

UNIVERSAL CREDIT (UC)

FREQUENTLY ASKED QUESTIONS

These FAQs answer the most common questions about UC

For further information, contact details and how to apply, go to www.gov.uk or www.rushmoor.gov.uk or speak to a member of the benefits team on 01252 398914.

Important note

Only working age people are affected by Universal Credit.

From 24 October 2018 in Rushmoor, working age people making a new claim for out of work benefits or those who are on a low income and need help, will have to claim Universal Credit.

Working age people already receiving Housing Benefit will go over to Universal Credit either when they have a significant change in their circumstances or when the council are told to end their claim and transfer them over to universal credit. We do not have the timings for this transfer yet.

What is Universal Credit?

Universal credit is a new benefit that replaces six existing benefits:

- income support
- jobseeker's allowance
- employment and support allowance
- working tax credit
- child tax credit
- housing benefit.

The aim is to simplify the benefits system and help ensure people are better off in work.

Universal credit is paid as a single monthly payment, directly into your bank account, similar to a wage.

It also includes an amount for housing costs (rent payment). You are responsible for paying rent to the landlord.

How does someone apply?

After 24 October 2018, if you need to make a new claim for one of the six benefits listed above, or have had a significant change to their circumstances that requires a change to these benefits, you will need to claim UC instead.

You must be of working age and can be single, a couple, or families with less than three children who are seeking work or training for employment. If you have three or more children, you may be able to claim other benefits (like income support and housing benefit) until January 2019.

I am self-employed – can I claim universal credit?

Yes. Note that the way your income is worked out depends on when you became self-employed.

For more detailed information visit gov.uk/self-employment-and-universal-credit

Will housing benefit continue for some people?

Yes. If you are living in temporary or supported accommodation, you will still need to claim housing benefit to help pay your rent. However, you must also claim universal credit for your day-to-day living costs.

If you have more than two children you may still be able claim benefits like income support and housing benefit until January 2019.

Will their universal credit include help to pay my council tax?

No, you will have to make a separate claim for council tax support (CTS)

If you are not already getting CTS when you claim UC, you will need to make a claim to the council.

Are all other benefits included in universal credit?

No, only the six benefits listed at the start. If you think you might be eligible for any of the following benefits, you will need to apply for them separately:

- carer's allowance
- contribution-based jobseeker's allowance and employment and support allowance
- personal independence payment (PIP)
- child benefit
- social fund
- statutory sick pay
- statutory maternity pay
- maternity allowance
- industrial injuries disablement allowance
- bereavement benefits.

How do I apply for Universal Credit?

Go online: www.gov.uk/universal-credit

Step 1. Create an online account.

You will need an email address. During this process you will need to provide personal details and evidence of your identity.

Step 2. Make an application for universal credit.

Once you have submitted their application you have to manage the claim yourself using a “journal”. This is an electronic method for you to exchange information with the DWP assessor and the work coach.

If you have a partner, you will each be responsible for completing their own application. Whoever completes the application first will need to indicate they have a partner and ask for a “partner code”. When your partner later completes their UC application, they must put in this code to link the two applications together into a joint claim.

Once the accounts are linked you will be able to see some of each other’s information and “to do” list. Some things you can complete for each other, but other things you will need to do for yourself.

How will my on-line account work?

Once you have applied for universal credit you can use your online account to:

- communicate with your work coach through the journal
- record your work search or other things you have done to complete your claimant commitment
- manage your “to do” list
- see details of your claim
- see payment information
- report a change of circumstances
- upload evidence: for example – childcare costs.

IMPORTANT: you will no longer receive letters in the post. All communication about the claim will go through the online account, email or text messages.

I have submitted the application for Universal Credit. Is there anything else I need to do?

You must book an appointment to see a work coach at the same time you submit a claim. If you do not book this appointment straight away, it will delay your payments.

What happens at the appointment?

There are two stages:

1. You provide proof of your ID and other documents.
2. You see a work coach who will talk to you about your circumstances. You will have to sign a claimant commitment. This is a bit like a contract: it lists things that you agree to do to try to get into work. For example: write a CV or go on training courses.

Important:

- Your claim will not be paid until you sign the claimant commitment.
- If you think you will not be able to find work due to your disabilities, illness or mental health problems, you must tell the work coach at this first appointment. This is to make sure the claimant commitment contains only things that it will be reasonable for you to do.
- If you do not do this, you may fail to meet the conditions you have agreed to in the claimant commitment. You could have your benefits stopped – “sanctioned” – later on.
- If you do not attend the appointment, your claim will not be paid.
- If you have a partner, both of you will have to attend your own appointment and agree to your own personal claimant commitment.

When do I have to report a change in circumstances?

You should report a change in circumstance immediately through your journal. You must do it within 14 days of the change or you could lose entitlement to additional benefit.

I do not have a computer. Where can I go?

If you do not have access to the internet, you can use computers free of charge at the council's Customer Service reception at the council offices in Farnborough. You can also use the computers at the job centres in Aldershot and Farnborough. Information on other locations is on the council's website.

How long will it take to complete a UC application form?

A claim for single people takes about 40 minutes and an hour for a couple. You can book a computer in a library for two hours. If you need to check something, you can save the application mid-way through.

I have circumstances which make it difficult for me to use a computer. Can I get help?

If you lack digital skills and have other circumstances which make it difficult for you to use a computer, we can offer support at the council offices.

The Citizens Advice offer digital courses and along with the job centre can allow someone to create an email account.

What if I cannot make an online application myself? Can I get help?

Yes, but don't delay as the payments will usually only start from the date the application is made.

If you cannot complete the online universal credit application form yourself, and are unable to find support to help, you can visit one of the Jobcentre Plus offices where you will be supported to make the claim. If you are housebound, you can phone the UC helpline to make an application over the telephone or arrange a home visit: 0800 328 5644 – open Monday to Friday, 8am to 6pm, (closed on bank and public holidays).

How quickly will I get my first UC payment?

You will receive the first universal credit payment about five weeks after you apply, as long as you have attended your appointment, signed the claimant commitment(s) and provided all the documents and evidence that have been requested.

If you might have difficulties waiting for the payment because you have no savings, then you should discuss this with your work coach at your first appointment. They will explain the options and where to get help to budget during this waiting time.

Once my claim starts how often will I be paid?

UC is paid once a month directly into your bank account. If you need a different payment arrangement for a particular reason, you should discuss this with your work coach.

Can I get any money while I wait for my first UC payment?

Yes, you can ask for an advance payment of your UC if you are in financial hardship: for example, if you can't afford to pay the rent or buy food.

This is a loan which you will have to pay back from your future universal credit payments or by other means if you no longer get universal credit: for example, from your wages or other benefit you may be getting.

How can I apply for an advance payment?

You can ask for a universal credit advance:

- as soon as you make your claim for universal credit
- before you get your first payment, or

- if you are already being paid universal credit and have told the DWP of a change in your circumstances which will eventually lead to a higher payment.

Call the universal credit helpline on 0800 328 5644 or speak to your work coach. If you have a joint claim for universal credit the helpline adviser will need to speak to both you and your partner.

You will need to:

- provide your bank details so that the adviser can arrange payment if the advance is agreed
- have had your identity checked.

The DWP will usually let you know on the same day if you can get an advance.

How much advance payment can I get and how will I repay it?

You may be able to get up to 100% of your estimated universal credit payment. The amount will include your estimated housing element if you submit your rent details when you apply for the advance.

To repay the advance, the DWP makes deductions from the monthly universal credit payment. The first deduction is made on the day you get your first payment and you will have up to 12 months to pay back the full advance.

You can ask for your repayments to be delayed for up to three months if you can't afford them. This is only allowed in exceptional circumstances.

Do I need a bank account?

Yes, you can only receive their universal credit payment directly in to the bank. Many banks offer basic bank accounts and it is easy to open one.

Can I change how I get my universal credit paid?

Yes. At the appointment with your work coach you can ask for an 'alternative payment arrangement' (APA). You can ask for one or more of the following:

- the housing element to be paid directly to your landlord
- split payments to be made to both to you and your partner if you have one
- more frequent payment: for example, every two weeks instead of monthly payments.

Note: if changes are agreed this is only short term and will be reviewed regularly.

I am renting from a housing association. Can I ask for the housing element (rent) to be paid direct to them?

Normally the housing element is paid direct to the tenant as part of the UC entitlement.

However, under some circumstances the DWP will agree to alternative payment arrangements, such as paying the landlord direct. For example, if you are struggling with rent arrears. You should ask the work coach to make payments direct or discuss the situation with your landlord who will may help them to make this request.

- You can apply online for an alternative payment arrangement (APA) managed payment to landlord (MPTL): directpayment.universal-credit.service.gov.uk
- Applications are considered on a case-by-case basis.

What if the housing element of universal credit doesn't cover all my rent?

Firstly check that the UC housing element has been calculated on the correct level of rent – and what period it covers.

If there is still a shortfall it could be because the accommodation is too large for you, or the maximum allowable will not pay the full rent, or you have grown up children living with you and the DWP has made a deduction because your children should be contributing to the household.

If you do have a shortfall between the rent you pay and the housing allowance paid through universal credit, you may be able to apply for a discretionary housing payment (DHP). These payments can be awarded for short periods while you find solutions to manage the shortfall – apply to the Benefits Team 01252 398914 or call in to the council offices.

What will happen if I get less money under Universal Credit than I do now?

If your current benefits are more than you are entitled to under Universal Credit and you are transferred on to the new scheme, there will be a period of time when you will get a payment to compensate for this. This is known as transitional protection and will last until the amount of Universal Credit you are entitled to is more than the amount of your previous benefits, or until your circumstances change, whichever is sooner.

Will there be a limit on the amount of Universal Credit that I can claim?

Yes. There is a cap on the amount of benefits individuals of working age can claim. This is called the benefit cap and will apply to Universal Credit.

Where can I get help with my claim for Universal Credit and help with my financial issues?

Before 24 October there will be details on the councils website of all the organisations offering support to resident s claiming Universal Credit.