

Date: 4th January 2018

The **Potteries Gold** Post

HAPPY NEW YEAR?

BENEFIT CHANGES COMING UP IN 2018

Although we have been focused on the planned roll-out of the **Universal Credit Full Service**, now put back from March 2018 to **June 2018** (in Stoke), this is not the only change to benefits happening this year.

Here are some more to watch out for:

January 2018

Universal Credit

From **1st January 2018**, there will be **no new claims for Universal Credit** in Stoke-on-Trent. Instead, you will claim the **legacy benefits** which suit your circumstances: Income Support, Income-based JSA, Income-related ESA, Tax Credits and Housing Benefit. People already getting UC will stay on UC, however.

Where the **UC Full Service** is already operating, some **changes** are happening early this year.

From **January 2018**, an **advance payment** of Universal Credit will increase from up to 50% of your estimated entitlement to **up to 100%**. Claimants will be able to receive an advance payment **within five days** of applying. The period in which the advance is recovered will be increased from six months to 12 months

From **February 2018**, the government will **remove the seven-day waiting period** for Universal Credit, so that the claim starts from the date of application. There are still 7 waiting days for ESA and JSA.

This means that if Universal Credit is paid on time, claimants will wait **five weeks** for their first regular payment instead of six weeks.



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April 2018

Support for Mortgage Interest (SMI) payments

From 6 April 2018, **Support for Mortgage Interest** will **no longer exist** as a benefit for new or existing claimants. Claimants will instead be invited to **apply for a loan** if they want to continue to be supported. Loans will be **repaid** upon the **sale of a claimant's house**, or on a **claimant's return to work**, if the borrower can afford it.

Self-Employed National Insurance Contributions change

The government announced in the Budget 2016 that from April 2018, self-employed people will **no longer pay Class 2** National Insurance Contributions, which currently count towards entitlement to contributory benefits such as New State Pension and contributory ESA. It is still **not clear** how **Class 4** National Insurance Contributions will count towards contributory benefit entitlement. Look out for more information from us about this when it becomes available.



As well as these planned changes, there will probably be others brought about through Upper Tribunal and Court rulings, so look out for future editions of the Potteries Gold Post and follow us on social media.

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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