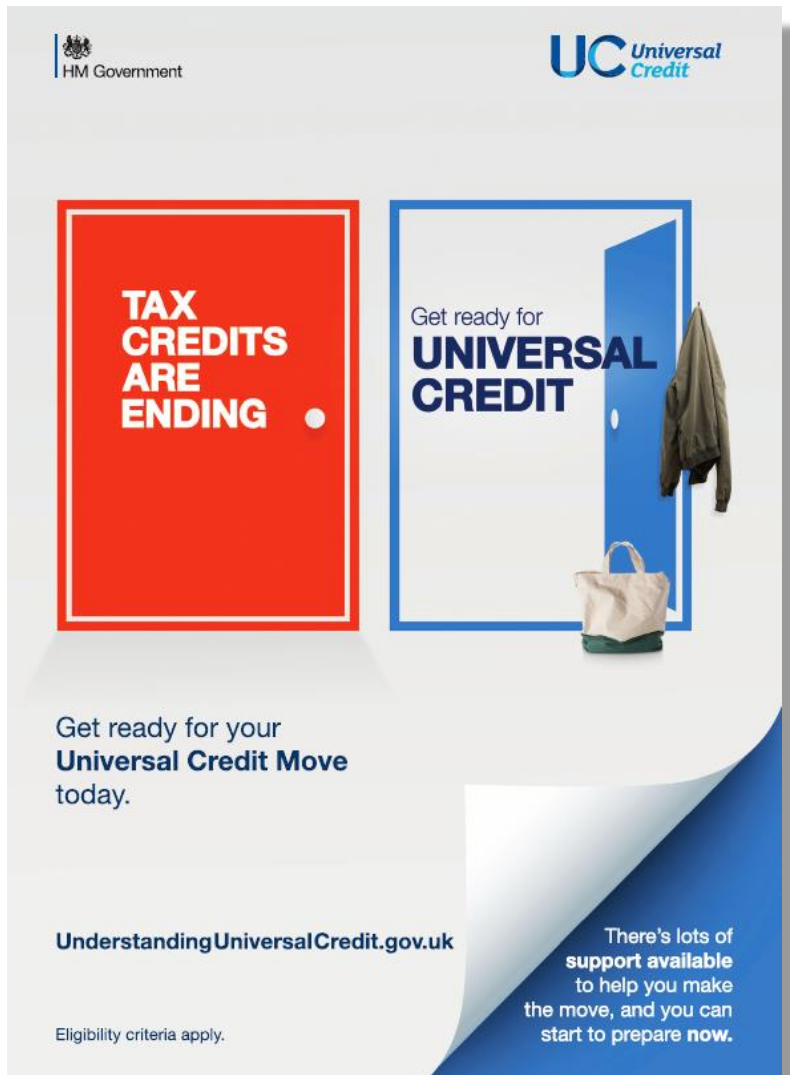
This Benefit Bulletin was written by the Active Inclusion Service at Newcastle City Council. It is normally provided bi-monthly and at times of important benefit changes and news. It is as accurate as possible at the time of writing

We also write a regular email for advisers and interested others, with quick benefit news and information. Email clive.davis@newcastle.gov.uk to go on the mailing list

We also produce a weekly **Active Inclusion Newcastle e-bulletin** which provides a brief update on financial inclusion and homelessness prevention issues. If you want to receive this, or for more details, email activeinclusion@newcastle.gov.uk

Appendix

The UC leaflet in full:



Your tax credits are ending

Tax credits are coming to an end and you will be asked to **apply for Universal Credit** instead.

The Department for Work and Pensions (DWP) is writing to tax credits claimants to explain what to do, and by when. If you live in Northern Ireland, the letter will be from the Department for Communities (DfC).

Your tax credits payments will stop if you decide not to apply for Universal Credit before the date provided in your letter.



You won't be moved automatically, so look out for a letter called a Universal Credit Migration Notice explaining what you'll need to do, and by when.

What is Universal Credit?

Universal Credit is a modern benefits system for people in work, looking for work or unable to work. It is replacing six older benefits, and helps make sure you're getting the financial support you are entitled to in one place.

Once you receive Universal Credit, you may also be eligible for more financial support to cover other costs such as housing, bills, childcare and more.



Most tax credits customers are eligible for Universal Credit.

For independent advice, or to find out what other financial support might be available to you, you can speak to an independent benefits adviser.

Go to [advicelocal.uk](https://www.advicelocal.uk) to find details of a free, impartial adviser in your area.

What will I get on Universal Credit?

On **Universal Credit**, many people will be entitled to the same amount they received from their previous benefits, or more. If the amount you are entitled to on Universal Credit is less than your existing benefits, a top up payment is available. This is called **transitional protection**.

You can only get this top up if you have received a **Universal Credit Migration Notice from DWP or DfC** and claim by the **deadline date** on your letter.

If you'd like more help understanding what you could be entitled to on Universal Credit, you can use an independent benefits calculator (**search 'benefits calculator' online**) or speak to an independent benefits adviser – go to **advicelocal.uk** to find one.

What do I need to do when I get my Universal Credit Migration Notice letter?

To continue receiving financial support, you will need to claim Universal Credit by the deadline in your letter, even if you have just renewed your tax credit claim.



Before you apply for Universal Credit, it is important to renew your tax credits, if you are asked to.


This is to help make sure the amount of Universal Credit you receive is correct.

How can I get ready?


While you wait for your Migration Notice letter, there are some steps you can take to **get ready for your Universal Credit Switchover**:

- ✓ Use an **independent benefits calculator** to estimate how much you could get on Universal Credit.
SEARCH 'benefits calculator'.
- ✓ See what **support is available** to help you move.
SEARCH 'Understanding Universal Credit'.
- ✓ Check how Universal Credit recovers any outstanding debts you may have – including tax credits overpayments – and get free debt advice if you need it.
SEARCH 'debt and deductions gov.uk'.
- ✓ **Check your savings.** If you are currently claiming tax credits and have over £16,000 in money, savings or investments you can still be eligible for Universal Credit for one year after you move across.

Please note that this is not a full list and there may be other steps you want to take before you move to Universal Credit.

 **To find out more about moving to Universal Credit**

- **scan the QR code** with your mobile phone camera
- or
- **search** 'Understanding Universal Credit'.



If you are in Northern Ireland, search
'nidirect Universal Credit tax credits'

