



Universal Credit FAQ Information Sheet

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If it's not on here and you need an answer or would like something added, please contact Anne Jordan, anne.jordan@milton-keynes.gov.uk Tel 01908 253834.

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1) Where on the internet can I find more information?

There is a great deal of useful information on the internet, particularly on the Gov.uk website, which is continually updated as new advice information becomes available.

Information	Web link
Step by Step guide on How to claim Universal Credit	https://www.gov.uk/universal-credit
Benefit Calculators	https://www.gov.uk/benefits-calculators
Universal Credit: detailed information for claimants	https://www.gov.uk/government/collections/universal-credit-detailed-information-for-claimants
MKC Universal Credit webpage	https://www.milton-keynes.gov.uk/benefits-council-tax/welfare-reform/universal-credit
Universal Credit and landlords	https://www.understandinguniversalcredit.gov.uk/universal-credit-and-landlords/what-universal-credit-means-for-landlords/
Other financial support	https://www.gov.uk/universal-credit/other-financial-support
Extra Financial help	https://www.milton-keynes.gov.uk/benefits-council-tax/local-welfare-provision
Detailed information about Universal Credit These Universal Credit web pages contain more detailed information to support the high level information in the Universal Credit main guide.	<ul style="list-style-type: none">• Universal Credit: information for claimants• Universal Credit: information for stakeholders and partners• Universal Credit: information for landlords• Universal Credit: information for employers

2) What is the Universal Credit helpline number?

- Telephone: 0800 328 5644
- Text phone: 0800 328 1344
- Lines are open Monday to Friday, 8am to 6pm

3) What is Universal Credit?

Universal Credit is a means tested benefit for working age people whose income is low. It can be claimed by people who are in or out of work, so if someone on UC starts working or finishes work their award of UC can continue based on their new circumstances and they

don't have to make a new claim for benefit. This should mean that there are no gaps when a person has a change and only one department, the DWP, to deal with.

4) Which Benefits is it replacing?

Universal Credit (UC) does not replace all the various benefits only but will eventually replace 6 means tested benefits for people who are working age. Those benefits are;

- 1) Housing Benefit (HB);
- 2) Income Support (IS);
- 3) Jobseekers Allowance (Income Based) (JSA(IB));
- 4) Employment and Support Allowance (Income Related) ESA(IR));
- 5) Child Tax Credits (CTC);
- 6) Working Tax Credits (WTC).

They are referred to as the legacy benefits.

5) How do people make a claim for Universal Credit?

Claims for Universal Credit, for most people, need to be made online, unless they cannot and will never be able to use a PC, in which case they should call the UC helpline on 0800 328 5644, or Text phone: 0800 328 1344.

A step by step guide on how to claim Universal Credit is at <https://www.gov.uk/how-to-claim-universal-credit>

6) Can a person complete a claim if they haven't got a bank account?

Yes. The online claim asks for bank account details. If these boxes are left blank then the claimant cannot go any further with the claim.

This means that the claim cannot be submitted until these boxes are completed. And until submitted a claim cannot start. So, if the claimant has to open a bank account before submitting their UC claim - and takes a few days to do this, they will miss out on the UC they are entitled to for these days.

An alternative is to input a series of 8 zeros into the box for the account number, and any text into the rest - apart from the sort code. This has to be a valid sort code for a real bank account. This allows the claimant to proceed and therefore be submitted with entitlement running from this date.

NOTE: they will still need to discuss the options for where their UC will be paid - either by ringing the number given on that page or at their new claim interview with their work coach.

7) How can someone verify their identity?

As part of the UC claim process a person will be asked to verify their identity online using [GOV.UK Verify](#). They will need some proof of identity for this, for example:

- driving licence;
- passport;
- debit or credit card.

If they cannot verify their identity online they can take 3 forms of proof of identity to their first interview at their local Jobcentre Plus. For example:

- permanent residence card;
- UK registration or naturalisation certificate;
- council tax documents.

8) After they have made a claim, how do they update their claim information?

They must [sign in to their Universal Credit account](https://www.gov.uk/sign-in-universal-credit) at www.gov.uk/sign-in-universal-credit

The UC Full Service (UCFS) works a bit like internet banking in that a claimant has a personal UC account and everything is done on-line. This includes:

- Making and maintaining their claim for Universal Credit;
- Checking the progress of their claim and payments;
- Messaging their work coach and the service centre if they have questions.

People who are unable to use a PC can maintain their claim by telephone.

9) How do people claim help with paying their rent?

Most Universal Credit claimants will have the financial support they are entitled to, to help them pay their rent, included in their Universal Credit payment. This will be paid directly to them into their nominated account. They will need to pay their full rent to their landlord to ensure that they do not fall into rent arrears.

10) Who can still make a new claim for Housing Benefit?

Housing Benefit can still be claimed by people who;

- Are Pension Credit age, they should claim Pension Credit as well.
- Have received a [Severe Disability Premium in](#) their legacy benefit within the last month.

The following groups can claim Housing Benefit for their rent but will need to claim Universal Credit for their day to day living expenses:

- Placed in temporary accommodation by MKC due to homelessness;
- Live in a domestic violence refuge;
- Are living in certain types of accommodation where care support or supervision is provided.

11) How do people apply for help with paying their Council Tax?

People wishing to apply for a Council Tax Reduction can apply at the same time as they claim Universal Credit.

There is a question on the Universal Credit application form, which asks if the claimant wishes to apply for help with their council tax. If they are liable for council tax at their address (ie the person who is named on the bill) they should answer yes. The Department for Work & Pensions (DWP) will then tell the Council if they are entitled to Universal Credit and give us the details of their income.

If they are already on Universal Credit and move home, they should [contact the Council's Benefits Service directly](#) to let them know they have moved. Information when they move is not always shared immediately between the Department for Work and Pensions (DWP) and the Council.

If they have told the DWP that they need help with their Council Tax, the DWP will tell us how much Universal Credit they are receiving from them. If for any reason they don't, eg, if the UC claimant has moved here from another area, we will need the claimant to provide us with a screen print from their Universal Credit online account.

The Universal Credit information is used to work out any Council Tax Reduction.

12) When should someone claim UC?

Someone whose only option is to claim Universal Credit should claim it as soon as they think they may be entitled. (Although, there may be times when it is worth delaying the claim - for example if the claimant is due a payment on finishing work within the next few days).

13) Is it ever worth delaying making a claim for UC on finishing work?

Yes, it could be. If the claimant is aware that they are due some pay from work soon after finishing work it could be worth them delaying claiming Universal Credit until after they have received this – they should seek advice.

The benefit calculators on www.gov.uk/benefits-calculators will give an idea of how much the final wage will impact on the amount of UC payable.

To help decide if it is worth delaying making a claim two calculations should be done:

- 1) How much UC would be awarded if the claimant made the claim as soon as they were able to?
- 2) How much would be awarded if they waited until the day after they were paid to ensure these earnings were not taken into account in their first Monthly Assessment Period.

14) How would someone get an estimate of how much UC they would receive?

The Gov.uk website has 3 [Benefit Calculators](#). They can be used to:

- Find out which welfare benefits a person could receive;
- Know how their income will change with Universal Credit;
- See how much income will be left after paying your housing costs;
- Access links to claim for benefits;
- Compare how much they would have received under the old benefits system to their potential UC entitlement.

15) I've heard that people who are already on UC under the old Live Service must reclaim UC after 5 December 2018. Is this true?

People who are already a UC claimant under what is called the Live Service will need to convert their claim to a digital Full Service claim.

They will be contacted by the DWP between 5 December 2018 and 11 January 2019 and told how to do this. They have 28 days from the date they are notified to open a UC Full Service account on line.

The process is similar to claiming UC but their UC will continue to be paid and will not stop unless they do not complete the transfer process by the notified date. The transfer notifications are staggered so not everyone will have the same completion date.

We have been advised by the DWP that Jobcentre staff will take all opportunities to explain to existing Universal Credit claimants about transferring to the full service and support will be offered for those who require it.

They will need to provide proof of their rent. If they rent their home from the Council or a Housing Association, the DWP will contact their landlord for evidence of rent. They will also need to verify their identity and make an appointment with their work coach to obtain a Personal Security Number (PSN).

Once they have done this they will be able to sign into their UC account <https://www.gov.uk/sign-in-universal-credit> .

This will allow them to:

- see their statement;
- report a change in circumstances;
- apply for an advance if they have a change in circumstances that would increase the amount of UC they are due;
- add a note to their journal;
- see their to-do list;
- see when their next payment will be;
- see their Claimant Commitment.

If claimants do not comply with all the actions required to transfer their Universal Credit claim, their payments will be suspended and subsequently their claim to Universal Credit terminated. At that point, if a claimant is receiving a Council Tax Reduction, MKC is automatically notified by the DWP that the persons UC has ended because they have failed to complete the transfer process. The Benefits Service will then contact the claimant to see if we can help them reopen their UC claim.

16) Will people who are already on another benefit move onto UC?

People, who are already on a means tested benefit, stay on that benefit until they have a relevant change in circumstances, i.e. one that would have previously meant making a new claim for one of the old benefits. As claiming one of the old means tested benefits is no longer an option for most people, they have to apply for UC instead.

Otherwise, people on the old benefits will not move onto UC until the **managed migration** starts. At this point people will be moved from their existing benefit onto Universal Credit. It is likely that this will be a gradual roll out, area by area. This has been delayed until at least November 2020 for the majority of areas although the scheduled end date is still December 2023.

17) Where can people get free access to a computer and the internet?

The Universal Credit claim process and personal account is designed to work on tablets, smart phones as well as on a desktop computer.

Where a claimant has no access to the internet or a suitable device, they will be able to access both at:

- The MK Jobcentre;
- Milton Keynes Council Civic Office reception;
- Local libraries will allow 1 hour free access;
- Local Job Clubs, who will also be able to provide on line work search support.

In addition, the Interactive Map on the MKC main website tells people how to find the nearest internet access point – see <https://www.milton-keynes.gov.uk/benefits-council-tax/welfare-reform/universal-credit/find-your-nearest-internet-access> . Many of these internet points also have access to a desktop computer.

18) Where people can get help making and maintaining their UC claim?

- If a claimant is capable of making and maintaining their UC claim on line with help, MKC will provide support. Potential claimants can call 01908 253040 to make an appointment or drop into the Civic Office;
- MK CAB can also help and from 1 April 2019 will be the main provider of this type of support. <https://www.miltonkeynescab.org.uk/> Tel 01908 604475;
- Residents will also be signposted to services that can help them gain the relevant skills, such as the MK Neighbourhood Employment Programme's job clubs. www.milton-keynes.gov.uk/nep Phone 01908 252323;
- If the claimant is unable or will never be able to self-serve and they do not have or require an appointee, they will be directed to the DWP UC Helpline 0800 328 5644 who will identify the correct alternative channel of support (i.e. telephone or DWP Visit).

19) What help is there for people who are finding it hard to manage their finances?

There are a number of options that may be some help to people. Full details can be found:

- on gov.uk at <https://www.gov.uk/universal-credit/other-financial-support> ; and also
- in the [extra financial help](#) section of the Milton Keynes Council website.

These pages cover information on the following topics:

i. Advance and hardship payments

The 1st UC payment will not be made until around 5 weeks after a claim for UC is made. People who do not have enough to live on until their first payment can ask for an [advance payment](#) after they have made their claim. If they have verified their identity, they can apply through their [online account](#). Otherwise they should talk to their Jobcentre work coach.

People who have been [sanctioned](#) can also ask for a hardship payment if they are struggling to pay for rent, heating, food or hygiene needs.

Both types of payment will need to be paid back through deductions from their Universal Credit payments.

ii. Budgeting Advice

The Money Advice Service provides free online advice and tools that can help people who need advice on budget and debt.

If face to face help is needed MKC has agreed to provide Personal Budgeting Support to UC claimants who have a need for money advice in relation to managing their finances on a monthly basis. The assistance is provided by the Benefits Service Discretionary Payments Team and Housing Service in conjunction with MK CAB.

Where an additional need is identified, a [discretionary payment](#) to assist while a person adjusts their finances will automatically be considered.

From April 2019, MK Citizens Advice Bureau will be contracted by the DWP to be the main provider of budgeting support to UC claimants but will still work closely with Milton Keynes Council.

iii. Discretionary Payments from Milton Keynes Council

The MKC Local Welfare Provision (LWP) was set up to mitigate any adverse impacts of welfare reform, including UC.

LWP sits alongside 2 other discretionary funds, Discretionary Council Tax Reduction and Discretionary Housing Payments. All three are administered through the Benefit Service. If an application is made for one type of payment, the officer dealing with the application will automatically consider if any other funds should be used instead of or in addition to that requested.

More information and online application forms are on the Milton Keynes website under [Extra Financial Assistance](#).

iv. Alternative Payment Arrangements (APA)

People who have difficulties managing finances might initially need an APA. In which case the DWP will consider;

- Paying housing costs directly to the landlord (managed payment to landlord)
- making payments more frequent than monthly
- splitting the payment within the household

APA requests are considered on a case by case basis and assessed on their individual needs.

The decision will be made by a Universal Credit Decision Maker.

All Alternative Payment Arrangements are subject to review.

Either, the claimant, their representative (this could be MKC if we are providing budgeting support) or the landlord can make this request.

If the claimant or their representative is making the request, this can either be:

- during the Work Search Interview with their universal credit work coach, or

- by phoning Universal Credit on 0800 328 9344*.

If the landlord is making the request, this can be **online** or by **email**, or **post**, using the form available on GOV.uk <https://directpayment.universal-credit.service.gov.uk>

v. Budgeting Advance

Budgeting Advances are available from the DWP to help with emergency household costs, such as replacing a broken cooker, or for help getting a job or staying in work.

The advance is repaid by a deduction from monthly Universal Credit payments.

20) Claimant consent and representatives

UC claimants who would like another person or organisation to help them deal with their claim must give permission. This can be in writing, on line by adding a note to their Universal Credit account in their journal, on the telephone or face to face.

This usually has to be done for every issue they need help with as the consent only lasts until the specific request is completed.

For each request they must:

- give consent for their personal information to be shared with the representative;
- outline what information they want to be disclosed;
- explain why the information is needed;
- explain the representative's relationship to them where the representative is their family member or friend;
- give the name of the representative and the organisation, including the branch where applicable. If they cannot provide the name of the representative, you need to be as specific as possible, for example they should provide the representative's job role or team name within the organisation.