

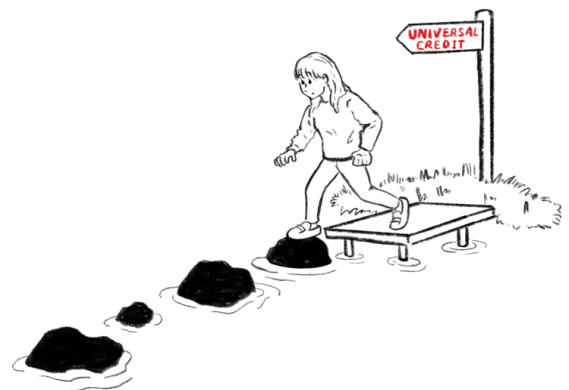
2. Lessons from our experiences

We know what it's like to apply for Universal Credit. We've been through it ourselves so we know the challenges and pitfalls. Here are six things you should know about applying for Universal Credit.

1. Is UC right for you?	2
2. Always make a plan	3
3. Understand your responsibilities	4
4. Money can sometimes be taken from your UC payments	6
5. Universal Credit is very much an online thing	6
6. Find out about any financial support that is available to you	7
Access more of our infosheets	8

1. Figure out if UC is right for you

First, make sure UC is the right benefit for you. If you're not sure, contact us and we'll recommend a welfare adviser to speak to as soon as possible. They can help you work out what's best for you and your situation.



Moving to Universal Credit from work or an old benefit

Once you make a claim for Universal Credit you cannot go back to your old benefits (for example: ESA income-related, JSA income-related, Income Support, Working Tax Credits, Child Tax Credit, Housing Benefit).

Depending on your situation, moving to Universal Credit after being made redundant from work or from leaving an old benefit can leave you worse off financially. An adviser can carry out a benefit calculation to see what you'd be entitled to. This will help you to decide what your best financial option is.

In some cases, if your situation changes, you might make a 'natural' transition to Universal Credit if you can no longer get legacy benefits. There is a risk your income will decrease. If this happens to you, you should check carefully whether you have to make a claim for Universal Credit and contact an [advice agency](#) for a benefit calculation.

Changes in your personal circumstances

If you are currently on benefits and your personal circumstances change, you may have to make a new claim for UC (e.g. you move in with a new partner). Your monthly income may decrease. Get advice from a welfare rights adviser to understand what you will be entitled to.

MORE INFORMATION:

[Before you apply for Universal Credit](#)

[Get support](#)

2. Plan for the time between applying for and getting UC

"Always keep in mind that if you have to take an advance or a loan, you will have to pay this back eventually"

UC:US Team

When you first claim Universal Credit, there is a five week wait between applying and getting your first payment. In our experience, sometimes it can take even longer.

This wait time can be hard.. The decisions you make at this stage can have lasting effects. Sit down and carefully work out how you'll cover your costs during this period.

Before applying for an advance payment, keep in mind:

- it's a loan and repayments will be taken out of your payment each month
- you don't have to take the full advance amount. Try to work out the smallest amount you need to get you through that period
- you can get other types of financial support (e.g. claimants in Northern Ireland might be eligible for the [Universal Credit Contingency Fund grant](#))
- [Find out about other forms of support](#) (e.g. charitable sources of support like foodbanks)

Video transcript

“What I wish I'd known about Advance Payments”

“I think people's naivety with Universal Credit did come out as you say, when they were getting a lump sum. I didn't know when I got that, I didn't know that had to do me for a certain time, do you know what I mean? And I was shocked, because I was near skint and I had no money and they were taking that money back off me. If I'd have known at that time, I would never have took it. Do you know what I mean. Everybody thought they were having this 'oh brilliant' 'we're getting an extra few hundred pound'.

(What advice would you give to somebody else when starting Universal Credit?)

If they are asking for loans or whatever. To ask them what way it works and how it's going to be taken out of their money every month or every fortnight whenever they get paid, just ask them what way that the system is going to be working.”

Some advice for claimants in Northern Ireland from Rachel Jeffers, Welfare Rights Advisor, Law Centre N.I.

“The lump sum payment referred to in this example is actually called an advanced payment, an advance payment is a loan of your entitlement to Universal Credit and is available to you during the first five weeks of your Universal Credit claim when you're waiting for your actual first Universal Credit payment.

The advance payment is a loan, and this means it does have to be repaid. And the normal repayment schedule is months. An advance

payment is repaid through deductions from your Universal Credit. So you do need to carefully consider if an advance payment is for you, because for the first year of your claim, you can be paying back an advance payment.

It's also really important to note that you don't have to take the full amount of the advance payment that's offered to you. The amount of the advance payment will be based on your individual circumstances and your maximum Universal Credit award. That will vary depending on the claim, depending on your circumstances and who is in your household. You can, however, elect just to take half of that or even less, if that suits your circumstances.

In Northern Ireland, not everybody does have to take an advance payment. There is the option of getting support through the Universal Credit Contingency Fund. The huge advantage of the contingency fund is that it is the payment of a grant and this means it does not have to be paid back.

There are, however, some additional eligibility criteria which need to be met in order to get support through the contingency fund. And these eligibility criteria are not present when you're trying to get help through an advance payment. So, for example, to get help through the contingency fund, you do need to show that you are in an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or well-being at a significant risk. There is also an annual income threshold. So the annual income of you and your partner must not exceed twenty thousand eight hundred and forty nine pounds and forty pence.

It is really worth exploring whether or not you would be eligible for a Universal Credit contingency fund before accepting your advance payment. This will mean that you start your Universal Credit claim when it's not in debt, and you won't have those deductions happening several months from your Universal Credit claim. Information on accessing the contingency fund should be made available in your journal.

But you can contact the financial support team within the Department for Communities or speak to your local advice centre, including Law

Centre NI And we'll be able to talk you through the process.”

Link to video: <https://vimeo.com/613427381>

MORE INFORMATION:

[Before you apply for Universal Credit](#)

[Additional financial support](#)

[Crisis Support](#)

3. Understand your responsibilities

“Try and budget for each week or fortnight.”

UC:Us Team

It's your responsibility to manage and organise key parts of your benefit claim.

If you are moving to Universal Credit from another benefit you might find certain things which happened automatically will not happen this time until you request it. For example:.

MORE INFORMATION:

[Before you apply for Universal Credit](#)

[Managing your claim](#)

[Challenging a decision](#)

Paying your rent

It's your responsibility to communicate with your landlord. You must tell your landlord you're claiming UC. Make sure to:

- Get their contact details to ensure you can get help with housing costs
- Tell them your payments will be in arrears

‘Twice my rent was paid to me directly instead of my landlord by mistake. I didn't realise until my housing association contacted me to tell me I was in

arrears. Mistakes do happen so my advice to other people is to:

- *Know how much your rent is*
- *Ask for your rent to be paid directly to your landlord*
- *Follow up after a week or 2 to check*
- *If you do receive an extra payment, it could be your rent so find out what it is for before spending it.'*

UC:Us Team

BE AWARE! Depending on where you live, the help with housing costs may come directly to you, and not to your landlord.

MORE INFORMATION:

[Housing - Before you apply](#)

[Housing - Financial support](#)

[Housing - Crisis support](#)

Health costs

You have to go through a separate application process so Universal Credit staff can decide what health care costs you are entitled to. This includes free sight tests, dental treatment, vouchers for glasses/contact lenses or help with travel to treatment.

BE AWARE! It isn't easy to figure out what health support you're entitled to. Get free advice before you make a claim.

Video transcript

“What I wish I'd known about support with health costs”

“There's one thing if I had known when I started on Universal Credit was I should have applied for my HC form because I discovered six months after I signed on to Universal Credit when I was attending hospital appointments and had to isolate for quite a few of those occasions that I could no longer afford to travel due to the loss of income. And I went to ask for the travel expenses that you normally get on your working tax credits, et cetera. But I wasn't entitled to it because I hadn't applied for the health support which is the HC form that I was

not made aware of when I signed on to Universal Credit. And then when I did apply for the HC form I was not awarded the full amount because my monthly income in that particular month that I applied for the support was higher than my normal income due to me receiving self employment grants that month.

So it put me over the monthly income.

So, yeah, basically, if you're applying for the HC apply for it when you sign on to Universal Credit, because if you need emergency dental treatment or your eye test emergency you won't get it unless you have the HC form As we just heard, the way that you see claimants get their help with health costs is fundamentally different to how those in receipt of an older legacy benefit do If you were in receipt of working tax credits, income support or ESA you received a certificate in the post nearly automatically to entitle you to help with dental treatment and sight tests However, with universal credit, the responsibility is very much with you to make an application in order to access that same level of health."

Some advice for claimants from Rachel Jeffers, Welfare Rights Advisor, Law Centre N.I.

"As we've heard the form that you need to complete it's called the HC form This form is freely available online through NI direct. And you can also pick it up at your local jobs and benefits office. Some GP surgeries, dental practices and opticians also have copies of the forms readily available.

So you can always ask when you're in there at your next appointment There are three key things that I'd like to highlight when it comes to the HC form Firstly, you don't actually have to wait until the Universal Credit award has been decided before you make your application through the see one scheme.

It is a means tested assessment. So you need to be able to provide income savings and capital, but you don't have to confirm that you are in receipt of Universal Credit Secondly, if your circumstances changed, you can get the level of help that you're getting through to help with health costs scheme reassessed.

As we heard in the example, because this person was receiving an additional pot of money, the help that they could get through the health costs scheme was reduced. If that does happen to you, you can ask through your Universal Credit journal to get the level of help that you're getting reassessed. This may mean that you get more help in the future. And thirdly, if you have incurred any health care costs within the past three months, it may be possible for you to claim those back. There are loads of additional notes contained within the HC form explaining how to do this, but it will normally require you to complete an HC form and to provide receipts as confirmation of payment.

If you require any assistance with help with health costs, you can contact your local advice agency who will be able to help you complete the form or indeed help you negotiate with Universal Credit in order to get your level of help reassessed.”

Link to video: <https://vimeo.com/613451193>

MORE INFORMATION:

[Information on support for health cost](#)

4. Money might be taken from your UC payments

Money may be taken straight away and it can happen for a few reasons. For example, to pay off an advance payment or old rent arrears.

So if you have any 'historic' overpayments, you should get advice on your options for managing debt. This will help you minimise financial stress and maximise your income.

Video transcript

“What I wish I'd known about debt deductions”

“Signing on to Universal Credit after finishing a temporary job was meant to be a stepping stone to tide me over. Till I got a new job. That was before I got my first payment with zero It was only when I rang after

five weeks wait to find out why I never received anything to be told I had a tax credit overpayment from years previously, and it was taken out of the UC straight away This was something I didn't know. And by then, I couldn't make a change for that payment.

So I had to go nine weeks without a penny leaving me almost destitute in a lot of debt.

I think knowing this I would've possibly rang tax credits to see if I had any overpayments on my final statement. And if anything had to be owed, I could be prepared for what that would mean to my payments.

Some advice from Rachel Jeffers, Welfare Rights Advisor, Law Centre N.I.

As an adviser, I'm beginning to see more and more people being impacted by deductions from their Universal Credit award. It can be really difficult to figure out what it is that you should do, especially if the deduction is for an overpayment that has happened such a long time ago.

We heard some really good advice in that example about contacting HMRC or DFC or DWP to see if you do have any debt attached to any of your social security accounts. However, there are some other top tips that I would like to share with you.

The first one is there is a maximum number of debts that can be taken from your Universal Credit at any one time This currently stands at three. There is also a maximum amount that can be deducted from your Universal Credit award at any time. This is around percent of the standard allowance. So for most people, it's going to be in and around pounds a month

One of the key things to clarify with a deduction is why you have a deduction being taken from your Universal Credit award. If it's for a benefit overpayment, it's really important to clarify when the decision was made in relation to that overpayment, if it was within the last months, it may be possible to challenge that decision. So you may be able to engage with a mandatory reconsideration and appeal process That is really important, because you may be able to actually show, firstly, there is no repayment because you are entitled to that money, or

secondly, you'll be able to check the amount of the overpayment.

However, if your decision is made outside that month window, your options are a lot more limited. You should certainly contact debt management and ask that the amount of the deduction be brought down. And you can also ask for a three month deferral. A three month deferral is quite rare, but it does mean that no deductions will be taken from your Universal Credit award for three months and you will have a bit of breathing space.

A really good avenue to explore is the discretionary waiver, a discretionary waiver is a written application to debt management, asking that the overpayment no longer be recovered. A discretionary waiver does have to be based on one of two grounds either financial grounds showing that you have no money to possibly pay back the overpayment, or secondly, on health grounds, where you can show that the continued recovery of the overpayment is going to have a detrimental impact on either your health or the health of a family member. Not a lot of people know about the discretionary waiver, but it is really worth speaking with an adviser and exploring if that option could apply to you. If you do want to know a little bit more information about the discretionary waiver Law Centre NI has a really helpful briefing on our website. The briefing takes you through the law in a lot more detail, but in a really accessible way and also provides you with a template letter that you can use to make your own request for discretionary waiver.

You can also contact an advice agency such as Law Centre NI to speak with one of their dedicated social security advisers to get further advice and support with this.”

Link to video: <https://vimeo.com/613453334>

If you are not sure if you have any 'historic overpayments' get support to find out

MORE INFORMATION:

[More on Overpayments & Deductions](#)

5. Universal Credit is all online

Universal credit claims are made and managed online - there are no paper forms available. You will need to learn how to manage your claim and communicate online, using the UC journal.

“Make sure you check your journal regularly for updates even if you are in work. I’m currently part-time but I still have to log on and do job searches”

UC:Us Team

In the past, some UC:Us members have had issues with fully uploading important content to their UC journal (e.g. updates for work coaches, rearranging meeting times). It's important to check your information successfully uploaded.

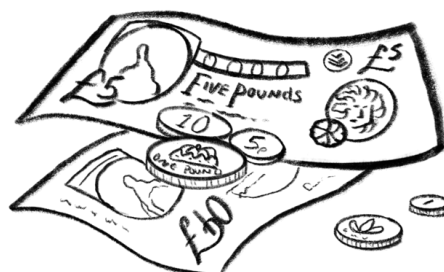
MORE INFORMATION:

[Making an online application](#)

[Managing your claim online](#)

6. Find other kinds of financial support you can get

You can get different kinds of support depending on where you live. We also suggest speaking to your local council about emergency and crisis support. The video below talks about discretionary support that is only available in Northern Ireland, but you can use the links below to find out about support across the UK.



Video transcript

“What I wish I’d known about discretionary support in Northern Ireland”

“I kind of wish somebody had told me about the discretionary grant, because I think that would have helped me immensely, simply because, you know, I had well, at that time I was one of the guinea pigs for the Belfast area. And it was not five weeks wait for me it was ten weeks. And nobody had told me about the discretionary fund. I had to apply for an advance repayment.

Now, when I did speak to my caseworker at the time, and he was absolutely lovely and that he didn’t realise that he could offer me a lower amount. So he automatically gave me the higher amount and then when I discovered that I could have got a discretionary fund, I was begging him, please, can I apply for this? And he said, it’s too late they’ve already put it through. And it was also too late to make the payment that he had given me less than what he had given me.

So then obviously coming up to Christmas, you just go through the money. And then for like nearly two years, I was in debt. And, you know, that kind of catapults you into like, you know, mental health and then poverty and then child poverty. And it’s...I honestly wish now that I had known.

Now looking back if I was to meet a new claimant I would say definitely find out if you can get the discretionary funds. Definitely find out like whether you can apply for the lower amount or the higher amount.

They didn’t give me an option.

Some advice for claimants in Northern Ireland from Rachel Jeffers, Welfare Rights Advisor, Law Centre N.I.

In this example, our expert by experience spoke about missing out on the ability to get a discretionary grant to help her during the first five weeks of her Universal Credit claim. This discretionary grant is actually called the Universal Credit Contingency Fund. It is only available for people who are waiting on their first full payment of Universal Credit. So during the initial five week wait unlike with an advance payment, a Universal Credit Contingency Fund grant does not have to be repaid.

However, if you do get a grant from a contingency fund, it does mean that you would be unable to access a grant from the discretionary support scheme. There are also additional eligibility criteria that need to be met in order for a contingency fund grant payment to be made. The hardest of these eligibility criteria to prove is that you need to show that you are in an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or well-being at a significant risk.

There are also some limits on the annual income that you and your household can have. And also you do need to demonstrate that you and the need has arisen within Northern Ireland. What this example does show is that Universal Credit can make mistakes.

They can overlook something and they can forget about some of the additional financial supports which are available to people within Northern Ireland. It is therefore really important that you seek advice at every stage of your Universal Credit claim.

Speak to an advisor from an independent advice sector who will be able to point you in the right direction."

Link to video: <https://vimeo.com/613450940>

"People from all walks of life can enter financial difficulty. I hate the thought of people not receiving support because of the stigma. It's ok to seek out financial support"

UC:Us Team

MORE INFORMATION:

[Financial Support](#)

[Crisis Support](#)

Access more of our infosheets

This document is part of a series of info sheets that have been produced from content hosted on ucus.org.uk/ucguide. There are a number of guides in the series you can visit them here or view the guide in its original web form:

Download all the guides here!

[Helping you understand our guide](#)

[UC Lessons from Lived Experiences](#)

Key lessons our group have learnt from their lived experiences. Includes our “Talking Universal Credit: What I wish I’d known” videos

[Before you apply](#)

Highlights key things that you need to know before making a claim for UC.

[How to make an application](#)

A checklist with all the information you need to have ready to make a claim online for Universal Credit.

[How to understand the UC elements](#)

Sets out all the different elements of Universal Credit to help you to understand more about the benefit.

[Where to get extra financial support](#)

Places where you may be able to seek financial help in addition to your UC claim.

[How to use the online journal](#)

Here we highlight some of the key *do's* and *dont's* when using your online journal, which should help things run smoothly.

[How to challenge a decision](#)

A step by step guide to appealing decisions and lodging complaints along with details of help available.

[Managing Overpayments & Deductions](#)

Information on the reasons why overpayments and deductions occur and some options to manage them.

[Crisis support](#)

Find out support available for people living on a low income who are undergoing difficult circumstances.

[Want to change things?](#)

A quick run through of ideas for trying to change things and ways you can get involved.

[Important contacts](#)

Contacts for a number of free, independent advice agencies who can provide advice and assistance, free of charge.

Follow us on Twitter [@UcUs_Now](#) | [#ucusguide](#) | ucusguide@gmail.com

The Universal Credit Guide is a core output from a research collaboration between UC:Us participants, the universities of York and Ulster, Housing Rights and Law Centre NI. The research was funded by ESRC. Although it has not been involved in the production of this claimants' guide, UC:Us would also like to thank the Joseph Rowntree Foundation for funding the initial participatory research project that brought us together and for supporting our engagement with policymakers.

