

<b>UNIVERSAL CREDIT NORTHERN IRELAND (WELFARE REFORM) ACT 2015</b>	<b>5<sup>th</sup> Sept 2017</b>
<b>TO: ENVIRONMENTAL SERVICES COMMITTEE</b>	
<b>FOR INFORMATION</b>	

<b>Linkage to Council Strategy (2015-19)</b>	
<b>Strategic Theme</b>	Resilient, Healthy and Engaged Communities
<b>Outcome</b>	Council will work to develop and promote stable communities across the Borough
<b>Lead Officer</b>	Head of Health and Built Environment
<b>Cost: (If applicable)</b>	N/A

## **Background**

Universal Credit will be introduced in Northern Ireland from September 2017 under the Northern Ireland (Welfare Reform) Act 2015.

Universal Credit is a new payment for working age, people who are on low income or out of work. To get Universal Credit, you must be aged 18 or over and be under state pension age.

Universal Credit is being introduced across Northern Ireland in stages over the next year, with legacy council areas in the Borough of Causeway Coast and Glens being the first commencing on 25 September in Limavady, 13 November in Ballymoney and Moyle area and the 11 December 2017 in Coleraine.

Universal Credit will replace 6 “means tested” benefits; these are benefits one can get if their income or savings are below a certain level.

Universal Credit works differently from other benefits – so if one is moving from another benefit it is important to know the difference.

The biggest differences are:-

- One can get Universal Credit if unemployed but also if working
- One will get a single payment twice monthly
- Instead of getting housing benefit separately, housing costs will be part of the Universal Credit award, but will be paid directly to the landlord or mortgage provider unless it is requested for direct payment to the claimant
- One will need to apply separately for help with rates

A couple can opt for a single payment.

The payment is made up of a basic standard allowance and extra payments that might apply depending on one's circumstances.

One may be able to get extra payments if:-

- They have children and will get help with child care costs or if one has a disabled child
- One needs help with housing costs
- One is disabled or has a health condition
- One cares for a disabled person

One can work and get Universal Credit, but this will reduce gradually if one earns more, it will increase if a job ends or one earns less.

One can claim other benefits at the same time as Universal Credit, including contribution

- Based jobseeker's allowance or contribution
- Based employment and support allowance.

These benefits can be received if one has enough National Insurance contributions, if one is unemployed or cannot work because of illness or disability.

An independent helpline is available for anyone in Northern Ireland who wants help or advice about any of the changes to the welfare system. The helpline is operated by the Welfare Reform Advice Services Consortium (Citizens Advice, Advice NI and Call Centre NI). Telephone 0808 802 0020, 9:00am to 5:00pm

Additional advisors are available at our citizen advice offices to provide face to face help and support to anyone impacted by the changes to the Welfare Reform Scheme.

Officers anticipate that many of our constituents will be affected by these imminent welfare reform changes. We have been liaising with charitable organisations and food banks in preparation for possible increased demand of their services.