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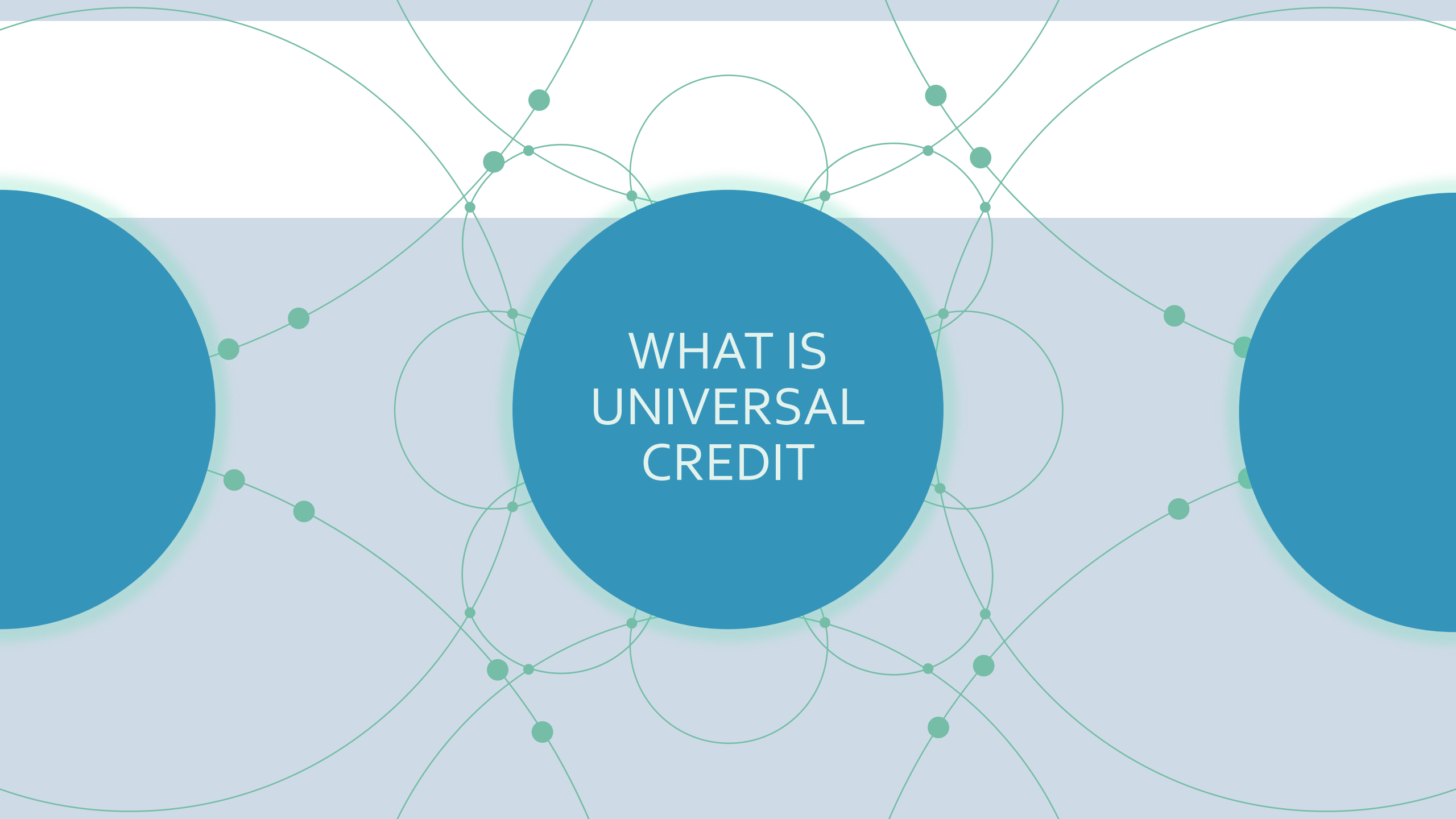
**Rhondda  
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# UNIVERSAL CREDIT

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DATE: 5<sup>th</sup> September 2019**



What is Universal Credit  
Implementation & Claiming  
Issues  
Questions?



WHAT IS  
UNIVERSAL  
CREDIT

# UNIVERSAL CREDIT

- a single monthly payment of means-tested benefit for people under state pension age

UC will replace/include:

**Housing Benefit**  
**Income-related ESA**  
**Income-based JSA**  
**Child Tax Credit**  
**Working Tax Credit**  
**Income Support**

# UNIVERSAL CREDIT

- includes allowances for:
  - single people
  - couples
  - children
  - housing
  - childcare
- limited capability for work, and carers

EXAMPLE – [Adviceguide](#)

# UNIVERSAL CREDIT

## AIM OF UC

- A SIMPLIFIED SYSTEM
- MORE WORK INCENTIVES
- REDUCED POVERTY

# UNIVERSAL CREDIT – DIFFERENCES

Universal Credit works differently from other benefits.

The biggest differences are:

- Online applications
- UC available for unemployed or working
- A single payment each month rather than weekly or fortnightly
  - No separate HB, rent usually part of monthly UC payment



IMPLEMENTATION  
& CLAIMING



# UNIVERSAL CREDIT - ENTITLEMENT

Single or joint (couple) claimants must:

- be age 18+ and below PC age
- be in UK, habitually resident and not subject to immigration control
  - not be an excluded full time student
  - accept a 'claimant commitment'

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# UNIVERSAL CREDIT – FINANCIAL CONDITIONS

**Income** low enough to qualify

**Capital** of less than £16000

- tariff income on capital between lower and upper limits (£6k - £16k)
  - valuation rules
  - disregards
  - notional capital

# UNIVERSAL CREDIT – ELIGIBLE GROUPS

- Single claimants with or without children
  - Couples with or without children
    - Sick or disabled people
      - Carers
        - Tenants and home owners
          - Unemployed and jobseekers
- Low paid employees and self-employed
  - Some people from abroad

# UNIVERSAL CREDIT – CLAIMING

- Online claims only
- Telephone claims by exception
- No paper claim forms
- Claimants must meet ID and NI requirements

# UNIVERSAL CREDIT – CLAIMING

- ID and NI Requirements- options

- Will need 3 forms of ID plus proof of NI for initial ID apt with work coach
- It is still possible to claim UC without the required ID, this is know as a biographical ID apt

- Bank accounts – options

- Can open a basic bank account with 2 forms of ID, some banks will accept the following:
  - A letter from a professional person ie. GP, Teacher or Social Worker.
  - Proof of benefit letters (these can be obtained from your local JCP)
  - Will need a care of address.

# UNIVERSAL CREDIT – BEFORE CLAIMING

What to consider:

- After applying it'll usually take 5 weeks to get first payment
- UC is paid monthly on the same day as the first payment
- Backdating can be applied up to 1 month before claim started
- Tell DWP straight away if a joint claim ends due to relationship breakdown
- A joint claim can end due to 1 claimant not accepting/fulfilling CC
- **Legacy benefits will stop if moving in with a partner who already gets UC**

# UNIVERSAL CREDIT

There are 4 steps to getting UC

1. Gather information
2. Set up online account
3. Use account to start claim
4. Book Interview with JCP/Work Coach within 7 days

# STEP 1

## Gather Information

- National insurance number
- Housing info (including landlords details if renting)
- Income and savings
- Family info
- Childcare cost's (if you have any)
- Details of other benefits (if you claim any)

IF YOU LIVE WITH A PARTNER YOUR PARTNER NEEDS ALL THIS INFO TOO AS YOU WIL NEED TO MAKE A JOINT CLAIM

One of the later steps is going to a UC interview.  
You'll need to take the same details to that, so KEEP everything to hand.



## STEP 2

# SET UP ONLINE ACCOUNT YOU'LL NEED AN EMAIL ADDRESS

- ONCE YOU HAVE SET UP AN ONLINE ACCOUNT YOU HAVE 28 DAYS TO COMPLETE YOUR APPLICATION OR YOU WILL NEED TO COMPLETE THE ACCOUNT SET UP AGAIN - [UC](#)
- IT'S A GOOD IDEA TO MAKE A NOTE OF THE USERNAME AND PASSWORD
- YOU CAN SET UP AN EMAIL ACCOUNT FOR FREE USING OUTLOOK, YAHOO OR GMAIL
- JOINT CLAIMS – BOTH PARTNER'S NEED AN ONLINE ACCOUNT, THE FIRST APPLICANT GETS A LINKING CODE TO SHARE WITH THEIR PARTNER TO ADD TO THEIR CLAIM

## STEP 3

### Use online account to start your claim (This is separate from 'setting up your account')

- Once you've logged in, you'll see a 'to do' list. You'll need to go through the list answering questions about your situation.
- You'll be able to see your partner's to do list on a joint account but they'll need to log into their own account to complete it
- Once you have completed all of the 'to-dos' and submitted your claim you will be asked to verify your identity using [VERIFY.GOV](https://www.verify.gov)
- You DO NOT have to verify your identity this way, you can click the link that states 'I can't do this online'
- You can then call the UC Helpline in order to book an ID apt at your local JCP

## STEP 4

You'll need to arrange an interview at your local Jobcentre within 7 days of applying online. If you don't arrange the interview in time you might have to start your application for Universal Credit again.

You should be given a phone number to call to arrange your interview after you apply online.  
You'll need your national insurance number when you make the call.

## STEP 4

### If you can't go to a Jobcentre interview

You should still call if an interview will be difficult for you because you're ill or disabled.

You can ask the Jobcentre to change things to make it easier for you - this is called a **'reasonable adjustment'**.



AWARDS

# UNIVERSAL CREDIT – Awards

- **Decisions** on entitlement are legally made by DWP Decision Makers – DM Guidance
  - **Awards** are calculated and generated by a computer

# UNIVERSAL CREDIT – Assessment

- Each assessment period is one calendar month
- The assessment period starts on the first day of entitlement and is the same day each subsequent month
- Payment is made within 7 days of the end of the assessment period

# UNIVERSAL CREDIT – Payments

- UC is paid monthly in arrears
- Payment is not varied based on number of days in each month
- Payment is the same date each month (or nearest working day)



# UNIVERSAL CREDIT – Payments

## Example of first payment

*A claimant claims UC on 14<sup>th</sup> August*

*The initial assessment period runs until 13<sup>th</sup> September*

*Payment is made on 20<sup>th</sup> September*

*Payment is the 20<sup>th</sup> of every month thereafter*

# UNIVERSAL CREDIT – Account

- Recoverable 'Short-Term Benefit Advance'
- Can be claimed by those waiting for their first payment
  - Should be able to get 100% of first payment
    - Recovered over 16 months
- Can also be claimed if due increase in UC following change of circs
  - Payments are discretionary with no right of appeal
- Recovered by deductions of up to 15% - or 25% if the claimant has earnings

# UNIVERSAL CREDIT – Payments

- Payments are made by default to one nominated bank account
- In couples – this could be a joint account or one partner's account if agreed
  - If they cannot agree the DWP can nominate an account
- In exceptional circumstances payment can be split between the couple\*
- Single monthly payments include amounts for children and housing costs
- Monthly payments are to encourage personal budgeting responsibility and to reflect the world of work

\*APA



APPEALS

# UNIVERSAL CREDIT – MR

## **If application is unsuccessful:**


The DWP will send a letter if application is unsuccessful.

A claimant can ask DWP to reconsider the decision if they think it's wrong.

Standard MR procedure applies.

# UNIVERSAL CREDIT

- The current system of disputes and appeals, revisions and supersessions applied to UC
  - There is no provision for payment of disputed payments pending an appeal but undisputed elements



ISSUES &  
RULES

# UNIVERSAL CREDIT - SANCTIONS

## UNIVERSAL CREDIT (UC) SANCTIONS

**Claimants must sign a Claimant Commitment (CC). A sanction is a cut in benefit if a claimant fails to meet their CC without good reason.**

- Sanctions mean loss of benefit
- Punishment for unreasonable failures
- Hardship funds may be available to cover part of the sanction period
- No definition of 'good reason' in regulations, some existing case law could apply



# UNIVERSAL CREDIT

- Advance Payment – [AG](#)

Budgeting Advance

Alternative Payment Arrangement

Discretionary Housing Payment

Discretionary Assistance Fund

Food bank Voucher

# UNIVERSAL CREDIT

- [Help to Claim](#)
- [Turn 2 Us](#)
- [Rightsnet](#)

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