

3. Before you apply: What you need to know

Setting up and managing a claim for Universal Credit (UC) can be difficult. This information will help you get ready.



Setting up a claim can be difficult. For example, figuring out how to make an online claim and preparing to wait five weeks for your first payment to come through.

It can also be hard because the process can change depending on your situation (for example, when you enter a job or move house). Changes can make it harder to track what you need to do and keep your claim moving..

This information will help you set up your claim and manage it, even if your situation changes over time.

“The pandemic has shown us that anyone can end up on Universal Credit, there is no shame in applying for benefits, it is a stepping stone on to something else”

UC:Us Team

Are you eligible for Universal Credit?	2
Have you been asked to move to Universal Credit?	3
UC differences in specific groups	5
Universal Credit is paid in arrears	9
Universal Credit is managed online	16
You will have to sign a claimant commitment	16

Are you eligible for Universal Credit?

To make a claim for Universal Credit, you (and your partner, if applicable) must be:

- aged 18 or over
- under pension age (66)
- not in education (there are some exceptions - speak to a welfare rights adviser)
- a resident in Northern Ireland, England, Wales or Scotland
- accept a claimant commitment
- meet the financial conditions (e.g. you don't have more than £16,000 in savings and your income is not too high)

In some circumstances you can claim if you are 16 or 17, in full-time employment or a full-time student

Work and financial requirements

You can claim Universal Credit if you are in or out of work. It does not matter how many hours you are working. To be eligible you (and your partner if you have one):

- must not have combined capital of more than £16,000; and
- Can't have earnings or other income (including some benefits and pensions) above a certain level

When you enter work, your UC amount gradually reduces, depending on how much you earn. It is also affected by the taper rate, which is currently 55%. This means that when you enter work your UC award is reduced by 55p for

every £1 you earn.

Some people are able to earn a certain amount from work before their UC is affected. This is known as the 'work allowance' and it:

- is awarded to you if you have a child or if you (or your partner) have limited capability for work.
- depends on whether you have the housing costs element included in your UC award. If you have the housing costs element included in your UC award the monthly work allowance is £793. If your UC award does not include the housing costs element the monthly work allowance is £1013.
- applies to you if you are self-employed and claiming Universal Credit.

If you are not well enough to work, submit a sickline from your GP as soon as possible. This lowers your risk of getting a sanction for failing to meet any work-related terms in your claimant commitment.

Be aware: You may apply and depending on your circumstances find that you are not entitled to UC. This is important to bear in mind if you have requested and received an advance payment while you wait on an entitlement decision, which will need to be repaid. This is why it's best to get independent advice before making a claim.

Have you been asked to move to Universal Credit?

More people are going to be asked to move to UC from their current benefits. In this situation, you will receive a letter asking you to make the move. This is called a 'migration notice.' The letter will provide a deadline and it should be 3 months after the date the notice was sent to you.

If your letter doesn't have a deadline

If your letter does not have a deadline, you don't have to claim UC unless you want to. It's important to remember that you are not able to go back to your

old benefits after you claim. You should seek independent advice to check if you'll be better off on UC.

If your letter does have a deadline

If you receive a letter with a deadline, you should claim UC before the cut off date. Your old benefits will stop after the deadline. If you claim UC up until the deadline, you might be eligible to receive support to ensure you are no worse off on UC. This is called 'transitional protection.'

This means if you'd get less on UC than your old benefits, you'll get extra money to make up the difference. This money will be reduced over time, and you will eventually get what UC provides.

Transitional protection also means that you may be able to get UC when you would usually be able to. If you:

- Are a full-time student who wouldn't usually get UC, you can usually get it until the end of your course.
- If you receive tax credits and have over £16,000 in savings, you can get UC for up to a year.

If you don't think you can claim by the migration deadline you can:

Ask DfC/DWP to extend it. You can only ask for this before the original deadline in the letter comes to pass. If DfC/DWP agree, they'll send you a new deadline.

- If the deadline has passed, you can still get transitional protection if you claim UC up to a month after the deadline. The end of the fourth month is called the 'final deadline.'
- You can still claim UC after the final deadline, but you won't get the transitional protection.
- A welfare rights adviser can help you move onto UC.

UC differences in specific groups

Working and claiming UC

If you work and get UC, the government has a new policy called In-Work Progression (IWP). This new policy might mean you need to spend more time proving that you're looking for work or keep to certain requirements, or you could lose UC payments.

Before, if you claimed Tax Credits and worked at least 16 hours, you didn't need to interact with the Jobs and Benefits Office.

Now, if you or your partner work 18 hours or less per week, you must engage with your work coach and increase your hours and pay up to a certain minimum known as the Administrative Earnings Threshold (AET). If you don't engage with your work coach, for example if you miss a meeting or don't follow through on their instructions, the government can pause your UC payment (also known as a 'sanction').

Self employed

You can apply for UC if you're self employed. A member of staff will assess if your self-employment is regular, if it's your main job, and if you're likely to make a profit from self-employment. Keep in mind that:

- you will need to provide evidence of your self-employment.
- The earnings threshold won't apply and you won't be expected to look for work.
- You may be affected by the Minimum Income Floor, which is the equivalent of someone working full time (15 hours per week) on the National Minimum Wage for your age group. If you earn more than this, or UC considers that you have earned more than that, you will get less UC. But this will not apply for the first year of your UC claim.
- The Minimum Income Floor (MIF) may not be applied if you started self-employment in the last year, as you may be given a 12 month start-up period. Seek independent advice if this is your situation.
- You will have to report monthly cash-in cash out figures using a tool on your UC online account. You'll need to report on a monthly basis. You

should be asked to report monthly between 7 days before and 14 days after the end of each assessment period. Try to report the figures as close to the end of the assessment period as possible. Reporting late may delay your payment of UC being made. If you are self-employed and employed, UC staff will make an assessment on which is your main job.

Large Families

If you have a large family, you may be impacted by the Benefit Cap and the two-child limit policies.

The two-child limit means that:

- Families are not able to claim child tax credit and/or the child element of UC for any third or subsequent child born on or after 6 April 2017.
- A child element will be included for all children born before 6 April 2017.
- You will continue to receive child benefits for each of your children.

There are important exemptions to this rule, so speak to an adviser if you think you're affected by the two-child limit.

The benefit cap means that:

- There is a maximum amount the government will pay in benefits to any household.
- is a limit on how much you will receive, currently £23,000 in London, and £20,000 for the rest of the UK. If you are affected by the benefit cap, this may affect your financial wellbeing. Please seek advice as to additional support you may be entitled to.

There are [exceptions to the benefit cap rule](#). If your UC payment is more than the maximum allowed under the benefit cap, you will not receive the full amount of the Housing Costs Element of your UC entitlement.

You might be able to get help if you are affected by the benefit cap, if you're in:

- Northern Ireland, you may be able to get [a welfare supplementary payment](#). England, Scotland or Wales, you may be able to [get discretionary housing payments](#) that help you make up shortfalls in your

housing costs.

Single and couples

If you are one of a couple, and you're both between age 18 and the state pension age, you must:

- make a joint claim for UC.
- both meet the basic and financial conditions.
- Use the linking code when you submit your claim to join your accounts.

If one of you is above state pension age and one isn't, the couple will have to make a claim for UC. The claim ends when you both reach state pension age.

If one of you is under 18, you cannot apply jointly even if you are married/in a civil partnership, or are cohabiting.

You claim as a single person if your partner is:

- not in Northern Ireland (or the country in which you are making a claim)
- in prison
- a member of a religious order that financially supports them
- subject to immigration control.

Be aware: Your combined capital, earnings and income will still be used in the calculation but UC will be paid at the single person rate if any of the above applies to you. This could affect your monthly UC award.

If you get a Severe Disability Premium

The Severe Disability Premium (SDP) is an additional sum of money paid in some of the old means-tested benefits.

If your situation changes, and you:

- Get SDP, you may have to claim UC if your situation changed (for example, starting or leaving a job; becoming responsible for a child, or moving to a new home in a different local council).
- Don't get SDP, might be entitled to it. This means that you also need to make a claim for UC.

In either case it can be tricky, so get advice from an advisor.

Be aware:

- When you move to UC your SDP payment will stop. But you will automatically be considered for a compensation payment (this is for the loss of SDP but not for the loss of other Disability Premiums you may receive).
- This compensation payment is not guaranteed long-term and can be lost entirely over time (this tends to be due to the payment fluctuations that can occur when receiving UC). For this reason, you must be certain that an application for UC is the right step for you. Please contact an advice agency for independent guidance.
- Any move to UC will be subject to the five-week waiting period, but you should continue to get your old benefit for two weeks after submission of the UC claim.
- If you were entitled to SDP on Housing Benefit you will not get any compensation payment in UC.

More than £6,000 in savings

Money from savings, assets and investments is called 'capital' (for example, interest on savings, rent you receive from properties you own, or dividends from shares you own).

When you claim UC, any capital:

- under £6,000 is ignored when calculating how much you are entitled to.
- between £6,000 and £16,000 is treated as if it gives you a monthly income of £4.35 for each £250, regardless of whether it does give you an income or not. This means that £4.35 will be taken off your Universal Credit award every month for every £250 you have over £6,000 in capital.

If the amount of capital you have is between the £250 thresholds (meaning, you have £6,300 in capital) the amount deducted will be rounded up to the next threshold.

- So if you have £6,300 in a savings account, £6,000 will be ignored and

the other £300 will be treated as if it is giving you a monthly income of £8.70 (£4.35 x 2). This means that you will lose £8.70 of your Universal Credit award every month.

- These deductions will continue every month until your capital is below £6,250.
- For more information, see: www.nidirect.gov.uk/articles/what-will-affect-your-universal-credit-payments

'Prior to starting on Universal Credit I was saving and got as much as £8,000. Because I had this money, Universal Credit calculated that I was not entitled to the full rent for my property. And so therefore I was £100 short a month. I had to put that over from my savings. So now my savings are a lot less for when I retire ... If you're saving up for something in particular, say carpets or furniture, get it. Get it before your savings are going to be affected.'

UC:Us team

Universal Credit is paid in arrears

Universal Credit payments are made twice monthly (not weekly) in arrears

- If you are claiming in Northern Ireland, you will be paid twice monthly in arrears.
- If you are claiming in England, Wales or Scotland, you will be paid monthly in arrears when you first set up your claim.
- You can ask your work coach to set up your claim so you receive twice-monthly payments if you are struggling to manage on the monthly payment. This is usually called an 'alternative payment arrangement'.

You must wait 5 weeks for your first payment of Universal Credit

You will receive your first payment within 7 days of the end of your first monthly assessment period. This means that you must wait 5 weeks for your first payment (some UC:Us members have had to wait longer). Getting through this initial stage can be tough and decisions you make at this stage can have lasting effects.



Two week run ons are available if you're moving to UC from another benefit

If you were getting Housing Benefit immediately before you claimed Universal Credit, you will continue to receive your Housing Benefit in the usual way for an extra two weeks after you claim Universal Credit.

If a change in your circumstances means you are no longer entitled to Jobseeker's Allowance you may make a claim for Universal Credit. You will continue to receive Jobseeker's Allowance for an extra two weeks after you make your claim for Universal Credit. Your Jobseeker's Allowance will then stop.

If a change in your circumstances means you are no longer entitled to Employment and Support Allowance you may make a claim for Universal Credit. You will continue to receive Employment and Support Allowance for an extra two weeks after you make your claim for Universal Credit.

Financial support for the 5-week gap

Advance payments

Universal Credit applicants are offered an "Advance payment" to bridge the gap. The Advance payment is a repayable loan available to all UC claimants. Taking the advance means you are taking a loan and will need to pay back the debt. Get advice before you accept this payment.

If you do choose to take an advance payment:

- Remember 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 that you are entitled to. If you do need to get an advance, try to work out the very minimum you will need to get you through that first period.

Always check what other financial support is available first

Universal Credit Contingency Fund

In Northern Ireland, you can apply for a grant from the Universal Credit Contingency Fund. You are eligible if the five week wait will lead to a financial crisis. However, if you received a “discretionary support grant” in the last 12 months, you cannot access this fund.

Find out more and apply for the fund: www.nidirect.gov.uk/articles/extra-financial-support

Charitable sources of support

You can access foodbank vouchers via organisations like the [Trussell Trust](#), or from your local community centre. You should never be ashamed to use a foodbank. It is not your fault that there is limited financial support during the waiting period.

If you live in **Northern Ireland** you can ring the '[Make the Call](#)' team and they can advise on alternative support.

"I was a teacher and I have used foodbanks and receive Universal Credit. 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"

"There is no shame in putting food on the table and ensuring your children and/or yourself are fed."

UC:Us Team

Here are transcripts from videos on our website relating to two claimants experience of advance payments, along with some advice from [NI Law Centre](#)

Video transcript 1

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

“I think people’s naivety with Universal Credit did come out as you say,

12

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

13

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>

Video transcript 2

"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

14

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

15

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>

Information on backdating claims

Claims for UC cannot normally be backdated, unless there are exceptional circumstances (see below). In some cases you may be able to get a claim backdated (for up to one month). For example if:

- if you could not have reasonably been expected to have made the claim any earlier.
- If an illness or disability meant that you applied for UC later than you would have otherwise planned there is a possibility that your claim could be backdated by one month.

Mention these kinds of things when you apply.

Universal Credit is managed online

You must make and manage your claim online - there are no paper forms. To make your claim online, you will need:

- an email address.
- to create a username and password (this has to take a certain format).
- to keep your sign-on details in a safe



16

place.

- regular access to the internet (including for communication with UC staff).

In certain circumstances it is possible to make a claim via telephone or via a home visit. To make a phone claim or arrange a home visit, you will need to ring:

- In Northern Ireland, the Northern Ireland Universal Credit helpline on 0800 012 1331
- in England, Scotland or Wales, contact: 0800 328 5644.

Once registered as a phone claim you will not be able to manage or maintain your claim online and UC staff will update the claimant journal on your behalf.

You will have to sign a claimant commitment

You can't get a UC payment until you sign a claimant commitment. The claimant commitment outlines all of the steps, if any, that you will take to get into employment.

This commitment will reflect your personal circumstances. You will be put in one of four different activity groups. For example, if you have a child under three you won't be expected to spend as many hours providing evidence that you've carried out activities to help you find work, as someone with a child over three. If you don't feel that your claimant commitment reflects your personal circumstances do seek independent welfare rights advice.

If you are a couple who are both claiming UC, you both must accept a claimant commitment in order to receive payment. If one member of the couple refuses to sign the claimant commitment, you should be given a cooling off period to consider the implications of this.

- The claimant commitment will outline all of the steps, if any, that you will take to get into employment.

- This commitment will reflect your personal circumstances. You will be put in one of four different activity groups. For example, if you have a child under three you won't be expected to spend as many hours providing evidence that you've carried out activities to help you find work, as someone with a child over three.
- If you are living with illness or impairments do discuss these with your work coach and seek amendments to your claimant commitment, as appropriate.
- Remember, if you don't feel that your claimant commitment reflects your personal circumstances do seek independent welfare rights advice.

If you don't carry out the activities listed in your claimant commitment, you can be sanctioned. This means that your Standard Allowance of UC will be paused for a period of time.

- It is important to develop an open and honest relationship with your Work Coach and inform them if you have any barriers to work when you first meet them. These barriers should be taken into consideration when your claimant commitment is being drawn up and agreed.

If you do not agree with your claimant commitment you can request that it is reviewed by another member of staff in the 'Jobs and Benefits Office' (or 'Jobcentre Plus' in England, Wales and Scotland)

Think carefully about your claimant commitment!

Only agree to undertake activities that you are able to do. If you are unable to carry out an activity that is agreed in your claimant commitment, you could get a sanction.

Because of recent changes, you could be sanctioned even if you're in work and claiming UC. This is due to the government's decision to 'strengthen' the way sanctions are applied and automate parts of the system.

Tell your Work Coach in advance, if you won't be able to fulfil any part of your claimant commitment. It can lessen your chance of being sanctioned.

Paying your housing costs

Claiming in Northern Ireland? You should carefully check your journal to see if housing costs have gone to you or directly to your landlord.

Northern Ireland

If you are claiming in Northern Ireland your housing costs should automatically be paid to your landlord from your UC claim. If you are entitled to Universal Credit housing costs, this amount is usually paid to your landlord each month. However some tenants can have the housing costs paid to them, if they meet certain criteria.

The amount of Universal Credit a tenant receives depends on their individual circumstances. The exact amount is calculated every month and may change. This is known as the assessment period. The Universal Credit housing costs amount for a tenant is paid per calendar month.

If you are renting a property from the Northern Ireland Housing Executive (NIHE) or a Housing Association your Universal Credit housing costs will automatically be paid directly to them. If you are renting a property from a Private Landlord, Universal Credit needs to have your landlords Bank Account details to be able to pay your Universal Credit housing costs to them.

'Make sure you communicate with your landlord regularly to double check your rent has been paid'



UC:Us Team

It is important that Universal Credit has your landlord's contact details to be able to contact them, to get their bank details so that housing cost payments can be made directly to them. If landlords do not want to provide this information by phone, they can do so by [requesting a direct payment to be set up](#). Information about tenants cannot be given to landlords because of data protection laws which control how personal information is used by organisations, businesses or the government.

Universal Credit does not tell a Private Landlord when a tenant makes a

claim.

There are sometimes problems with the system for housing costs. Welfare rights advisers are finding that even if claimants have requested payments for housing costs to go straight to their landlord, the first couple of payments often go to the claimant. Listen to one claimant's experience in the following video.

We are also finding that claimants sometimes do not realise that their rent is not being paid to their landlord leaving them in rent arrears.

Scotland

If you are claiming in Scotland, after receiving your first UC payment you can choose to pay your rent by yourself or have it paid directly to your landlord.

England or Wales

If you are claiming in England or Wales, your UC payment will include the money for your rent. This means you will need to arrange to pay your rent yourself. This includes any shortfall not covered by the housing element of your UC payment. Remember to check if you are entitled to a Discretionary Housing Payment.

You can ask for the housing element of your UC payment to be paid directly to your landlord if you are struggling to budget. This is sometimes called a 'managed payment to landlord', an 'alternative payment arrangement', or a 'direct rent payment'.

What if...

...your rent goes up

You need to inform UC of your rent increases, including annual social tenancy rent increases. To do this, the DWP should send you an annual 'To Do' notification to your journal in April.

...you live in private rented accommodation

- You may be able to get some extra financial help if you are a private tenant receiving the housing costs element of UC but you are still struggling with your housing costs.

- A Discretionary Housing Payment is extra money that can be given to private tenants who are receiving help to pay their rent.
- This money is paid by NIHE and you can apply using this online form here: nihe.gov.uk/Documents/Benefits/Universal-Credit-PRS-discretionary-housing-payment In England and Wales, Discretionary Housing Payments are paid through your local council. You can find out more information apply via this link here: gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments In Scotland, Discretionary Housing Payments are also paid through your local council. You can find out more information and apply via this link here: mygov.scot/discretionary-housing-payment

...you live in supported or temporary accommodation

- If you live in supported or temporary accommodation, you can apply for UC to help with housing costs if you live in supported or sheltered housing and you are not getting 'care, support or supervision' through your housing.
- You cannot claim assistance with housing costs through UC you are living in temporary accommodation, such as a B&B arranged by your council.
- You also cannot claim assistance with housing costs through UC if you are living in supported or sheltered housing (such as a hostel) which provides you with 'care, support or supervision'.
- However, you can make an application for Housing Benefit to help with rent and rates.
- You can find more information here: Making a claim for Housing Benefit

...you live with family members (Contrived Tenancies)

- You cannot claim help with housing costs through UC if your landlord is a close family member and they live in the home with you.

- However, if your landlord is a family member but does not live in the home with you, you may be able to get help with housing costs.
- If you have not been awarded help with housing costs because UC staff believe your tenancy is contrived, you have a right to appeal.
- You should seek free expert advice on how to challenge this decision here:
 - For Northern Ireland: [Speak to an adviser | Housing Advice NI](#)
 - For England: [Get help from Shelter](#)
 - For Scotland: [Get Housing Advice](#)
 - For Wales: [Get advice](#)

...you move accommodation while claiming Universal Credit

- UC is a monthly benefit. This means that if something changes during your month-long assessment period, the change is understood to have taken place at the start of the assessment period. This also means that if you move house during your UC assessment period, your new landlord will get all your housing costs for the month and your old landlord will get nothing.
- This could cause a rent arrear on a previous tenancy which could be deducted from your deposit, if you paid one.
- If you are moving from one housing association to another, workers at the housing associations should work together to ensure that any arrear accrued because of your move will be managed and cleared.
- However, this might be more difficult if you are moving from one private tenancy to another.
- To avoid this, you should try to arrange your moving date as close to the beginning of your assessment period as you are able.

Additional help with your housing costs...

Rate Rebate and Council Tax Reduction

- Although your Universal Credit award does not automatically include

22

help with rates, only those receiving Universal Credit can get help with paying rates through the Rate Rebate scheme. In many cases this Rate Rebate help can include full payment of your rates.

- To get the maximum support from the Rate Rebate scheme it may be better to apply online for a Rate Rebate once you have made your claim for Universal Credit.
- If you have to pay rates and you receive Universal Credit, you can apply for a rate rebate. Land & Property Services is in charge of the rate rebate system.
- You must apply for a Rate Rebate online: Create or log in to a Rate Rebate account: nidirect.gov.uk/services/create-or-log-in-to-a-rate-rebate-account
- Rate Rebate is currently reassessed on an annual basis and will be completed automatically in most cases. If you no longer receive Universal Credit at any time you will no longer qualify for Rate Rebate which will end.
- If you live in England, Wales or Scotland, the equivalent support of a rate rebate is called a council tax reduction. You must apply for a council tax reduction through your local council. You can find more information here: www.gov.uk/apply-council-tax-reduction

Avoiding the Bedroom tax

- The bedroom tax can reduce the amount you receive from the housing element of your UC entitlement if you are of working age, you are a council or housing association tenant and you are classed as having a spare bedroom in your property.
- A Welfare Supplementary Payment can be used to recover income lost to the 'bedroom tax'. These are available for UC claimants in Northern Ireland.
- They should be paid automatically but we are finding that UC teams are not passing information to Welfare Supplementary Payment teams.
- So it's important that you request the payments are made via your UC

journal.

- If you are subjected to the 'bedroom tax' in England or Wales, you can apply for (but are not guaranteed to receive) a Discretionary Housing Payment to recover lost income.
- If you are subjected to the 'bedroom tax' in Scotland, you will be entitled to a Discretionary Housing Payment to cover the lost income.

Help for Home Owners

- You can receive a loan to help pay the interest on your mortgage or secured loans, but only if you meet certain conditions.
- You may qualify for a loan after you have been receiving Universal Credit continuously for 9 months with no earned income.
- Although, if you were previously receiving another benefit and were moved over to UC, you may be able to get it sooner.
- You can't get this loan if you are receiving any wages.
- Any money paid to your mortgage or loan lender will have to be paid back when you sell the property or when the property is transferred to another owner. You will have to pay interest on what you borrow, but the amount charged is reasonably low.
- This loan is paid through UC once the waiting period has ended.
- For further information on this you may wish to seek free expert advice here
 - For Northern Ireland: [Speak to an adviser | Housing Advice NI](#)
 - For England: [Get help from Shelter](#)
 - For Scotland: [Get Housing Advice](#)
 - For Wales: [Get advice](#)

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.

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