

Universal Credit: FAQs

What is Universal Credit?

Universal Credit (UC) is a single payment of benefit for people in and out of work. It is paid monthly and covers your living and housing costs.

What benefits does it replace?

UC replaces the following benefits and tax credits:

- Income-based Job Seeker's Allowance
- Income-based Employment Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

I'm a pensioner, how does it affect me?

People of pension credit age will remain unaffected and will not be required to claim UC.

How is UC different?

- ✓ You will get one monthly payment for your household.
- ✓ UC will be paid into your bank or credit union account.
- ✓ If you claim UC after 15 November 2017, you will need to manage your claim online.
- ✓ If you're entitled to help with your rent, this will be included in the monthly payment, and you will have to pay the rent to us.
- ✓ You will need to claim some benefits separately, like council tax reduction and Personal Independence Payments (PIP).

What is my claimant commitment?

When you first apply for UC you will agree with your work coach a set of activities that you need to complete in order to qualify for UC. Activities could include looking for work and attending training. Failure to do these could result in you not receiving UC for a period of time.

How can I claim for help with my rent?

If you are claiming UC then you are no longer able to receive housing benefit. Instead you will need to inform the Department of Work and Pensions (DWP) that you are a tenant and liable to pay rent. They will then assess how much of your rent (housing costs) they may cover.

What did BOB do?

When BOB heard his benefits were changing to a single monthly UC payment, he got ready

to **Bank**

go **Online**

and **Budget**

so that he could claim.





Am I a UC Full claimant or a UC Live claimant?

If you made your UC claim after 15 November 2017 and have access to the online portal then you are a UC Full claimant.

If you claimed UC before 15 November 2017 and do not have access to the portal then you are a UC Live claimant. Please note you will be moved over to become a UC Full claimant, which we anticipate will be sometime in 2018.

How will I know when I will get my UC benefit?

You will receive a payment from UC on the same date every month. Your work coach will confirm your pay date with you. If you are a UC Live claimant (claimed before 15 November 2017), you will receive a letter each month telling you how much you will receive. If you are a UC Full claimant this information will be held in your account on the portal.

What is an advance payment?

When you first claim UC it will take about six weeks before you receive your first payment. Your work coach will discuss if you would benefit from an advance payment at your initial appointment. This payment is to help cover your essential costs during the first six weeks. This payment is repayable and will be deducted from future UC payments.

I don't have a bank or credit union account

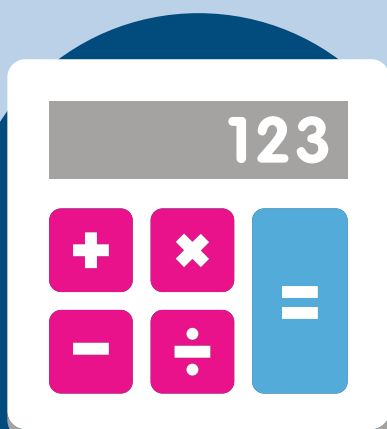
If you do not have a bank or credit union account then you need to open one as soon as possible. Without one you will not be able to receive any UC payments. If you need support and advice about opening an account then contact your work coach or speak to us.

What is my UC portal?

This applies to all UC Full claimants. The portal gives you access to manage your UC claim online. All information relating to your claim will be held here. You will need to access this regularly to make sure that you complete your 'to do' list, as agreed with your work coach, and to contact your work coach with any queries or questions. You will be given a unique log-in and password. It is essential that you keep these safe.

I do not have access to the internet

You will need access to the internet to manage your UC claim. There are various community groups and classes held throughout Newport to support you to get online. Internet facilities are also available in local libraries, the job centre and our offices. Please speak to your work coach or us for more information about getting online.



I am not confident using computers

If you are not confident with using computers then your work coach can support you in accessing groups that will assist you in developing online skills.

My circumstances have changed. What do I do?

Examples of changes in circumstances that UC will need to be made aware of include:

- Your rent charge changes
- If someone moves in or out of your home
- You have a change in your income or savings

UC Full claimants: you need to report any changes through the UC online portal.

UC Live claimants: you will need to report any changes by calling UC on 0345 600 0723.

You should also inform us so that we can update your records.

I haven't been paid correctly

You will receive confirmation every time you receive a UC payment. If you are on UC Live service, you will receive a letter. If you are on UC Full service, confirmation will be held in your online journal (portal). The information shows the payment due, a breakdown of how your payment is put together and any deductions made. You need to check this carefully and, if you believe there is an error, you need to contact the DWP. If you are claiming in UC full service then you must contact via your online journal. If you are a UC Live claimant then you are able to telephone to discuss your query.

Will I still get my housing costs if I am sanctioned?

If you fail to meet your claimant commitment to look for work, you could be sanctioned. This means the amount of benefit you receive will be reduced or stopped for a period of time. Housing costs will still be paid to you directly even if you are sanctioned, and you must still pay your rent to us. Failure to do so could result in you losing your home, and we don't want that. During the time you are sanctioned, you may be able to apply to the DWP for a hardship payment which, if agreed, is repayable.

How do I pay council tax?

UC does not make any payments towards council tax. You will need to complete a council tax reduction form and hand this into Newport City Council at the Information Station if you think you are entitled to help. They will need proof of all household income. The council will then assess to see if you qualify for help with your council tax.

