

Universal Credit - FAQ:

Universal Credit (UC) is currently rolling out for new claims on a phased geographical basis. You may also need to claim Universal credit if there is a change in your circumstances.

The next area to have Universal Credit is Newtownabbey and Newtownards on 19th September, followed by Shaftesbury Square and Carrickfergus on 3rd October. Further information on UC roll out dates can be found here: <https://www.nidirect.gov.uk/articles/universal-credit>.

What is universal credit (UC)?

Universal credit is a new benefit for working aged people. It replaces six of the current benefits, with your household receiving a single payment. You apply and manage your claim online.

Which benefits does Universal credit replace?

When Universal credit is in your area, you will no longer be able to start a claim for Income based Job seekers Allowance (JSA) or income based Employment support allowance (ESA); Income support; Working Tax Credits; Child Tax Credits and Housing benefit. You may claim universal credit instead. Certain changes in your circumstance can also trigger a claim for Universal credit.

Who is Eligible to apply?

To claim UC you must: live in a UC area (this will be rolled out throughout NI by 5th December 2018); be aged 18 and under state pension age (however those aged 16 and 17 can apply under certain circumstances) not be in full time education or training (unless exceptions apply) and not have savings over £16000.

Does UC take into account savings and income?

Yes, Universal credit will take into account income and savings. UC will reduce if you have savings over £6000 and you will not receive UC if your savings are over £16k.

If you are deemed to have enough money to cover your basic living costs your UC will reduce.

What information should I have to hand when making a claim?

You should have the following information to hand when applying for UC: Your National Insurance Number (NINO) a valid email address; Photographic ID; contact telephone number and child benefit number.

You will also need to provide your full postal address; details of your landlord and rent; along with details of the account where you want your UC payments paid into.

Details of earnings, income, capital and savings is also required.

How is Universal credit worked out?

Universal credit is worked out in elements depending on your circumstances. It begins by calculating a standard allowance. It will then add any applicable additional elements to your claim. I.e) elements for children, disability and limited capability for work; carers; child care and housing costs.

How is it paid?

It is paid by default twice monthly into your account and the housing element will be paid to the landlord by default 4 weekly in arrears.

What can I do to Prepare for UC?

UC is an online benefit. So you should start to think about your ability to manage the digital claim and should avail of any local free IT courses. If you do not have access to the internet, you can attend a UC digital zone at the local DFC/JBO office.

You will need ID to support your UC application (such as a passport or driving licence). If you are unable to do this online you will be able to verify your identity at an interview at your

local DFC / JBO office (other forms of ID can be accepted at the interview)

If you do not have an email address, you should set one up as soon as possible, as this is required for the UC application.

If you do not have an account to receive the UC payments, you should consider opening a basic account at your local bank.

What is natural migration to UC?

Natural migration is a **change in your circumstances** which means that you should now claim universal credit. If this happens and you receive UC, your current benefits will stop and you may get UC instead.

What is Managed Migration?

This is the process of **transferring people over** from their current benefits to universal credit. This will happen after the initial roll out and is due to start from July 2019 onwards.

What is transitional protection?

Transitional protection is a payment which can top up a UC award to ensure you are not worse off financially as a result of claiming UC through the **managed migration process**.

Do I have to claim separately for assistance with rates when I am on UC?

Yes, you need to claim for rates separately. This is because a payment for rates is NOT included in the housing element for Universal credit and as such must be claimed separately once you receive your UC payment. To apply for assistance with rates you must register with the rate rebate scheme at www.nidirect.gov.uk/articles/how-claim-rate-rebate and process a claim online. It is important to do this as soon as you receive your UC award as it can only be backdated for a maximum of 3 months.

If you are concerned about Universal credit or have a benefit related query, please contact Radius Tel 03301230888 and ask to speak to the welfare advice officer.