UNIVERSAL CREDIT

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PERSONAL BUDGETING SUPPORT

LOCAL IT ACCESS POINTS

AND LOADS MORE...

www.havering.gov.uk
Universal Credit

Introduction

If you are of working age, between 18 years and 62 years old, you may be affected by Universal Credit (UC). We want you to be able to benefit from all the positives that work brings and to make sure that work pays. UC will be paid monthly in arrears instead of fortnightly or weekly and is replacing six means tested working age benefits. Your rent costs will be paid as part of your monthly UC payment and you will be responsible for paying your rent out of that money. UC is being rolled out in Havering from February 2016 and whilst it may not affect everyone of working age initially, it will do eventually.

Case Study

We will take you through the journey of a claimant called Jill, in order to illustrate the UC process. Jill’s new tenancy begins on 16th February 2016. She is of working age, is not currently employed and needs to make a new claim for benefits. She doesn’t have internet access, doesn’t know how to use a computer and only has a basic post office account.

She needs to:

- sign up for training on how to use a computer. (see page 3 for IT training)
- access a computer so she can make her claim for UC online. (see pages 4 & 5 for IT Access)
- open a fee free bank account for her UC to be paid into and which she could use to set up a direct debit or standing order to pay her rent so she doesn’t get into rent arrears. (see pages 6 & 7 for fee free bank accounts)
- She will be required to get personal budgeting support in order to manage her money as she will be getting paid on a monthly basis instead of weekly. (see page 8 for personal budgeting support)
- She needs help to get into work. Attending the job club or a course is a good way of getting the support and learning the skills she needs. (see pages 9 & 10 for employment skills & support)
- there are other organisations that provide advice and support for debt, budgeting and income maximisation. (see page 11 for further support and advice agencies)
- she may have some specific questions about the reason for and the impact of universal credit. (see pages 12-14 for frequently asked questions).
You will need to make your claim for universal credit online. You will also need to search for work, manage your claim and communicate with your work coach online. Most companies advertise their jobs online and require applications to be done online. It is therefore essential that a claimant is able to use IT equipment, programs and the Internet.

Havering Adult College offers an information communication and technology course which starts at entry-level and progresses up to a full level 3 certificate. Courses start throughout the year and are free for jobseekers allowance (JSA) and employment and support allowance work related activity group (ESA WRAG) claimants and course entry is subject to initial assessment.

The courses are:

- **ICT for Beginners** - this is the entry-level 3 day course that covers introduction to files and folders, Internet, email, fundamentals and producing basic word processed documents. This will include elements of universal job match

- **ICT refresher** – this is a Level 1 Award ICT course which is a full qualification that covers functionality of Word, Excel and PowerPoint. These applications are commonly required within most job roles.

For more information please go to: [www.haveringadultcollege.co.uk](http://www.haveringadultcollege.co.uk)
<table>
<thead>
<tr>
<th>Library Name</th>
<th>Address</th>
<th>Hours</th>
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</table>
| **Collier Row Library**           | 45 Collier Row Road, Romford RM5 3NR | Monday and Tuesday - closed  
Wednesday, Friday and Saturday - 10am to 4pm  
Thursday - 2pm to 8pm  
Sunday - closed |
| **Elm Park Library**              | St Nicholas Avenue, Hornchurch RM12 4PT | Monday and Tuesday - closed  
Wednesday, Friday and Saturday - 10am to 4pm  
Thursday - 2pm to 8pm  
Sunday - closed |
| **Gidea Park Library**            | Balgores Lane, Romford RM2 6BS | Monday and Tuesday - closed  
Wednesday, Friday and Saturday - 10am to 4pm  
Thursday - 2pm to 8pm  
Sunday - closed |
| **Harold Hill Library**           | 41 Farnham Rd, Romford RM3 8ED | Monday and Thursday - 10am to 8pm  
Tuesday, Wednesday & Friday - 9am to 5pm  
Saturday - 10am to 4pm |
| **Harold Wood Library**           | Arundel Road, Harold Wood RM3 0RX | Monday and Tuesday - closed  
Wednesday, Friday and Saturday - 10am to 4pm  
Thursday - 2pm to 8pm  
Sunday - closed |
| **Hornchurch Library**            | 44 North Street, Hornchurch RM11 1TB | Monday to Friday - 1pm to 10pm  
Saturday - 10am to 3pm  
Sunday - closed |
| **Rainham Library**               | 6 Celtic Farm Road, Rainham RM13 9GP | Monday and Wednesday - 10am to 8pm  
Tuesday, Thursday & Friday - 9am to 5pm  
Saturday - 10am to 4pm  
Sunday - closed |
| **Romford Central Library**       | St Edwards Way, Romford RM1 3AR | Monday and Thursday - 10am to 8pm  
Tuesday, Wednesday & Friday - 9am to 5pm  
Saturday - 10am to 4pm  
Sunday - closed |
| **South Hornchurch Library**      | Rainham Road, Rainham RM13 7RD | Monday and Tuesday - closed  
Wednesday, Friday and Saturday - 10am to 4pm  
Thursday - 2pm to 8pm  
Sunday - closed |
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<tr>
<th>Location</th>
<th>Address</th>
<th>Opening Hours</th>
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<tbody>
<tr>
<td><strong>Upminster Library</strong></td>
<td>26 Corbets Tey Road, Romford RM14 2BB</td>
<td>Monday and Thursday – 10am to 8pm, Tuesday, Wednesday &amp; Friday – 9am to 5pm, Saturday – 10am to 4pm, Sunday – closed</td>
</tr>
<tr>
<td><strong>Romford JCP</strong></td>
<td>30 Main Road, Romford RM1 3HH</td>
<td>Monday, Tuesday, Thursday &amp; Friday – 9am to 5pm, Wednesday – 10am to 5pm, Saturday and Sunday – closed</td>
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<tr>
<td><strong>Hornchurch JCP</strong></td>
<td>Pioneer House, North Street, Hornchurch, RM11 1QZ</td>
<td>Monday, Tuesday, Thursday &amp; Friday – 9am to 5pm, Wednesday – 10am to 5pm, Saturday and Sunday – closed</td>
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<tr>
<td><strong>CAB - JOB CLUB</strong></td>
<td>9 Victoria Road, Romford RM1 2JT</td>
<td>Friday 10am - 1pm</td>
</tr>
<tr>
<td><strong>CAB - JOB CLUB</strong></td>
<td>(Mardyke Community Centre), South Street, Rainham RM13 8PJ</td>
<td>Monday 9am to 12 noon</td>
</tr>
<tr>
<td><strong>CAB JOB CLUB</strong></td>
<td>Betty Strathern Centre, 41 Myrtle Road, Romford RM3 8XS</td>
<td>Wednesday 10am to 1pm</td>
</tr>
<tr>
<td><strong>CAB JOB CLUB</strong></td>
<td>HIGHFIELD, Hillrise Road, Collier Row, RM5 3DQ</td>
<td>Thursday 9.30am to 12.30pm</td>
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<tr>
<td><strong>COUNCIL OFFICES</strong></td>
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<tr>
<td><strong>HOUSING OFFICE</strong></td>
<td>Chippenham Road, Harold Hill RM3 8YQ</td>
<td>Monday to Friday 9am to 4pm</td>
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A transactional bank account is necessary for getting and sustaining a job and a home, as well as for accessing opportunities to study and take part in wider society. You will be required to have a transactional bank account in order to receive your universal credit payments. A transactional bank account is one you could get any type of payment into and that you could use to set up automatic payments from e.g. direct debits, standing orders, online payments.

The new accounts allow customers to have wages, benefits, universal credit, state pension or tax credits paid directly into their accounts, take money out at LINK ATMs, pay bills by direct debit or standing order and make card payments online.

Nine banks in the UK will offer a truly fee-free bank account, which will help people to manage their money without fear of running up an overdraft and getting bank charges. The accounts will be available to anyone who doesn’t already have a bank account, is not eligible for a standard current account or who can’t use their existing account due to financial difficulty. You can switch from your existing bank account to one of these bank accounts if you wish.

The nine banks that have agreed to offer fee free basic bank accounts are

- Barclays
- the Co-operative Bank
- HSBC
- Lloyds Banking Group (including Halifax and Bank of Scotland brands)
- Nationwide
- RBS Group (including NatWest and Ulster Bank brands)
- Santander
- TSB.
Collier Row Town Centre banks:
NatWest - 17 Collier Row Road  RM5 3NT
Lloyds - 16-18 Collier Row Road  RM5 3NX

Harold Hill Town Centre banks:
TSB - 102 Hilldene Ave  RM3 8DU
Santander - 69 Farnham Road  RM3 8XA
NatWest - 192 Hilldene Avenue  RM3 8DD
Halifax - 65 Chippenham Road  RM3 8HL

Hornchurch Town Centre banks:
Lloyds - 21-25 Station Lane  RM12 6JL
HSBC - 173 High Street  RM11 3YS
NatWest - 120-122 High Street  RM12 4UL
Halifax - 88/92 High Street  RM12 4UH
Santander - 114 High St  RM12 4HR

Romford Town Centre banks:
Lloyds - 1-3 Market Place  RM1 3AA
Barclays - 36-38 South Street  RM1 1RH
TSB - 3 Stewards Walk, Liberty Centre  RM1 3RJ
RBS - 3-5 Western Road  RM1 3JL
Halifax - 26 South Street  RM1 1RA
HSBC - 9 Market Place  RM1 3AF
NatWest - 10 South Street  RM1 1RD
Santander - 67-69 South Street  RM1 1NL
The Co-operative Bank - 1-3 South Street RM1 1XP

Upminster Town Centre banks:
Barclays - 29 Station Road  RM14 2SJ
Lloyds - 4 Station Road  RM14 2UR
HSBC - 21 Station Road  RM14 2SS
NatWest - 18 Station Road  RM14 2UD
Santander - 21 Corbets Tey Road  RM14 2JS
Nationwide - 147 St. Marys Lane  RM14 3RA
UC will be paid in a different way to current benefits. It will be paid on a monthly basis in arrears, to only one person in the household and the claimant will have to pay their rent to the landlord themselves. This means that claimants will have to manage their money in a different way. Getting money advice and personal budgeting support may be one of the conditions of getting your universal credit paid to you.

Claimants would be asked as part of the UC process, if they need help with managing their money because of the changes from fortnightly to monthly payments. They will be asked if they are in any arrears with rent and whether they normally fall behind with paying bills or have recently been refused credit. There will be a comprehensive set of money advice products and services offered throughout the UC process.

If you need assistance with budgeting, money management and/or dealing with debts, you will be referred to an external organisation as part of the universal credit claim.

Advice services will be offered by external organisations for those who need more support with, for example, getting a bank account or doing a monthly budget plan. The Jobcentre will make a direct referral to the advice agency if they think the claimant requires personal budgeting support.

If you do not need help with your budgeting, money management or dealing with debts there are online resources available to you. You will not be referred to an external agency for budgeting or debt support as part of your UC claim.

The Money Advice Team at Havering Council can provide budgeting support if you need it whether you are referred by the jobcentre or not. You can contact us by phone on 01708 432537 or by email on welfare.reforms@havering.gov.uk
Universal credit was introduced with the defining principle of ‘making work pay’ and attending Job Clubs and college courses will increase your chances of securing work. There is evidence that you have a better success rate in finding work with the support from others compared to searching alone.

**HAvering Job Clubs**

They offer a free, friendly and welcoming service to support and encourage you with your job search. They offer weekly one-to-one appointments with a qualified, trained careers adviser, advice and hand-outs to help you write a CV or complete a job application, guidance and support with your job search, support in recognising your skills, abilities and strengths and coaching for job interviews.

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<thead>
<tr>
<th>HAVERING JOB CLUBS</th>
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<tr>
<td>Mardyke Community Centre</td>
<td>Betty Strathern Centre</td>
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<tr>
<td>South Street</td>
<td>41 Myrtle Road,</td>
</tr>
<tr>
<td>Rainham</td>
<td>Harold Hill</td>
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<tr>
<td>RM13 8PJ</td>
<td>RM3 8XS</td>
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<tr>
<td>Mondays 9am – 12 noon</td>
<td>Wednesdays 10am – 1pm</td>
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<tr>
<th>Highfield Community Hall</th>
<th>Havering Citizens Advice Bureau</th>
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<tbody>
<tr>
<td>Hillrise Road,</td>
<td>9 Victoria Road,</td>
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<tr>
<td>Collier Row</td>
<td>Romford</td>
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<tr>
<td>RM5 3DQ</td>
<td>RM1 2JT</td>
</tr>
<tr>
<td>Thursdays 9.30am – 12.30pm</td>
<td>Fridays 10am – 1pm</td>
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**CHRISTIANs AGAINST POVERTy Job Club (CAP)**

The local CAP job club is a friendly place where you will get practical help as you seek employment. It’s a relaxed environment with the chance to meet other jobseekers, get support and gain the tools you need to find work. Call 0800 328 0006 to book on one of the job clubs or simply just to find out more.

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<thead>
<tr>
<th>CHRISTIANs AGAINST POVERTy Job Club (CAP)</th>
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<tbody>
<tr>
<td>St George’s Church,</td>
<td>Romford Baptist Church</td>
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<tr>
<td>Chippenham Road,</td>
<td>Main Rd,</td>
</tr>
<tr>
<td>Harold Hill RM3 8HX</td>
<td>Romford RM1 3BL</td>
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<tr>
<td>8 week course starting on</td>
<td>8 week course starting on</td>
</tr>
<tr>
<td>Wednesday 26 October 2016 (Every Wednesday at 11am)</td>
<td>Thursday 6 October 2016 (Every Thursday at 12.30am)</td>
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Havering Adult College offers free employment and interview skills courses to find and apply for jobs. They provide 1-2-1 employability support covering CV writing, cover letters, help with applying for jobs and IT support.

They also offer the following courses:

- **Get that job**
  This is an entry level three-day course which teaches you how to understand application forms, identify your strengths and skills, and build teamwork and interview skills.

- **Advanced Employability Skills**
  This is an advanced one day course which covers skills such as identifying positive qualities and strengths, task focusing on leadership and teamwork. In addition to advanced competency-based mock interviews.

- **Developing enterprise skills**
  This one day course can help you if you are considering starting your own business. It is a one day introduction covering the main principles of enterprise and the first steps to working yourself.

- **Social media for job searching**
  This three hour course where you can learn how to effectively use Facebook, Twitter and LinkedIn to search for employment.

- **Money management**
  This one day course helps you to develop awareness of financial products and services and skills to manage money appropriately. Universal credit and its implications are covered.

- **Introduction to Customer Service**
  This is a one-day course where you will learn the skills required to deliver efficient and reliable customer service. You will be able to understand customer needs and expectations and deal with customer queries and complaints.

Courses start throughout the year and are free for JSA/ESA (WRAG) claimants. Course entry is subject to an initial assessment.

Please phone 01708 554016 to speak to someone at the Adult College or speak to your work coach at the Jobcentre for more information.
FURTHER ADVICE AND SUPPORT

There are many different organisations that offer free, independent, confidential financial advice. Money advisors are trained to look at your financial situation and offer reassurance. They can help you maximise your income and negotiate payment arrangements with your creditors. Advisors can check if you are entitled to extra income and can help to prioritise your debts. If you are in debt or struggling financially, the best advice is to seek help, don’t just ignore it.

Mary Ward Legal Centre

They provide free, independent, confidential debt advice to people who live and work in Havering at our Housing Office at Chippenham Road on Tuesday mornings by appointment only. Appointments can be made by phoning the Income Team on 01708 434000 or by email on incomemgtteam@havering.gov.uk

Havering Citizens Advice Bureau

They provide free, independent, confidential debt advice to people who live and work in Havering at our Housing Office at Chippenham Road on Tuesday mornings by appointment only. Appointments can be made by phoning the Income Team on 01708 434000 or by email on incomemgtteam@havering.gov.uk

Havering Citizens Advice Bureau run weekly drop-in sessions providing independent, confidential information on a range of issues including debt. Their details are:

- Romford – 9 Victoria Road, RM1 2JT - Mon, Tues & Thurs: 9am to 4.30pm
- Hornchurch Library – North Street, Hornchurch, RM11 1TB - Mon & Thurs: 10am to 2pm
- Harold Hill Library – Hilndene Avenue, Harold Hill, RM3 8DJ - Mon: 10am to 2pm
- Orchard Village Estate Office – Lowden Road, Rainham, RM13 8QD - Mon: 10am to 12pm

You can also get advice online at: www.haveringcab.org.uk and www.adviceguide.org.uk

GOV.UK: The best place to find government services and information, including benefits, UC, Tax Credits, Pension credits, Community Legal Advice (CLA) and working, jobs and pensions is www.gov.uk

Money Advice Service: Set up by the government to provide free, impartial advice about how to budget, deal with debt and manage your money. You can phone 03005005000 or visit www.moneyadviceservice.org.uk/en

Turn2us: Provides free services that can help people in financial need to access welfare benefits, charitable grants and other financial help. www.turn2us.org.uk

National Debtline: A charity providing free, confidential, debt advice service. Phone 0808 808 4000 or visit www.nationaldebtlime.co.uk

StepChange: One of UK’s leading debt advice agencies. Phone 0800 138 1111 or visit www.stepchange.org

Christians Against Poverty: Havering Grange Centre, Havering Road Romford RM1 4HR. CAP also do home visits for debt, phone them to book an appointment on: 0800 328 0006.
Universal Credit

Who will be able to claim Universal Credit (UC)?
UC is a ‘working age’ benefit available to people who are on a low income or are out of work. To claim you must be aged between 18 and 62. It starts in Havering on 16 February 2016 but it will only affect new, single claimants initially, who would otherwise have been eligible for Jobseekers Allowance. The Department for Work and Pensions (DWP) is responsible for managing UC and not the council. To find out if you can make a claim and for the latest information, visit www.gov.uk/universal-credit

Who is included in your claim?
You, your partner and any children who you get child benefit for are included in your claim. Any other adults living in your home (including young people aged 16-19 who you are not getting child benefit for) will have to make a separate claim in their own right.

Are you over Pension credit age?
If you and/or your partner are over the age of 62 you are not affected by UC at the moment and you do not need to do anything at this time.

What six benefits and credits are transferring to UC?
The benefits and credits transferring to UC are:

How do I make a claim for UC?
You make your UC application online at www.gov.uk/universal-credit

What if I don’t have access to the internet?
Even if you do not have internet access at home you will still be expected to claim online. There is list of locations listed in on page 4 and 5.

How long does it take to make the claim?
It should take 20 to 40 minutes to complete your claim, but could take longer. Your session will time out and you’ll have to start again if you’re inactive for more than 20 minutes. You cannot save your application and return to it later.
You will need the following information to hand when making your claim:
• your National Insurance number
• the bank or building society account you want UC paid into
• your rent agreement showing the amount of your rent
• details of your savings or other capital
• details of any income that is not from work, e.g. from a works pension
• details of any other benefits you’re getting
Can I have my rent paid direct to my landlord?
You will be responsible for paying your rent to your landlord. Only under certain circumstances can your rent be paid directly to your landlord. These include where you owe more than two months of your UC housing costs element or your individual circumstances mean you need help to manage your money. You should discuss your circumstances with your Jobcentre Plus work coach if you are having difficulties.

What happens after I submit my claim online?
In return for UC, you will have to accept a ‘claimant commitment’ and agree to complete certain tasks. These tasks will depend on your health, responsibilities at home and how much help you need to get a job or to increase the hours that you work. If you claim UC as a couple both of you will need to accept and sign a claimant commitment. You will each have your own claimant commitment, and yours may be affected if your partner starts work or their circumstances change. In most cases, your claimant commitment will be drawn up during an interview with your work coach at your local jobcentre. If you are able to find or prepare for work you may also be expected to attend regular interviews to discuss your progress.

What if I do not complete the tasks agreed in my claimant commitment?
If you or your partner do not complete the tasks and can’t give a good reason to explain why, your benefit will be reduced or stopped. If a reduction applies to your UC as a result of a sanction you can ask for a hardship payment.

What happens when I start work?
You will need to tell the DWP if you start working. Call the helpline Monday to Friday 8am to 6pm on 0345 600 0723 or 0845 600 0723 (check with your phone company which code is cheaper for you). The DWP will check whether your new employer is registered on the Pay As You Earn (PAYE) in real time system through Her Majesty’s Revenue and Customs (HMRC). This system shares information about what you earn with the UC system. If your employer doesn’t use this system you will need to ring the UC helpline to tell them your earnings yourself. This will make sure that you get the right amount of UC. There are no limits to the number of hours you can work a week if you receive UC. Instead, the amount of UC you receive will go down as your take home pay goes up, so you won’t lose all your benefits at once if you’re on a low income.
You will need these details for everyone who lives in your home. If you don’t have the right documents, you can still make a claim but you will need to explain why you can’t provide the evidence needed. This may delay a decision about your claim.
How will we get our payment?
You will receive one monthly UC payment, in arrears. The amount you get is calculated each month, and depends on your circumstances and earnings during that time. This is known as an assessment period. Your first assessment period usually starts 7 days after you submit your claim. You will receive your first payment no more than seven days after your first assessment period has finished. For example, for an assessment period of 16 July to 15 August, the first payday will be 22 August. You will then receive future payments on the 22nd day of each month. If you are claiming with a partner the amount paid will be for you both. This will be paid into a suitable account of your choice, which could be a joint account or a single account in either your name or your partner’s name. Other adults living in the same household who are claiming UC will be paid separately.

Why is UC paid monthly?
UC is paid monthly to reflect working life, where 75 per cent of all employees receive their wages monthly. The government believes this will help people manage their money better when they move into monthly paid work. If you need help to manage your monthly payments or face difficulties moving from your benefits to UC you can get personal budgeting support. You can contact the Money Advice Team at Havering Council on 01708432537 or welfare.reforms@havering.gov.uk for help.

Can I get hardship or advance payments on UC?
You can ask to receive an advance payment before your first payment of UC is made. However, your on-going UC payments will then be reduced in order to pay this money back. If your UC is reduced as a result of a sanction, you can ask for a hardship payment. Contact the UC Helpline on 0345 600 0723.

Will UC include help towards paying rent?
UC is paid monthly and can include money towards housing costs, known as the ‘housing element’. This may not cover all of your rent so you are expected to make up the shortfall. It is your responsibility to pay the full rent amount to your landlord on time. The best way to pay your rent is by direct debit or standing order, speak to your landlord to find out how to set this up.

What about service charges?
UC may include an amount towards service charges that you need to pay your landlord. Your landlord will be able to tell you which charges will be covered within UC.
CHECKLIST
PREPARING FOR UNIVERSAL CREDIT

☐ I know who to contact if I need to learn how to use a computer.

☐ I know where to go to make my claim if I don’t have access to a computer.

☐ I have opened a fee-free bank account that allows UC payments and direct debits?

☐ I have mine and my household’s personal information on hand to make my claim.

☐ I have made my claim online.

☐ I have contacted the council to set up a direct debit for my rent.

☐ I know who to contact if I need help budgeting and managing my money.

☐ I know where to go if I need help to deal with my debts.

☐ I know who to get support from to get me ready for work and to increase my chances of finding work?
WHAT CAN I DO IF I AM BORROWING FROM A LOAN SHARK?

- Consider contacting the Illegal money lending team for specialist advice in confidence
- If you are in immediate danger you must call 999
- Recognise that this is happening to you and that it needs to stop
- Accept that you are not to blame
- Keep a diary of incidents, noting down times, dates and witnesses, if any
- Keep a photographic record of any injuries
- Your personal safety is the most important thing
- Report each incident to the illegal money lending team
- Tell trusted friends and family
- Seek help and support from agencies
- Keep text messages, voicemails and any written notes

For confidential help and advice contact the Illegal Money Lending Team

0300 555 2222 (local call rate, including inclusive minutes from mobiles)

Email: reportaloanshark@stoploansharks.gov.uk
Text: loan (space) shark (space) + your message to 60003.
Web: www.gov.uk/report-loan-shark

Stop Loan Sharks