

Moving onto Universal Credit?

A guide for advisers to use with their clients in Universal Credit full service areas

Check if a Universal Credit claim is right for you

- Go online or ask an adviser to estimate your Universal Credit entitlement. Some people may be worse off on Universal Credit and may decide not to claim.
- Check whether you are still able to claim legacy benefits. Housing benefit is available for people who live in specified or temporary accommodation, legacy benefits are still available to new claimants with 3 or more children (until 31 January 2019) and the government intends to stop claimants who are entitled to the severe disability premium from claiming UC, although a date for this change is not yet known.
- If you are expecting a one-off payment soon (maybe your final wages after leaving a job) it may be worth delaying your claim until the payment is made – check how any payment due will affect your first payment.
- Check how much Universal Credit you are likely to get to help you budget in advance.

Be prepared

- Open a bank or building society account or make sure you have access to an account. You are asked to provide account details with your claim. These details can be amended before the first payment is due.
- You must have an email address or mobile phone number.
- Everyone will be expected to make their Universal Credit claim and manage their payments online. Your local Jobcentre can offer you support if you need to improve your computer skills. Your local council may also be able to help, or you can visit www.learnmyway.com
- If you want to claim contribution-based Jobseeker's Allowance or contributory Employment and Support Allowance you must do this separately. If you live in a Universal Credit full service area you claim by ringing 0800 328 5644.
- Have you got enough money in your account to cover direct debits or standing orders whilst your claim is decided? If not, contact your bank to put them on hold or cancel them as there will be a delay before you're paid.
- Universal Credit is paid monthly in arrears - you may have to make changes to the way you budget.
- If you need help with living expenses your local council may have a scheme to help; you may find it helpful to access a food bank.
- Contact your landlord to let them know that you have made a Universal Credit claim. Ask them to send proof of your rent. The DWP may require them to provide further information when deciding your claim.

Keeping track

- Make a note of your passwords, security questions and the security code you set up – these are needed to access your account in future.
- Make a note of the date you claim.
- Make sure you check your UC online account journal regularly. You should provide all the information you're asked for to avoid delays and to avoid your claim being cancelled.
- Call the UC service centre on 0800 328 5644 to make an appointment within 7 days of submitting your claim. If you do not make an appointment your claim will be cancelled and you will have to claim again.
- You need to provide proof of identity at your first appointment, this may be a photo driving licence, passport or immigration certificate. If you do not have any of these, other evidence may be accepted.

- Take along evidence of your tenancy agreement and rent liability, any 'fit' note, proof of income and savings and anything else you've been asked for.
- At your interview, be sure to tell your work coach about anything that could affect your ability to work. This may be that you are a carer or that you are sick or disabled. If you think you are not able to work provide a 'fit note' from your GP and ask to be referred for a Work Capability Assessment.
- Remember, Council Tax Support is claimed separately from your local council.

One monthly payment

- The DWP will assess your claim monthly. Your assessment period will usually begin on the same date of each month, starting with the first day of the award. So, a claim on 10 August will be assessed up to and including 9 September.
- Universal Credit is usually paid as a single monthly payment, including any help with your rent. The first payment should be paid within a week **after** the first month's assessment period.
- You may be able to get payments more frequently, split between you and your partner, or paid to your landlord – this only applies in limited circumstances.
- If you cannot manage without money whilst waiting you can ask the DWP for a Universal Credit advance. This will be repaid from future payments.
- If you pay rent agree a monthly rent payment with your landlord. This may include an amount for arrears that built up whilst waiting for your first Universal Credit payment. If you have rent-free periods you will no longer have times when you don't pay as the rent-free amount will be divided across the 12 months' payments.

Up and running

- The amount of Universal Credit you receive is calculated at the end of each monthly assessment period. It is usually your situation at that time that will determine how much you receive. So, if your partner moves in during the month you will receive an amount for them for the whole month – or if they move out during the month you will lose the amount for them for the whole month.
 - If there is a change which increases your entitlement, you must report this within the assessment period in which the change occurs to receive the correct amount for that month. Otherwise, the increase will apply only from the assessment period in which you do report the change.
 - If there is a change which reduces your entitlement, you must report this as soon as possible. The decrease always applies from the start of the assessment period in which the change occurs.
- Earnings are taken into account in the assessment period in which they are paid, regardless of when it was due to be paid (for example, wages paid early due to a Bank Holiday).
- Use your journal to make sure you promptly report changes to your circumstances - you could lose out on money otherwise (or be overpaid and have to pay it back).
- Childcare expenses must be reported within the monthly assessment period in which you paid them. Try to arrange to make payments in the early part of your monthly assessment period to make sure you inform the DWP on time – otherwise your childcare expenses may not be paid.
- You need to make sure you meet your Claimant Commitment. Talk to your work coach if you have problems meeting the requirements.
- If you move into work Universal Credit will continue in payment as long as your income is not too high.
- Having a monthly payment could make it easier to pay your bills by direct debit. This is usually a cheaper way to pay. However, your Universal Credit may alter each month, so you may prefer to time payments in line with more stable income (for example, if you also get contributory Employment and Support Allowance which is fortnightly).