**Benefit Changes Timetable 2018**

Please note that information about some of these changes may be limited at present and also subject to further change. Although some will happen quickly, others may be introduced gradually over several years.

**2018**

**January 2018**

**Universal Credit Advance**

From January 2018, the amount a claimant could receive from an advance payment of Universal Credit will increase from up to 50% of their 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

**February 2018**

**Universal Credit**

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

**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.

**Universal Credit**

From April 2018 those already on Housing Benefit will continue to receive their award for the first two weeks of their Universal Credit claim. This will be an unrecoverable payment.

The government will also make it easier for claimants to have the housing element of their award paid directly to their landlord

Claimants who live in privately rented properties who have their Housing Benefit paid directly to landlords have this option at the beginning of a claim for Universal Credit.  The government will also make it easier for claimants to have their housing element paid direct to their landlords.

**Employer Childcare Vouchers will no longer be available to new claimants**

New claims for Employer Supported Childcare (Childcare Vouchers) will not be accepted from April 2018.  Existing claims will continue until the child is 15 years old (or 16 years old if disabled) or the claimant starts claiming under another scheme ([**Childcare element of Working Tax Credit**](https://www.turn2us.org.uk/Benefit-guides/Childcare-element-of-Working-Tax-Credit/What-is-the-childcare-element-of-Working-Tax-Credi), Childcare element of Universal Credit or [**Tax Free Childcare**](https://www.turn2us.org.uk/Benefit-guides/Tax-Free-Childcare/What-is-Tax-Free-Childcare)), whichever is earliest.

**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. Clarification is awaited regarding how Class 4 National Insurance Contributions will count towards contributory benefit entitlement.

The proposed increase in the rate of Class 4 National Insurance Contributions announced by the Chancellor in the Spring Budget 2017 has now been reversed.  There will be no  increases to Class 4 National Insurance Contributions during the current Parliament.

**2019**

**July 2019**

**Universal Credit roll out**

The phased introduction of Universal Credit has been pushed back numerous times. The government now expect to have Universal Credit available for all new claimants from July 2019. They expect that all claimants on existing benefits will be transferred onto Universal Credit by March 2022. See our [**Universal Credit Timetable**](https://www.turn2us.org.uk/Benefit-guides/Universal-Credit-timetable/Universal-Credit-roll-out-so-far) to keep up with the progress of the roll out.

**Universal Credit two child limit**

From January 2019, families with more than two children who make new claims for Universal Credit will no longer be directed to claim Child Tax Credit instead. The two child limit will apply to those families. Families who have been awarded Universal Credit after April 2017 and have two or fewer children but who then have a third or subsequent child will have the two-child limit applied.

Updated November 2017