



1. Understanding our Universal Credit guide

This is an introduction to what's in our Universal Credit guide.

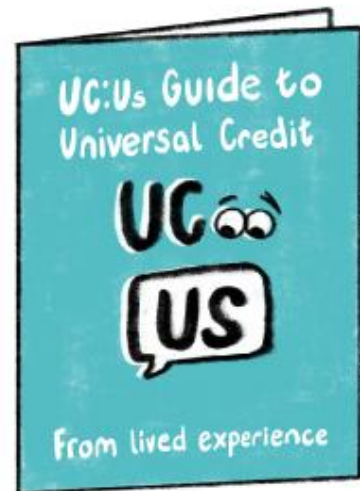
A big hello from us all!

We're here to help you apply for Universal Credit (UC).

Our team is made up of people who claim Universal Credit. We wrote this guide to help you apply for and manage your UC claim, and avoid some common headaches and pitfalls.

More than that, we want you to know you're not alone. We are here to help! There are many people just like you, who are claiming social security support.

The UC:Us team



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Introduction

Here's the first thing you need to know about Universal Credit: The people who designed the system are trying to get you to take more responsibility for your benefit claim. This means, they expect you to manage most aspects of the claim by yourself.

This can be a difficult process. There's a lot to consider and it can be complicated.

Our number one tip: before you make your claim, get advice from a qualified independent advice provider (see ["Important contacts"](#) on our website) . This is especially important if you currently get other benefits.

Getting advice from a qualified source will help you prepare for your responsibilities and keep your claim running smoothly. It can also help you decide if Universal Credit is the best option for you.

What is Universal Credit?

Universal Credit is a payment for people over 18 but under State Pension age who are on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers and people too ill to work. (*Taken from nidirect.gov.uk site*)

Using this guide

Universal Credit can be complex and confusing. This guide is split into 11 different sections you can go straight to the information you need.

Navigating the guide

Click the 'Universal Credit Guide' button at the top of this page. Select a section from the drop down menu.

The first section of the guide covers the [key lessons we've learnt from claiming Universal Credit](#). It will make you aware of some of the most important aspects and could help you avoid some very difficult situations or problems (as you will see from our "what I wished I'd known" videos, that are featured throughout this guide).

The page [Before you apply for Universal Credit!](#) is a must read if you are about to apply for Universal Credit.

The majority of pages in the guide have more detailed information that relate to specific stages of Universal Credit. Some of these will not apply to you right now and some may not feature on your Universal Credit journey.

[Want to change things?](#) gives you some more information on how you can get involved in trying to improve Universal Credit.

[Important contacts](#) provides important contact details of qualified independent advice providers offering support on Universal Credit in Northern Ireland, England, Scotland and Wales.

Universal Credit works differently across Northern Ireland, England, Scotland and Wales. Please note that **this guide has its roots in Northern Ireland** (where the UC:Us members all live) **but contains information relevant to all four countries**. Where differences occur we do our best to highlight how things run in each country.

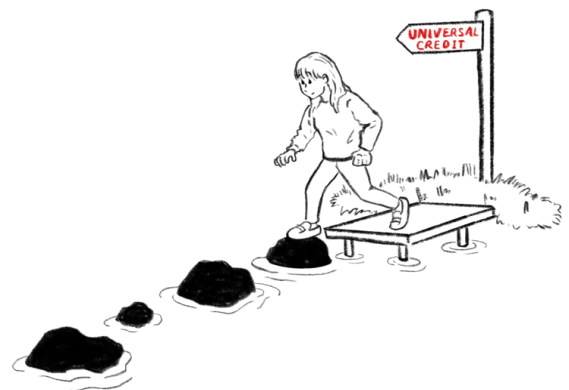
2. Lessons from our experiences

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.

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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.

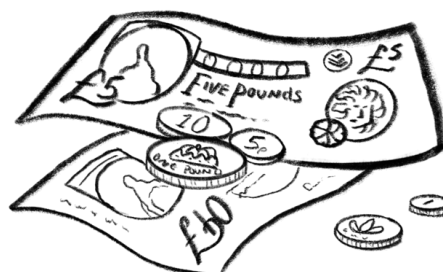
MORE INFORMATION:

[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](#)

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

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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.

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- 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,

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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

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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

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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

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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



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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

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](#)

4. What you need to apply

This is a list of all the information and documents you need to apply for Universal Credit. Have this information ready and stored away in a safe, easy to access place. It will help your claim run as smoothly as possible.



Ok, so now you know all the important background, it's time to make your claim.

Now things can get a lot trickier!

We know from experience that setting up your first claim can be a challenging process.

Why?

Well, it's because the staff who deal with your claim need to gather as much information about your personal circumstances as possible. This is how they figure out what benefits you are eligible for and what responsibilities you need to undertake in return.

What you need to have ready for your online Universal Credit application



Personal information

- Name
- Date of Birth
- Email Address
- Contact Number

Evidence required

- Passport
- Driving License
- National Identity Card
- Electoral Identity Card
- Bank Card
- Birth Certificate

Housing information

- Full address and postcode
- Housing costs excluding rates
- Name, address and contact information for the landlord/estate agent
- Rent agreement

Evidence required

- Tenancy Agreement
- Letter from Landlord or Estate Agent
- Utility Bill
- Proof of housing costs payments

People who live with you (including children and non-dependants)

- Name and date of birth
- Child benefit reference numbers (if applicable)
- Details of any health conditions

Evidence required: for children

- Birth certificates
- Child Benefit Reference Number Award
- Childcare provider details
- Proof of childcare costs payments

Work History

- Employment status
- Earnings details
- Employer details if applicable
- Pay slips

Education

- Course details and information
- any student grants and/or loans

Savings, Investments and Capital

- Details of the worth – bank statements to confirm
- Evidence Required
- Bank Statements

Health

- Details of any health conditions,
- Fit note details
- Name, address and contact information of your doctor

Carer Responsibilities

- Name, date of birth
- Health conditions of the person you care for

Bank details

- Name of bank
- Name of account holder
- Account number and sort code

Habitual Residence Test

- Settled/Pre-Settled Status share code (make sure this is a recent code)
- Evidence Required
- All of the above
- Biometric Residency Permit
- Evidence of date of entry to the country
- Payslips / Letter from Employer



5. The 7 Elements of Universal Credit

In this infosheet we have broken down the 7 different elements of Universal Credit. This should help you understand more about the benefit and make sure that you're receiving all the help to which you are entitled.

Since 2013, Universal Credit has gradually replaced 6 benefits for working age people who have a low household income:

- 1. income-based Employment and Support Allowance**
- 2. income-based Jobseeker's Allowance**
- 3. Income Support**
- 4. Child Tax Credit**
- 5. Working Tax Credit**
- 6. Housing Benefit.**

Universal Credit replaces these benefits by combining them into one award. This is divided into two monthly payments for people in Northern Ireland or paid as a single monthly payment in England or Wales. Those who live in Scotland can choose between the two options.

What this means is that you only claim for one 'universal' benefit. This includes all the money you are entitled to. It means you don't have to claim separately for two or more different benefits.

While this is meant to be a simpler way of claiming, it can make it hard to figure out what you're getting, and what you are not.

It is important to note that you may still get additional help through other benefits, which are not included in Universal Credit. For instance, help with

disability through Personal Independence Payments, or help with the costs of children through the Child Benefit system.

[Introducing the 7 elements](#)

[1. Standard Allowance](#)

[2. Limited Capability for Work Element / Work Related Activity Element](#)

[3. Child Element](#)

[4. Carers Element](#)

[5. Childcare costs](#)

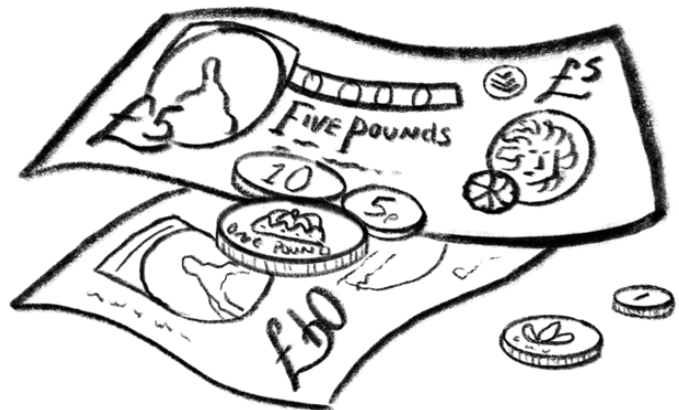
[6. Severe Disability Premium Transitional Element](#)

[7. Housing element](#)

Introducing the 7 elements

1. Standard Allowance

This is included in all claims where you (and your partner) meet all the basic conditions. How much you get depends on your age and if you claimed as a single person or as a couple.



More on the Standard Allowance

To keep up with changing costs, the Standard Allowance for UC is increasing for the 2023/24 fiscal year.

If you're single and:

- younger than 25 - you'll get an increase from £265.31 to £292.11
- age 25 or older - you'll get an increase from £334.91 to £368.74

If you claim UC with a partner (also called a 'joint claimant') and you're both:

- younger than 25 - you'll get an increase from £416.45 to £458.51
- age 25 or older - you'll get an increase from £525.72 to £578.82

[Learn more about other benefit increases.](#)

2. Limited Capability for Work Element / Work Related Activity Element

If you or your partner have an illness or disability which limits your ability to work, you can apply to have this additional element included in your award.



If you have a disability or health condition that makes it harder for you to:

- work and you started your health-related UC before 3 April 2017 - you'll get an increase from £132.89 to £146.31
- work or do work-related activities - you'll get an increase from £354.28 to £390.06

More on the Limited Capability element

To have this element included in your award, you need to:

- provide a sick note from your GP, after 29 days you will be referred for assessment.
- get assessed by UC staff as having “limited capability for work-related activity”, It can take several months before the assessment is completed.

While your assessment is pending you will be considered fit for work. Tell your Work Coach all the difficulties you are experiencing so that UC requirements can be adjusted for you.

There is normally a waiting period of at least 3 months before this element can be included in your award.

If both you and your partner are assessed as having limited capability for work or limited capability for work-related activity, only one element will be included in the UC award.

- You cannot receive this element and the carer element at the same time (see below for more detail on the carer element).

- No additional amount is included if you are assessed as having limited capability for work on or after 3 April 2017. However, it is still important that you get assessed as having limited capability for work. If you are deemed as having limited capability to work, this means you can qualify for a work allowance and have fewer conditions on your claim.
- You can be deemed as having limited capability for work if you are terminally ill, a hospital in-patient, or you are receiving/recovering from cancer treatment.

3. Child Element

You can get an extra amount for each child and any qualifying young person you or your partner is responsible for.

A child is anyone under 16. A qualifying young person is someone aged 16–19 and still in education.



More on the Child Element

- The two-child limit applies to this element, so it is not normally possible to get a child element for a third or subsequent child born on or after 6 April 2017. There are exceptions to this rule. More information on exceptions can be found here: [Universal Credit: two child limit | nidirect](#)
- A child element will be included for all children born before 6 April 2017.

Disabled Child Addition

If the child(ren) or qualifying young person you are responsible for is disabled, your UC award will include an additional amount. You will get:

- this additional amount even if you do not get a child element for your child because of the two-child limit.

Either a lower amount or a higher amount. The lower amount is included if your child gets Disability Living Allowance (DLA) or Personal Independence Payment (PIP). The higher amount is included if your child gets the high rate

care component of DLA, the enhanced rate daily living component of PIP, or if they are certified as severely sight impaired.

4. Carers Element

The carer element is included in your claim if you provide 35+ hours of care a week to a severely disabled person.

More on the Carers element

A “severely disabled person” for UC purposes is a person who is receiving:

- Attendance Allowance
 - Middle or high rate care component of Disability Living Allowance (DLA)
 - Either rate of the daily living component of Personal Independence Payment (PIP)
- You can qualify for this element even if you are not receiving carers allowance.
 - You can work and qualify for this element.
 - In a joint claim, if both you and your partner qualify for a carers element, you get two elements. However, you must be caring for different people.
 - You cannot receive the carers element and the limited capability for work / limited capability for work-related activity element at the same time. You will receive the highest one which applies.
 - In a joint claim, one person can qualify for the limited capability for work / limited ability for work-related activity element and the other person can qualify for the carer element.



5. Childcare costs

You can get help with your childcare costs if you are in paid work (or you are about to start paid work) and you are paying for formal childcare (such as a registered childminder).



More on the Childcare element

- To qualify, you must be
 - A lone parent
 - A couple, and both of you working
 - A couple and one of you is working and the other is unable to work as they have limited capability for work, or is caring for a disabled person, or is temporarily away from home.
- The childcare costs element can be included regardless of how many hours you work. However, the childcare costs payable will be related to the number of hours you work.
- The amount of the childcare costs element is limited to 85% of your actual childcare costs. The support provided is £951 for 1 child and £1,630 for 2 children.
- Childcare costs element can only be included once you have paid your provider. If you need help to pay for childcare before you start work you can request help through the following:
 - from the upfront childcare costs grant (up to £1500)
 - Adviser Discretion Fund
 - Budgeting Advance

6. Severe Disability Premium Transitional Element

This element is only available to those who were entitled to an award of Income Support, income-based Jobseekers Allowance (JSA) or income-related Employment and Support



Allowance (ESA) that included a Severe Disability Premium (SDP).

More on the Severe Disability Premium Transitional element

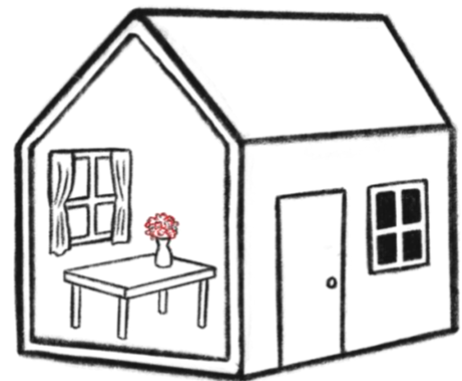
- You need to be in receipt of the SDP at the time you make your claim for UC.
- Your first award of UC will include one of the following amounts: £120, £285 or £405
- You will receive a higher amount if you have made a joint claim and one or both of you and your partner have been awarded the limited capability for work-related activity element. You will receive a lower amount if you have made a single claim.
- The amount of this element can decrease over time.

7. Housing element

This element of UC is to help you meet your housing costs when you are on a low income.

More on the Housing element

- The amount of help you can get towards your housing costs depends on a number of things, such as how many people there are living in your home and your household income.
- The housing costs element of UC is worked out differently for people who rent privately, people who rent from a social landlord and for homeowners. You will be informed how much help with Housing Costs you will receive on your online journal.
- Your full rent may not be covered by the Housing Costs element of UC. If this happens, you will have to pay the shortfall between the rent you are charged by your landlord and the amount that you get through UC.





6. Where to Get Extra Financial Support

In this infosheet we outline other ways to get financial support, in addition to Universal Credit.

For people on a low income in the UK, Universal Credit (UC) is the primary source of support. However, we've found other ways you can get extra financial help.

UC gives you access to other forms of support, that can help you cover essential living costs.

"Everyone is entitled to some form of benefit at some point in their life."

UC:Us Team

[Universal credit and welfare supplementary payments](#)

[Help with health and child-related costs](#)

[Help with training and work search costs](#)

[Help for home improvements](#)

[Access more of our infosheets](#)

welfare supplementary payments

Welfare Supplementary Payments (sometimes called 'welfare reform mitigations') are additional payments made to many people in Northern Ireland who would otherwise lose money due to certain benefit rules.

These include:

- living in social housing with having more bedrooms than their family is deemed to need
-

your Welfare Supplementary Payment will normally stop if you move to UC. However, most people will get an 'administrative payment' of the same amount and for the same purpose.

[Link to more info - Northern Ireland](#)

Help with rising costs of living

Daily living costs

If you're on UC, you'll automatically get a series of one-off payments to help deal with the current rise in the cost of living. You'll get the payment automatically, the same way you get UC.

You can also get this payment if you're a pensioner or get benefits for a disability. There are some exceptions.

[Cost of living information - Northern Ireland](#)

Reducing Debt Recovery from your UC Payments

When you first claim UC, it is likely that you will have to take a UC Advance Payment to support your living costs during the five week wait for your UC payments to begin. You may also have older social security debt. These loans will be recovered from your UC payments. This will reduce your income.

Claimants in Northern Ireland can call the Debt Management Centre and arrange for a reduction of debt repayments or a change to the payment term. In some cases, social security debt can be waived.

Deductions for other debts

In some cases, money is taken directly from your UC payment and paid directly to a provider you owe money to for things like utilities or rent. This is called a 'third party deduction'. The Department of Communities is in charge of these deductions. They can work with you to space out the deductions over a period of time.

If you're having trouble making your payments and want to arrange to have the deduction spread over a period of 18 months, call 0800 587 2982.

Debt deductions are made when a benefit claimant has arrears of essential household outgoings (like rent, rates or energy bills). Money can be deducted from your Universal Credit payment and paid directly to the service provider. This is called a 'third party deduction'.

- Deductions can also be taken from earnings after your UC claim ends.
- You can contact Debt Management and ask for the deductions to be reduced if you do not have enough UC to live on.
- If you are claiming in Northern Ireland, you can find contact details for Debt Management here: [Debt Management](#)
- If you are claiming in England, Scotland or Wales, you can find contact details for Debt Management here: [DWP Debt Management customer service standards](#)
- If you have any concerns contact an independent advice agency for support.

[Debt waiver information - Northern Ireland](#)

**Link to our section on deductions and debt management info??

Different departments in Debt Management provide support with different types of debt. You will find all the contact details you need below:

Service Centre: (enquiries about recovery of overpaid benefits, including Direct Earnings attachments):

Phone: [0800 587 1322](tel:08005871322)

Third Party Deductions: (enquiries about deductions from benefits for public utility debts (except Universal Credit):

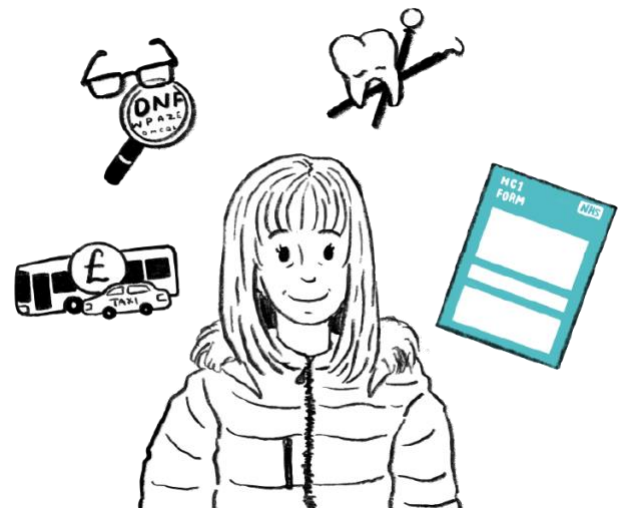
Phone: [0800 587 2982](tel:08005872982)

Social Fund loans;Phone: [0800 022 4250](tel:08000224250)**Discretionary Support loans:** (enquiries about recovery of DS loans)Phone: [0800 587 2983](tel:08005872983)**Support for Mortgage Interest:** (enquiries about the recovery of payments):Phone: [0800 587 2984](tel:08005872984)**Welfare Supplementary Payments:** (enquiries about recovery of WSP overpayments)Phone: [0800 587 2985](tel:08005872985)**Email:**BELFASTCOLLEGESTREETDCNI.DEBTMANAGEMENTCUSTOMERENQUIRIES@DFCNI.GOV.UK

Help with health and child-related costs

Health costs

You may be entitled to free sight tests, dental treatment, vouchers for glasses/contact lenses or help with travel to treatment. Watch our video to find out what you need to be aware of when applying for help with health costs.



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, etcetera. 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>

[Get health care costs help - Northern Ireland info](#)

[Get health care costs help - across the UK](#)

Uniform grants

If you are on UC and your annual household income is less than £14,000 you may be eligible for a school uniform grant and/or a PE uniform grant.



[Uniform grants info - Northern Ireland](#)

[Uniform grants info - rest of UK](#)

Free School meals

If you are on UC and your annual household income is less than £14,000 your child may be eligible for free school meals.



[Free School Meals info - Northern Ireland](#)

[Free School Meals info - rest of UK](#)

End of Holiday Hunger Payments

A Free School Meal Payment paid during school holiday periods was introduced in March 2020 to help families during the Covid-19 pandemic. This payment stopped at the end of March 2023 due to budget cuts. This means that families will **not** receive any support this summer.

Priority nursery placements

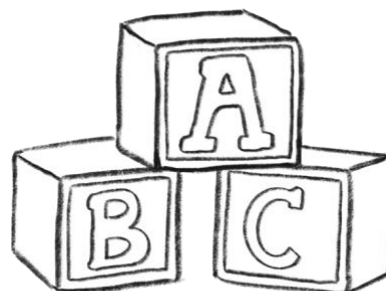
Priority for places at a pre-school is given to children who have parents in receipt of benefits, including Universal Credit.

Get more information depending on where you live:

[Northern Ireland](#)

[England](#)

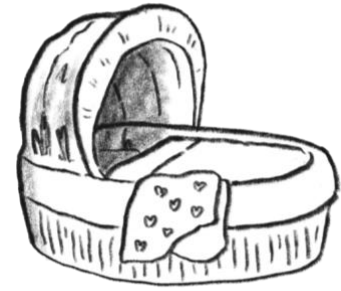
[Scotland](#)



Maternity Costs

You can get a one-off payment to help towards the costs of maternity and baby items.

You must be on UC or another qualifying low-income benefit and have no other children in your family (unless you are expecting a multiple birth or have been caring for someone else's child that is not your partner's).



Get more information on maternity support depending on where you live:

[Northern Ireland](#)

[England & Wales](#)

[Scotland](#)

Healthy Start Card

If you are claiming UC and you are pregnant or have parental responsibility for a child under 4 years old you can apply for a NHS healthy start card. You can use the money to support the cost of food and milk.

[Healthy Start info and application](#)

The Healthy start scheme is for people who live in England, Wales and Northern Ireland. If you live in Scotland you can apply for a Best Start Grant and Best Start Foods.

[Best Start info - Scotland](#)

Funeral costs

If you are responsible for organising a funeral while on UC you are entitled to help with funeral costs. Keep in mind, this may need to be repaid from the deceased person's estate.

[Funeral costs support - Northern Ireland](#)

[Funeral costs support England & Wales](#)

[Funeral costs support - Scotland](#)

Universal Credit & childcare

You may be able to claim back up to 85% of your childcare costs. To help parents get back to work, UC childcare payments will:

- be paid upfront through UC starting the end of June 2023.
- increase to a maximum of £951 for 1 child and £1,630 for 2 children



Help with training and work search costs

Advisor Discretionary Fund (or Flexible Support Fund in England and Wales)

Your Work Coach can give you this grant to cover the cost of travel expenses to interviews or the purchase of tools or clothing for work.

You can also use the Flexible Support Fund to cover some upfront childcare costs provided that it helps you to find work. Ask your work coach how to apply.



Training costs

You may be able to get access to free training and qualifications through your local Jobs and Benefits Office (or Jobcentre Plus office). Ask your work coach

what training-related support you can get when you talk about what work you want and how you are looking for it..

Help for home improvements

Disabled Facilities Grant

You might be entitled to a Disabled Facilities Grant if you:

- have a disability,
- are on a low income, and
- you need adaptations carried out to make your home more suitable for your needs



These grants are available to private tenants and homeowners. Social tenants should speak to their housing officer.

You can only get a Disabled Facilities Grant if:

- an Occupational Therapist recommends it and
- your home can accommodate the recommended adaptations

Grants for insulation and new heating systems

Every year the NI Sustainable Energy Programme publishes a list of grants which are provided by private energy companies. The grants can help with the cost of insulation; new heating boilers and controls; and energy efficient lighting.

Each grant has its own eligibility criteria and you need to be on a low income to qualify for many of them. The grants open in April each year. By December, the money is often all used up so you should apply as soon after April as you can.

Your utilities provider may also provide incentives and offers for upgrading your boiler. You should check their websites for up to date information.

Boiler replacement Allowance

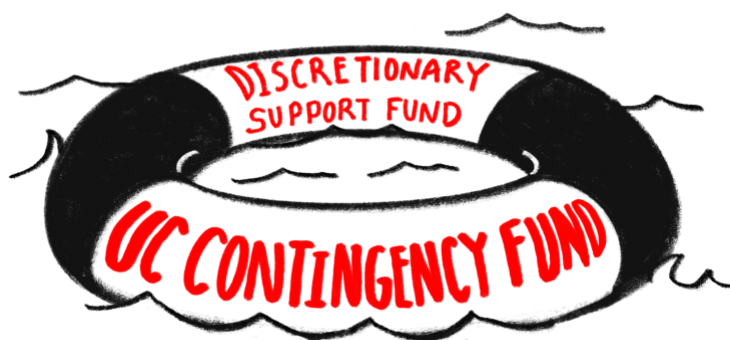
- Homeowners who have an oil heating boiler that is over 15 years old and inefficient can apply for a Boiler Replacement Allowance. You can apply if your annual household income is less than £40,000. The maximum allowance is £1,000.
- The amount of money that you will get depends on your income.
- NIHE manages applications for this allowance and you can contact them directly for more information.

Affordable Warmth Grant

- Homeowners and private tenants living in areas with high levels of fuel poverty may be eligible for an Affordable Warmth Grant. Your council should write to you if you are eligible to apply for this scheme.
- If you haven't received a letter from the council, but think that your property should be included in the scheme, contact your local council and ask to speak to the building control department about the Affordable Warmth Grant.
- To qualify for help under this scheme, you need to be earning less than £23,000 a year. If you rent privately, you will need your landlord's permission before any work can go ahead and your landlord will have to pay 50% of the cost of the work.

Crisis Support

In part 9 of this guide you can find the support packages that are available for people who are living on a low income and are undergoing extremely difficult circumstances.





7. Using the online journal

In this section we highlight some of the key do's and don'ts when managing your Universal Credit claim online. This should help keep your claim running smoothly.

When you get Universal Credit, you'll get an online account, often called your 'journal' where you can::

- communicate with your work coach and case manager
- report any change in your circumstances
- check what you have agreed to do in your claimant commitment
- keep a record of what you did to prepare and look for work
- See your Universal Credit payments

“Don't be afraid to ask a work coach for help. My work coach pointed me in the direction of support that I wasn't aware of previously”

UC:Us Team

[What is a work coach?](#)

[What I'd wished I'd known about the online journal](#)

[Managing your claim online - Do's and Don'ts](#)

[UC:Us members 12 do's to make life easier](#)

[UC:Us members top 3 dont's](#)

What is a work coach?

When you begin your claim, you will normally be assigned a work coach. As part of your claim you will be expected to attend regular appointments with your work coach at your local Jobs and Benefits Office (if you are in Northern Ireland) or Jobcentre Plus office (if you are in England, Wales or Scotland).



Your work coach is there to support your job search by making sure that you are meeting the conditions set out in your claimant commitment. Some people will not have a work coach - whether you have one depends on what work-related conditions you are expected to meet.

“If you are unsure of anything about your claim or work commitments, don't be afraid to ask your work coach. UC is a complex system and we are all learning together”

UC:Us Team

What I'd wished I'd known about the online journal

“I wish I'd known the technical difficulties using the journal can present. I was sanctioned for a total of 21 days for missing appointments I thought I had already rearranged. I'd been helping a friend move who lived in an area of bad reception when I had changed appointment dates on my journal - I thought they had been uploaded but they hadn't. I couldn't evidence this or appeal this. My advice is when you are



communicating with UC make sure you have good internet connection. If it's something important like rearranging a meeting, check it's gone through/ been received. You are best to get in the habit of checking your journal every day and take a screen grab of important messages for your records."

Managing your claim online

When you manage your claim online you should:

- make sure you have your username and password written down and stored away in a safe place so you don't forget it.
- Complete tasks in the 'to do list' as soon as possible.
- Share any change of circumstances in your life or work through the 'Report a change' link on your UC account home page. Do this as soon as possible to ensure you are not underpaid or overpaid UC. For example, if your address changes, you have a new job, a new baby, or you an illness which stops you from doing the activities in your claimant commitment. Choose from the list of options. If you do not see the change you want to report, contact UC staff using your journal or by telephone.
- Treat it as part of your routine. It is best to do things daily, little and often so it's not a massive task. That way you minimise the risk of facing a sanction. You may want to set an alarm on your phone to remind you.
- have a template to carry out your job search. For example, have a list of recruitment websites that you check regularly. This can make the process of documenting your job search easier.
- Record all jobs you apply for and anything related to that search. This includes writing a CV, contacting employers, travelling to an interview etc.

- Response times and information you receive from your work coach via the journal can vary. So if it's something urgent or really important, make a phone call instead. For example, a phone call might be suitable if you are unable to make an upcoming appointment.
- Ask for a review of your claimant commitment if you recently experienced domestic violence, bereavement or something else that stopped you from fulfilling your commitment.
- Check your journal daily for updates. Do not rely on updates or notifications from UC as this is not reliable and you may miss a message.
- screenshot or download important items and key information for your own records. If this is something you are able to do, you can also store your screenshots in a separate folder for ease of future access. Once your claim is 'closed' you will lose access to all documents and information stored in the journal.
- update any increases in your rent charge as this may affect your entitlement to Housing Costs.
- provide monthly cash-in cash out figures if you are self employed. Use the tool on your account to report. You should be asked to report monthly between 7 days before and 14 days after the end of each assessment period. You should try to report the figures as close to the end of the assessment period as possible as reporting earnings late may delay your UC payment.
- continue to check your journal and keep up to date with what your work coach expects from you, even if you move into paid work. If you are in low-income, part-time or non-permanent work, you could still be expected to search for more work as part of your UC claim.

When you manage your claim online, you should not:

- leave filling in your journal until the last minute. It will build up as a bigger job, you'll forget what you've done and it will cause you more stress.

- ignore any messages in your journal. If you don't understand what your work coach is asking you to do, say so and ask them to explain it to you in a simpler way.
- forget to provide your monthly 'cash-in and cash-out' figures, if you are self employed.

"I have found the journal useful for keeping track of and documenting all communication with my work coach"

UC:Us Team

online for Universal Credit.



How to challenge a decision: a Step-by-Step Guide

In this infosheet, we provide a glossary of the key organisations where you can get independent advice and representation. We also include a step-by-step guide for lodging complaints and challenging decisions.

During your time claiming Universal Credit, it is possible that a decision will be made about your claim which leaves you feeling like you've not been treated fairly.

If this happens, it's important that you first seek out independent advice from an organisation who deals with issues involving Universal Credit. They will help you work out if you have grounds to make a complaint and/or challenge a decision.

'I've appealed a few sanctions and got them dropped. Always try and appeal a sanction if you can'

UC:Us team

[Glossary of Independent Advice and Representation Organisations](#)

[Northern Ireland](#)

[England, Wales, Scotland](#)

[The process of appeals and complaints](#)

[Making a complaint about your Universal Credit claim](#)

IMPORTANT: Do not pay someone to carry out your appeal for you!

In the past UC:Us members have used precious money of their own to pay for appeal help. Please do not pay someone to carry out an appeal on your behalf - this is something you can get for free. Law Centre NI, advice centres affiliated to Advice NI, Citizens Advice and other agencies can support you to appeal a decision and can represent you at a social security tribunal.

Glossary of Independent Advice and Representation Organisations

Northern Ireland

Law Centre

[Law Centre NI | Free Legal Advice & Support](#)



Advice NI

[Information, advice, advocacy and representation](#)



Welfare Changes helpline (nidirect)

[Independent Welfare Changes Helpline](#)



0800 915 4604

England, Wales, Scotland

Citizens Advice Bureau

[Contact us](#)



Advice local

[Advicelocal](#)



Shelter

For independent advice see:

[England](#) | [Scotland](#) | [Wales](#)



Regional Unemployed Workers' Centres

For example, in Derbyshire, England:

[DUWC - Your Voice Your Rights](#)



The process of appeals and complaints

When can you lodge an appeal?

- If you are unhappy with a decision about your UC, there is an appeal process. You must first ask for a Mandatory Reconsideration (see more below). If you are still unhappy with the decision, you can then appeal to an independent tribunal
- If you are not able to appeal, you can consider making a complaint about the way your UC claim has been handled.
- You have a right of appeal to an independent tribunal against most UC entitlement decisions, including overpayment decisions (whether there has been an overpayment and the amount) and reductions for sanctions.

STEP 1: Mandatory Reconsideration

- If you are not happy with an entitlement decision you can ask for the decision to be looked at again. This is called a Mandatory Reconsideration. For more information, see [Who to contact if you disagree with a Universal Credit decision](#) (NI) or [Challenging a Universal Credit decision - mandatory reconsideration](#) (GB).
- You should continue to receive payments of UC during the Mandatory Reconsideration, but you will not receive any of the elements that you are disputing, You will still receive the elements of your UC award that you are not disputing. So for example, if you are challenging a sanction of your 'standard allowance' you will still receive your child element and housing element.
- You should ask for a mandatory reconsideration within one month of the Department's decision. This can be extended in some circumstances. For more information on these circumstances, contact the [UC Service Centre](#) (NI) or see [Challenging a benefit decision \(mandatory reconsideration\)](#) (GB).
- To request a Mandatory Reconsideration, use your online journal or speak to your work coach .
- If you are claiming in Northern Ireland, you can also call the [Universal Credit Service Centre](#) or write to 'Freepost Universal Credit Northern Ireland'. For claims in England, Wales and Scotland, you can call the Universal Credit helpline, or write to the Department of Work and Pensions using this form: [Challenge a decision made by the Department for Work and Pensions \(DWP\)](#)
- It's worth spending time preparing your Mandatory Reconsideration application. A well prepared application is more likely to lead to a positive outcome.
- You should provide any relevant evidence that you have to support your mandatory reconsideration such as payslips, tenancy agreement etc. An adviser from an advice agency may be able to give advice on the information and evidence that you should provide as part of your Mandatory Reconsideration.

- There is no set time limit for a response to your Mandatory Reconsideration. However, if you have not been contacted about your request, you should check it has been received and ask them to make a decision as soon as possible.
 - If you have been sanctioned and are struggling to meet basic needs (such as rent, heating or food) you may be eligible for a hardship payment (for more information see [Financial Hardship](#) (NI) or [Hardship Payments](#) (GB)). You can apply through your work coach but certain conditions must be met. Please note that this is a loan so your UC payments will be lower until this loan is repaid.
 - When a decision has been made you will receive a Mandatory Reconsideration Notice. This will tell you if the decision has been changed. It will also tell you how to appeal if you are not happy with the decision.
-

STEP 2: Appealing a UC decision

If you have received a Mandatory Reconsideration Notice and you are still unhappy with the decision, you can appeal to an Independent Tribunal.

There are strict time limits for appealing a decision. An application for appeal must be made within one month of the date on your Mandatory Reconsideration Notice. This time limit can be extended in certain circumstances (for more information, see [Appeal a benefits decision](#) (NI) or [Challenging a benefit decision](#) (GB)). There is a space on the appeal form where you can explain why your application is late.

You can appeal if you disagree with:

- A decision that you do not meet the basic or financial conditions.
- A decision that an element cannot be included in your maximum amount.
- A decision to impose a sanction.

You cannot appeal:

- A decision to impose a work-related requirement.
- A decision to recover an overpayment.

What to do next:

- Download an [Appeal Form NOA1](#) (NI) or use the [online form](#) (GB).
 - Alternatively you can contact the [Appeals Service](#) (NI) to request a form is posted out to you. You can also write to the Appeals Service providing reasons for the appeal, your details, your signature, and a copy of the Mandatory Reconsideration Notice.
 - You must send a copy of the Mandatory Reconsideration Notice with your appeal request. If not, the appeal may be 'struck out' (that is, it will not be considered).
 - The Appeals Service will check it has all the information it needs and will contact you if information is missing. Make sure you respond to any requests to make sure the appeal can take place.
 - If you have sent all the required information, the Appeals Service will write to you to confirm that your appeal has been received and to let you know what to do next. They will also write to the Department that made the decision you are appealing and ask them to prepare a written response for the tribunal. You will be sent a copy of this response along with an information leaflet on what to do next.
 - Benefit appeal hearings are held by an independent tribunal. It is strongly advised that you bring an informed representative with you (for example, a tribunal representative from an independent advice agency).
-

Making a complaint about your Universal Credit claim

- If you are not able to challenge the decision by asking for a Mandatory Reconsideration or an appeal, you may want to consider making a

complaint if you are unhappy with how your UC claim has been handled.

- You should first contact the office dealing with your claim. If this does not resolve the issue, Northern Ireland's Department for Communities have a complaint [procedure that you can follow](#)
- If you are claiming in England, Wales and Scotland, there is a complaint procedure that can be followed here: [Make a complaint about JSA or UC - DWP](#)
- If your complaint is about how your medical assessment was conducted, you should contact the service that provided your medical assessment directly (for example, Atos).



9. Managing Overpayments & Deductions

There is a chance that you'll experience overpayments and deductions from your Universal Credit claim. In our experience, this is quite common, so it's something you should be aware of. If it happens to you, it could potentially cause financial difficulty.

In this section we highlight the main reasons why overpayments and deductions occur, and recommend some ways to manage them and keep your claim running smoothly.

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

[Overpayments and Deductions](#)

[Financial support for overpayments and deductions](#)

[Rent arrears caused by UC mistakes and delays](#)

Overpayments and Deductions

Overpayments

An overpayment is when you are paid either a benefit you are not entitled to, or more benefit than you are entitled to.

- Overpayments tend to happen because you have given incorrect information, you have not told the Department something it needed to know, or a mistake was made with your payment.

- The Department can recover all overpayments of UC, no matter who caused the overpayment.
 - The details of your overpayment, such as the reason why you have been overpaid and the period of time you were overpaid for, will be explained on your overpayment letter.
 - This could also appear as a notification on your UC online account. This may be the first time you are made aware that an overpayment has been made.
-

Deductions for other debts

Debt deductions are made when a benefit claimant has arrears of essential household outgoings (like rent, rates or energy bills). Money can be deducted from your Universal Credit payment and paid directly to the service provider. This is called a ‘third party deduction’.

- Deductions can also be taken from earnings after your UC claim ends.
 - You can contact Debt Management and ask for the deductions to be reduced if you do not have enough UC to live on.
 - If you are claiming in Northern Ireland, you can find contact details for Debt Management here: [Debt Management](#)
 - If you are claiming in England, Scotland or Wales, you can find contact details for Debt Management here: [DWP Debt Management customer service standards](#)
 - If you have any concerns contact an independent advice agency for support.
-

IMPORTANT: There are limits on what can be deducted from your UC payment

- The total amount of deductions due to overpayment will not normally exceed 25% of your standard allowance and any child amount, although there can be exceptions to this.

- Up to 25% of your standard allowance can be deducted to repay a UC advance payment. The repayment period depends on what type of advance is being repaid.
 - Each third party deduction is set at five per cent of your UC standard allowance. No more than three third party deductions may be made at a time.
-

Financial support for overpayments and deductions

- If an overpayment is not your fault, in exceptional circumstances the Department for Communities or DWP has discretion to waive recovery of all or part of an overpayment. Information on waivers can be found here: [Overpayments of benefits and financial support](#) (Northern Ireland); [Write-off and waiver](#) (Great Britain)
- A waiver must be requested in writing and should outline how the recovery of the overpaid amount would be detrimental to your health or the health of someone in your household. A template letter can be found here: [Overpayments in social security and the discretionary waiver](#)
- You will normally need to provide evidence of the impact recovery of an overpayment is having on you, for example a letter from a professional such as a GP, consultant, psychiatric nurse or support worker. It is advisable to contact an independent advice agency.
- There is no right of appeal against a decision not to grant a discretionary waiver.
- You can ask for a 'financial hardship decision'. This will be granted if it is decided you do not have enough money to live on because of deductions from UC payments and this is causing financial hardship. You would have to show that this hardship has been long standing, is not expected to improve in the near future and is so severe that it is not reasonable to expect you to make even reduced repayments.

- If your deductions are reduced, the new reduced deductions will apply from the start of your next Universal Credit assessment period.
- If your financial situation changes in the future and you can afford to pay more towards your overpayment, your deductions will go back up to the normal amount.

Rent arrears caused by UC mistakes and delays

- Issues with UC could result in delays in the payment of Housing Costs Element.
- Universal Credit does not tell landlords when a tenant makes a claim, but will contact the landlord to get their bank details so housing cost payments can be made directly to the landlord. If landlords do not want to provide this information by phone, they can do so by [requesting a direct payment to be set up](#).
- In England and Wales, the UC housing costs payment normally goes to the claimant, who then has to pay their landlord. People in Scotland can choose which payment method they want for housing costs.
- You could lose your home if you don't pay your rent. If your landlord is a social landlord or a housing association, they will have to follow the proper procedure before this happens. Part of this procedure is to work with you to try to sort out the problem.
- Your landlord can take you to court to evict you if you owe rent but before they do this, they must try to sort out the debt in other ways.
- There is a Pre Action Protocol for rent arrears. This means that the court won't hear the case unless your landlord has followed certain steps. A social landlord (NI Housing Executive/Local Authority) or a housing association should not try to evict you if your rent arrears have been caused by a delay in a benefits application.
- It's really important to get advice and assistance to resolve rent arrears as soon as possible. You can access advice from advice agencies like Housing Rights or your housing officer may be able to refer you to



independent advice. Very often, an agreement can be reached to save your home. The earlier you get in touch the easier this will be.

If you are a private tenant

- Not all the same protections exist for Private Tenants. However, your landlord still has to follow the proper process before seeking to evict you for rent arrears.
- It is especially important to seek advice and assistance as quickly as possible if you are a private tenant.
- An advice agency may be able to assist in resolving the issues with your UC application. They can also help you to negotiate a rent repayment with your landlord or assist with access to mediation between you and your landlord. This could help you to save your tenancy.

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

UC:Us Team

10. Crisis Support

In this section, we outline the key support packages available for people who are living on a low income and undergoing extremely difficult circumstances.

We all know that life can be tough. Problems can strike you at any time, and make things difficult. But don't panic - there is some provision to help you if you're in trouble.

If you are experiencing a crisis which places you or your immediate family's health, safety or wellbeing at significant risk, then you could be eligible for additional support during this period. If so, this support comes in addition to your Universal Credit entitlement.

'I wish I'd known about the discretionary grant before I took out an advance. It left me in so much debt and impacted on my mental health. When my fridge broke I couldn't afford to get in any more debt and replace it.'

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>

[Crisis support across the UK](#)

[Other emergency support available](#)

[Access more of our info sheets](#)

Crisis support across the UK

Northern Ireland: Discretionary Support

If you are in a crisis and need financial support you can apply for [Discretionary Support online](#). This can be a loan or a grant to help with things like living expenses, household items, rent in advance or travel expenses.

You might be eligible if:

You are currently a resident in Northern Ireland.

You are experiencing an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or wellbeing at significant risk. This crisis must occur within Northern Ireland.

Your household income does not exceed the annual income threshold (equivalent to 45 hours at the National Living Wage).

You are at least 18 years old, or 16 years old if you do not have parental support.

Discretionary loans

You will receive a loan if you require additional support to:

- Provide immediate assistance with short term living expense, household items or repair of such items which have been stolen, broken or destroyed.
- Visit a close relative who is ill.
- Attend a funeral.
- Ease a domestic crisis.
- Visit a child who is living with their other parent or move to suitable accommodation.
- Provide rent in advance to a private landlord.

The loan should be repaid within 52 weeks (this can be extended to 78 weeks) and this will be deducted directly from your benefit payments.

If you and your partner have a combined debt of £1,500 or more from the Social Fund, Discretionary Support and Short-term Benefit Advance, you will not be able to get a Discretionary Support loan

Discretionary grants

You will receive a grant if the support is to:

- Assist you or a family member to remain or begin living independently.
- If you or a family member is prevented from remaining in your home.
- Assist with living expenses if you are already in debt at a level the Department considers unacceptable.
- Assist with living expenses if you are entitled to a loan but cannot afford repayments.
- Assist with living expenses if you or your immediate family is diagnosed with Covid-19 or advised to isolate by the Public Health Agency.

BE AWARE: you are only entitled to one grant and a maximum of three loans every 12 months. You cannot receive two awards for the same item in a 12-month period except in cases of disaster.

If you are not happy with the Department's discretionary support decision you can ask for an internal review by contacting the Finance Support Service within 28 days of the decision. If you are still unhappy after this review, you can request a review by the Discretionary Support Commissioner.

England: Local welfare funds

Local welfare funds

- Since April 2013 there has been no national scheme to help people on benefits in England with emergency need. This has been replaced by various local welfare funds.
- Local welfare funds are a source of support if you face a crisis or short-term unavoidable need. They are administered by local authorities in England. Some English local authorities no longer provide such schemes.
- Payments from these funds are discretionary. This means you do not have a right to a payment even if you meet the qualifying conditions.
- The qualifying conditions for schemes vary, but in general, you need to receive a means-tested benefit such as UC.
- Local authorities can limit the number of awards made in any 12-month period.

To find out about provision in your area you should contact your local council.

[Find your local council](#)

Types of welfare fund support

Where available, local welfare funds often takes the form of one or more of the following:

- Services delivered by the local authority.
 - Delivered by other organisations for the local authority.
 - Grants.
 - No interest loans.
 - Credit Union loans.
 - 'White goods', eg. fridges or cookers supplied directly instead of money.
 - Prepayment cards.
 - Vouchers
 - Payments made directly to a third party (e.g. an energy supplier).
-

Scotland: Scottish Welfare Fund

The Scottish Welfare Fund helps people in Scotland who are on low incomes. There are three types of grant you can receive through the Scottish Welfare Fund:

Crisis Grant

A Crisis Grant can be given to cover the costs of an emergency. You can only apply for a Crisis Grant by contacting your local council. You can begin applying by following this link: [Scottish Welfare Fund | how-to-apply](#)

You could be eligible if you are on a low income and

- You are 16 or over.
- There's a fire or flood at your home.

- You've lost money.
- An unexpected crisis happens.
- You're a victim of domestic abuse and you need help with things like moving away from an abuser.
- You're a grandparent or other relative who has taken over caring for a child, and you're waiting on a transfer of benefits.
- You're facing a gap in your normal income because of a redundancy or change at work.

You do not have to be on benefits to be eligible for a crisis grant, but you do need to be on a low income. There is no figure that will be used to judge whether you have a low income. As a guide, if you're on one of the benefits below, or your income is about the same as someone who is, it's more likely you'll be able to get a Crisis Grant:

- Income Support.
- Pension Credit.
- Jobseeker's Allowance (JSA) - Income based.
- Employment and Support Allowance (ESA) - Income based.
- Universal Credit.

If you do get a Crisis Grant, your local council will look at helping you with your most urgent living costs. They may help you with the costs of

- Food.
- Heating costs.

Community care grant

A Community care grant can be given to help you or someone you care for to begin living or carry on living a settled life in the community. You can only apply for a Community Care Grant by contacting your local council. You can begin applying by following this link: [Scottish Welfare Fund | how-to-apply](#)

You might be eligible for a community care grant if you are on a low income and

- You are 16 or over.
- You are leaving care or imprisonment and need help to start a settled home.
- You have been homeless, or living an unsettled life, and need help to start a settled home.
- You need support to stay out of care.
- You are caring for someone who's been released from prison or a young offender's institution.
- You are experiencing great pressure and need help to keep a settled home.
- You are escaping domestic abuse.
- A child's health is at risk.
- You must be 16 or over and on a low income to apply for a Community Care Grant.

You do not need to be on benefits to get a Community Care Grant but you do need to be on a low income. There is no figure that will be used to judge whether you have a low income. As a guide, if you're on one of the benefits below, or your income is about the same as someone who is, it's more likely you'll be able to get a Community Care Grant:

- Income Support.
- Pension Credit.
- Jobseeker's Allowance (JSA) - Income based.
- Employment and Support Allowance (ESA) - Income based.
- Universal Credit.

- If you have savings of over £700, or £1,200 if you get a pension, you'll be less likely to get a Community Care Grant. Your local council will decide.

Self-Isolation Support Grant

If you are a low income worker and you have been asked to self-isolate by Test and Protect because of coronavirus (COVID-19) and will lose income as a result, you may be able to get a £500 Self Isolation Support Grant. You can only apply for this grant through your local council. You can do this any time during the 28 days from the date you start to self-isolate. You can begin applying by following this link <https://www.mygov.scot/self-isolation-grant/apply-through-your-local-council> To get the grant all of these 4 things must apply:

- You must be told by Test and Protect or the Incident Management Team to self-isolate, or you are:
 - The parent or carer of a child under 16 who has been told to self-isolate.
 - Caring for someone over 16 who has been told to self-isolate
 - You must be employed or self-employed.
 - You will lose income because you cannot work from home.

You must be on a low income or getting one of these benefits:

- Universal Credit
- Working Tax Credit
- Income-based Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Housing Benefit
- Pension Credit

Wales: Discretionary Assistance Fund

If you are in a crisis and need financial support you can claim through the Discretionary Assistance Fund online through this link: [Discretionary Assistance Fund \(DAF\): How to apply | GOV.WALES](#)

There are two types of grant that you can claim:

The Emergency Assistance Payment (EAP)

This grant will help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if you:

- Are experiencing extreme financial hardship.
- Have lost your job.
- Have applied for benefits and are waiting for your first payment.
- You cannot use it to pay for ongoing bills that you cannot afford to pay.

To be eligible for the Emergency Assistance Payment, you must:

- Be in extreme financial hardship. For example you've lost your job, applied for benefits and you are waiting for your first payment, or you have no money to buy food, gas and electricity.
- Be In a crisis situation and in need of immediate financial support.
- Live in Wales.
- Be over 16.
- Have no other money. For example, you must have no savings, and have considered all other legal and responsible lenders such as credit unions.

The Individual Assistance Payment (IAP)

This grant can help you or someone you care for live independently in their home or a property that you or they are moving into. You can use the grant to pay for:

- A fridge, cooker or washing machine and other 'white goods'.
- Home furniture such as beds, sofas and chairs.

To be eligible for the Individual Assistance Payment (IAP) you must:

- Only apply for a fridge, cooker or washing machine (white goods) and furniture through an approved partner.
- Live in Wales.
- Be over 16.
- Have no access to other money and tried all other affordable sources of funding for example credit union.
- Not be living in a care home (unless being discharged in 6 weeks).
- Not be in prison (unless being discharged in 6 weeks).
- Not be a member of a fully maintained religious order.

You must be getting one of the following:

- Income Support
- income based Jobseekers Allowance
- income related Employment and Support Allowance
- Guarantee Credit element of Pension Credit
- Universal Credit You must also meet one of the following:
 - You are leaving a care home or institution (hospital, prison or foster carer) after 3 months (minimum) to live independently.
 - You want to stay living in the community rather than having to go into an institution (hospital or care home).

- You are setting up home after an unsettled way of life.
 - You need to move home quickly due to a relationship breakdown or domestic violence.
 - You are going to care for a prisoner or young offender released on a temporary license.
-

Other emergency support available

UC Contingency Fund

If you are in financial hardship during the 5 week-wait for first payment of UC you may be able to get a grant from the Universal Credit Contingency Fund to support you through this period. This may be preferable than taking out an Advance Payment (which will have to be repaid).

- This is a non-repayable grant.
- Once paid, another discretionary support grant for living costs cannot normally be paid for another 12 months.
- An application can be made by contacting Discretionary Support at nidirect.gov.uk/services/claim-discretionary-support or on 0800 5872 750.

COVID-19

- Financial support may be available for short-term living expenses if you have a positive Covid-19 diagnosis or you are in self-isolation. A non-repayable Discretionary Support Self Isolation Grant may be available to you if you are on a low income and are experiencing financial difficulties as a result of being told to self-isolate. This grant will include a specific amount for any children in your household and may be made for periods of more than 14 days. Check out if you are eligible for the Discretionary Support self-isolation grant at

<https://www.nidirect.gov.uk/articles/extra-financial-support#toc-2> and apply as soon as possible once you have started to self-isolate.

Hardship Payments

If you receive a sanction, you might be able to apply for a hardship payment. This payment is recoverable and should therefore be considered a loan.

- You can get a hardship payment if you (and your partner):
 - are 18 year old or over
 - have met any compliance condition specified by the Department
 - provide evidence to support your claim if asked.
 - accept that any hardship payment is recoverable
 - have met all your work-related requirements in the seven days before you applied for the hardship payment
 - are in hardship. This means that you cannot meet your immediate and most basic and essential needs of accommodation, heating, food and hygiene, or those of a child or qualifying young person you or your partner are responsible for, because of a sanction. This also means that you have made every effort to get alternative sources of support to help meet those needs and you have made every effort to stop spending money on anything that does not relate to those needs.
- You will not be entitled to a hardship payment if your 'daily reduction rate' is at the 40% reduced rate.
- The hardship payment period begins on the day you meet the conditions for payment and ends the day before your next UC payday. If you are still in hardship after this you must make another application.
- If you start paid work, recovery of your hardship payment may be suspended. It will be written off completely if recovery is suspended for six months.

- If you are denied a hardship payment you can challenge this decision. Contact an advice agency for support.

Budgeting Advance Loan

You may want to consider applying for this loan to deal with one-off emergency expenses.

- It is only available if you have been receiving UC for at least six months.
- You must have earned less than £2600 (for single claimants) or £3600 (for joint claims) in the six months preceding the date of application for the Budgeting Advance.
- It is not available if there is still any outstanding amount to be repaid from a previous Budgeting Advance, and the Department must be sure that you can repay it.
- The minimum amount is £100
- The maximum amount for a single claimant with no children is £348
- The maximum amount for a couple with no children is £464
- The maximum amount for a single parent or couples with children is £812
- The Budgeting Advance Loan will be recovered directly from your UC payments.

Alternative Payment Arrangements

Alternative payment arrangements (APAs) are available if you need additional help in managing your finances.

- APAs can be considered at any time and can be requested in your journal.
- There is no right of appeal if you are not granted an APA.
- You may be granted an APA if you need one of the following:

- Help paying your UC housing costs directly to your landlord (this will be done for most claimants in Northern Ireland anyway).
- You require your UC payment more frequently than every month (this will be done for most claimants in Northern Ireland anyway).
- You need to split the payment of an award between yourself and your partner.

Support for moving into your new home

Moving home can be expensive and there are lots of additional costs if you are setting up your home for the first time. You may be entitled to apply for discretionary support in the form of an interest free loan or grant.

- The amount you'll get depends on what you need help with.
- It's a good idea to make a list of the things you need and to check catalogues first so you know how much these cost.
- You need to provide measurements if you ask for help to buy floor or window coverings.
- Finance Support may not approve each item you've asked for. You may not get the exact amount you ask for each item. They will generally expect you to buy the cheapest available options.
- CHNI (Council for the Homeless Northern Ireland) may be able to provide you with a new home starter pack which contains small electrical appliances like a microwave and kettle, cutlery, crockery, towels, bedding and other essential household items.
- If you have been classed as homeless by the NI Housing Executive, you have never received a pack before, and you are about to move into a new home, you may be eligible for a starter pack. You can find more information here: [starter pack scheme](#)
- Members of the public cannot apply but NIHE and some other homelessness support agencies can make an application on your behalf.

- If you are claiming in England, Scotland or Wales, you may be able to receive support by applying for a Discretionary Housing Payment (DHP). Discretionary Housing Payments can be used to cover advance rent payments for your new accommodation. They can also be used to help with any removal costs.
- For more information on applying for a Discretionary Housing Payment in England and Wales, see: [Home Applying for a Discretionary Housing Payment](#)
- For more information on applying for a Discretionary Housing Payment in Scotland, see: [Apply for a Discretionary Housing Payment](#)

11. How to Help Change Things for the Better

If you've gone through the process of claiming Universal Credit, then you know how the social security system works, and probably have ideas for how it could be made better.

Your experience and knowledge are really valuable and important. Which is why some organisations who want to improve the benefits system are looking to work with people like you. Your lived experiences of Universal Credit brings expertise about what life is really like and can input into recommendations to change the system for the better.



If you are interested in contributing to campaigns which seek to improve the benefits system, then please take a look at some suggestions for getting involved below.

Write to your Local MP or local representative

You don't have to be an expert on the issue to write to your MP, MLA, MSP or MS (depending on where you live), you just need to show them you care about the issue. The purpose of writing is to try influence the elected representative in your local area.

For more information on how to write to your elected officials go to:

theyworkforyou.com

APPLE Collective

The APPLE Collective is a national collective of individuals who experience poverty. They work collaboratively with organisations that take positive action to eradicate poverty.

For more information on the campaigns they are currently involved in, and the organisations they work with, see here: <https://www.applecollective.com/>

Child Poverty Action Group (CPAG)

Child Poverty Action Group works to understand what causes poverty, the impact it has on children's lives, and how it can be permanently eradicated. CPAG also campaign for policies that will prevent and solve poverty for good.

For more information on what they are doing and how you can help, see here: <https://cpag.org.uk/policy-and-campaigns/campaigns>

Join Unite Community

Unite Community is trade union organisation which runs campaigns across Britain and Ireland. Unite members campaign for a fairer social security system for all. They want a benefit system which works to end poverty and allows claimants to live with dignity. As of September 2021, Unite Community campaigns are currently focused on three immediate demands:

- End the five-week wait for payment
- Make the temporary £20 per week extra permanent and give to ALL existing
- Stop Benefit Sanctions

To find out more on how you can get involved, contact your local community branch and/or email community@unitetheunion.org.uk

More information on how you can get involved can be found here:

<https://www.unitetheunion.org/campaigns/unite-community-campaign-for-a-fairer-social-security-system-for-all/>

More information on what is currently going on in your region can be found here: <https://www.unitetheunion.org/what-we-do/unite-in-your-region/>

Get involved at the Derbyshire Unemployed Workers Centre (DUWC)

Derbyshire Unemployed Workers' Centres were formed out of the Trade Union movement. They encourage all people, in or out of work, to join a union. Although they are based in the Derbyshire area, this does not necessarily mean that you have to live locally to get involved. DUWC require people with lived experiences to help with a range of activities around their campaigns:

“We need help from all those who share our aims to bring about full employment and an income that gives dignity to those not in work. Whatever your talents, get in touch! We need help in a variety of ways and to suit the time you have to spare. From leafletting, helping with research, to telephone work and social media – we need your input. Most of all we need your ideas and your contribution born from experience. Get in touch and join the team.”

For more information on how you can get involved, see:

<https://www.duwc.org.uk/change-the-world/>



Important Contacts: Where to Get Help & Advice

Universal Credit can be complex and confusing so it's best to make use of the information, help and advice that is out there. On this page, there are details of important contacts during your claim. This includes Universal Credit contact numbers, as well as number for independent advice agencies.

It's important to make sure you are getting advice from trusted sources. Beware false information sometimes circulating on the internet and social media.

All of the contacts provided could be useful at some point in your Universal Credit journey, so please do get in touch with them for support.

They are all waiting to help you!

[Independent support and advice agencies](#)

[Advice agencies involved in this guide...](#)

[Law Centre NI](#)

[Housing Rights](#)

[Important Universal Credit contacts](#)

[Support with your mental health](#)

[Access more of our info sheets](#)

Independent support and advice agencies

If you are experiencing difficulties with your Universal Credit claim, or any other welfare benefit application, it's really important that you get advice from the experts. There are a number of free, independent advice agencies across the UK who can provide advice and assistance, free of charge. You should never have to pay for these services!



- Northern Ireland
- England, Scotland & Wales

Advice agencies involved in this guide...

This guide was created by Universal Credit claimants but also with amazing input from advisers working at Law Centre NI and Housing Rights. Below you can find out more about what these brilliant organisations do and how they might be able to help you (if you're resident in Northern Ireland).

Many of us in UC:Us have had help from these organisations. One of our top tips for managing your UC claim is that if you're stuck or confused about anything you get in touch with Law Centre NI or Housing Rights!

Law Centre NI

Law Centre NI provides advice on a wide range of welfare rights including social security to members of the public and other advisers. You can contact their advice line or search their website for information about Universal Credit.

[Law Centre NI | Free Legal Advice & Support](#)

(Closed captions and transcript available soon)

Housing Rights

Housing Rights works to tackle homelessness and housing problems in Northern Ireland. They can provide advice and assistance with the Housing Cost Element of Universal credit and rent arrears caused by delays, or difficulties with your claim. Watch this video to hear more from Faith.

[Speak to an adviser | Housing Advice NI](#)

(Closed captions and transcript available soon)

Important Universal Credit contacts

Discretionary Support

0800 587 2750 option 1

Help with Health Costs

(Eye care and dental care)

HC1 form – available online and processed via post

UC Advance

0800 122 1331

Claim online through UC account

UC Contingency Fund

0800 587 2750 option 2

Hardship payment

(eligibility criteria must be met)

0800 122 1331

UC Budgeting advance

(loan to get into employment and stay in employment)

0800 122 1331

Support with your mental health

We know from our own experiences that claiming UC can be a stressful time. Do reach out for help and support if you're struggling with your mental health. There are some great organisations out there whose job it is to listen.

Here are some numbers and places for support:

Samaritans

(Northern Ireland, England, Wales and Scotland)

Freephone: 116 123 for more information, see:

<https://www.samaritans.org/how-we-can-help/contact-samaritan/>

Mind

(Northern Ireland, England, Wales and Scotland)

For information on what help is available to you, see:

<https://www.mind.org.uk/need-urgent-help/using-this-tool>

Lifeline

(Northern Ireland only)

Calls to Lifeline are free to people living in Northern Ireland who are calling from UK landlines and mobiles.

Freephone: 0808 808 8000

Rethink

(Northern Ireland, England, Wales and Scotland)

Freephone: 0808 801 0525 for more information, see:

<https://www.rethink.org/aboutus/what-we-do/advice-and-information-service/>

Urgent local mental health helpline

To find an urgent mental health helpline in your area, follow this link:

<https://www.nhs.uk/service-search/mental-health/find-an-urgent-mental-health-helpline>

Access our info sheets

This document is part of a series of info sheets that have been produced from content hosted on [ucus.org.uk/ucguide](https://www.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

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[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 don't'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](https://twitter.com/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.

