

Frequently asked Questions about Universal Credit

Q1.	When does it come into affect?
A1.	UC will be coming into affect in 8 areas where we have properties from Feb 2015
Q2.	Where are the 8 areas affected from Feb 2015?
A2.	<ul style="list-style-type: none"> • Bassettlaw, • Chesterfield, • Daventry, • Erewash, • Harborough, • Hinckley & Bosworth, • Melton • South Kesteven
Q26.	What old benefits will be included in universal credit?
A26.	<ul style="list-style-type: none"> • Income Based Job Seekers allowance • Income Based employment support allowance • Income Support • Working tax credits • child benefit • Housing benefit
Q3.	Who will be affected from Feb 2015?
A3.	Single working aged applicants who need to apply for Job seekers will have to apply for UC
Q4.	I'm a pensioner, will I be affected?
A4.	No, there is no need that worry this will not affect pensioners in the near future. People who are pensionable age (this changes so we must ask if the customer is in receipt of state pension) will not be affected by this.
Q5	I'm a single parent, will I be affected?
A5.	No, single parents will not affected at present. However we are advising that you start to get your rent account in advance now ready for when this will affect you; we can make an agreement which you are able to afford to help you do this. Once we receive information from the UC confirming when single parents will be affected we will contact you. (Update the customer profile with the household details)
Q6.	I live with my partner, will we be affected?
A6.	No, Couples will not be affected at present. However we are advising that you start to get your rent account in advance now ready for when this will affect you; we can make an agreement which you are able to afford to help you do this. Once we receive information from the UC confirming when Couples will be affected we will contact you. (Update the customer profile with the household details)
Q7.	I live in supported accommodation (not older person or sheltered accommodation) will I be impacted by UC?
A7.	No, people living in supported accommodation are exempt at the moment. You will continue to receive the same benefit as you have done previously. If you move to general needs accommodation you may then be moved to universal credit. If you are single, live in the 8 areas listed and live in older person / sheltered accommodation but don't receive state pension yet if your circumstances change and you need to apply for income Based Job seekers, you will be affected.
Q8.	Why have I received this letter regarding universal credit when I work?
A8.	We are targeting single occupiers living in our homes in the 8areas affected who could be impacted by UC, if at some point in the future your circumstances change and you need to apply for Job Seekers. You will only be able to apply for UC and need to understand what this

	means in relation to your tenancy.
Q9.	How do I apply for UC?
A9.	If you have access to the internet you can apply online by using the following website https://www.gov.uk/apply-universal-credit
Q10.	I don't have access to the internet and I will struggle to get to the job centre, what else can I do?
A10.	Our financial Inclusion officers can visit you at home with their mobile internet devices and help you to make your application. Would you like me to make you an appointment? Alternatively you can access the internet in local library's or at our local offices to make your application.
Q11.	Can I apply for UC over the telephone?
A11.	You will need to speak to your work coach to explain why you need to make your application over the telephone. They will then be able to support you with your UC application.
Q12.	How long does it take to make the online application?
A12.	We would advise that you allow an hour to make your on line application. You will need to ensure that you have all the information you need before starting your claim on line; this should include: <ul style="list-style-type: none"> • Your postcode • Your national insurance number • Your bank details • Details on your rent and services charges • Details of any savings or capital you have • Details of any income you receive (inc insurance you receive) • Details of any other benefits you receive • Details of who is living at your home
Q13.	Will I be able to save my application on line as I work through it?
A13.	No, UC have not developed this process as part of the application so you will need to dedicate the time to complete it in one go with all the relevant information.
Q14.	Will I receive an acknowledgement email from UC once I have submitted my online claim?
A14.	No, unfortunately this has not yet been developed by UC to assure claimants that the application has been received.
Q15.	How long will I have to wait for my UC payment?
A15.	This usually takes up to 6 weeks from the date you made your claim.
Q16.	How will I receive my UC payment, into my bank account or via a giro?
A16.	Your UC will be paid via bacs into your bank account, giros for UC will not be issued.
Q17.	I don't have a bank account; how will I receive my UC?
A17.	All UC payments will be made by Bacs into bank accounts; you therefore need to make arrangements to get an account from a high street bank or a credit union account. We can ask our financial inclusion officers to help you with this; would you like us to make an appointment for you? Alternatively your work coach can help you with this or your local CAB can also support you with this.
Q18.	Will I receive any money while I am waiting for my UC claim to be assessed?
A18.	If you don't have any income saved to use while waiting for your claim to be assessed, you can request an interim payment. You will receive up to 50% of your monthly UC depending on when you request it and this has to be repaid from your ongoing UC over the next 6 months – it will automatically be deducted.
Q19.	I don't think I can afford to wait 6 weeks to receive my UC
A19.	UC can provide you with an interim payment which will give you up to 50% of your UC before your claim is put into payment. You must request this from your work coach or contact UC directly on 0345 600 0723

Q20.	Will I receive my UC payment on the same date each month?
A20.	Yes, once your UC claim is processed and a payment is made you will receive your payments on the same date each month. You don't need to worry if this date falls at the weekend or bank holiday, the payment will be brought forward to take this into account. We would advise you to set up a Direct debit for your rent on the same date as you receive your UC to ensure that this is paid on time. We have any day Direct Debits to support this, can we set this up now for you?
Q21.	As I will receive my UC in arrears my rent account will be in arrears when I pay it; will this be acceptable?
A21.	No, your tenancy agreement states that you must pay your rent in advance, you should therefore try and pay extra now to get your account a full month in credit to take into account the delay in receiving your UC payments.
Q22.	I've always had my rent paid direct to you, can this still happen?
A22.	No, Universal credit is paid direct to your bank account and it is your responsibility to pay your rent. Only customers who fall into rent arrears will be able to have their payments switched back to their landlord.
Q23.	Are there any other circumstances where payments can be switched back to the landlord?
A23.	Yes, some vulnerable customers can have the payments switched to the landlord for their rent but these are special cases – what are your circumstances and I can see if you fit the criteria.
Q24.	How can I apply to have my rent paid to you as I'm already in rent arrears?
A24.	We can do that for you if you have more than 4 weeks arrears, we will apply directed to UC for the switch back and they will consider whether to provide you with money advice or pay us your rent direct. You can also ring UC direct on 0345 600 0723. You should continue to keep making payments towards your rent and arrears until this is set up as this could take up to 8 weeks.
Q25.	If only receive a proportion of my rent in housing element via UC but have arrears and want the money to be taken direct; will the direct payment to you cover all my rent?
A25.	Yes, we will advise the UC of the total rent which needs to be paid to us and this will be deducted from your overall UC payment.
Q26.	Will my rent arrears be repaid from UC?
A26.	Yes, we can request this when we apply to have your rent paid direct to us. You could have anything between 10-40% of your UC deducted to repay your rent arrears depending on any other deductions currently being taken from your UC. So if you receive £100 per month in UC you will have anything from £10-40 deducted per month. You should continue to keep making payments towards your rent and arrears until this is set up as this could take up to 8 weeks.
Q27.	How long will the payment direct to you last for?
A27.	The alternative payment arrangements to us for your rent will be set up for a given period of time. This will be reviewed after and may not be switched back to you after a set period of time. You are expected to improve your budgeting skills while the alternative payment arrangement is in place.
Q28.	I have had my benefits sanctioned will this impact my rent?
A28.	This will only impact your rent if you fail to pay it from the remaining UC money you are receiving. If your arrears increase to more than 4 weeks rent we can apply to receive the payments direct from the UC you are receiving which will leave you with less to live on per month.
Q29.	How can I get help with budgeting for my rent and other bills monthly?
Q29.	If you are able to access the internet you can log on to https://www.moneyadvice.service.org.uk/en/categories/budgeting-and-managing-money which has a budget planner and help to set this up. We also have 2 financial inclusion officers

	working for us who can support you with this – would you like to make an appointment to see someone? You can also speak directly to UC on 0345 600 0723 who can refer you to independent money advice services in your local area; these will either support you over the telephone or arrange a face to face appointment. Or speak to your work coach directly who can also make these arrangements.
Q30.	I receive my income 4 weekly why have I not received any UC this month?
A30.	If you receive your income 4 weekly your employer provides tax information to revenues and customers. This information is then shared with UC who recalculate your UC based on your calendar monthly income. As it looks as though you have received 2 months wages within the calendar month, your UC has been recalculated to take this into account. Your UC will be adjusted again from your next payment. You still need to pay your rent despite not receiving your UC. You also need to plan for the other occasions during the year when this could happen. Please review when you are due to be paid and consider when you are likely to receive 2 sets of wages in the same calendar month; you will need to budget for this in the future.
Q31.	When should I notify UC regarding any changes in my circumstances?
A31.	Immediately, please do not delay in advising UC on any changes to your circumstances as your claim will not automatically be backdated and you will lose benefit for every day that you fail to advise them of the change. The benefit amount will not change until your next UC payment is due to be received.
Q32.	I have received my rent increase letter, what should I do now?
A32.	Please contact UC straight away to confirm the new rent value and the date it will be applied from. If you fail to tell them until after this is applied you will not receive a backdate from when this was applied and you will have to pay the difference from your existing UC payment.
Q33.	I have a non dependant living with me, how will this affect my UC?
A33.	There is likely to be a set deduction for your non dependant each month which you will have pay towards your rent. You can either request that your non dependant pays this to you or they pay it directly to us. Either way you must ensure that this is paid as the rent your responsibility and action will be taken against your tenancy if you get into arrears.
Q34.	I have a sub tenant or lodger; will this impact my UC payment?
A34.	Yes, UC does not provide an allowance for a sub tenant or lodger, you will need to declare them as a non dependant and then pay the extra towards your rent (see Q18)
Q35.	I'm planning a holiday abroad for more than 4 weeks; will this impact on my UC?
A35.	Yes, if you are outside of the UC for more than 4 weeks your UC payments will stop. Please ensure that you have other income to live on while you are away and that your rent continues to be paid.
Q36.	I have 4 rent free weeks but UC does not take this into account; what should I do?
A36.	You can either change your tenancy agreement to pay your rent over 52 weeks rather than 48 – this is very easy – we'll make an appointment to see you to get you to sign the relevant forms and then make the changes to our internal systems to support this. Alternatively you can calculate your weekly rent over 48 weeks and multiply this by 48 weeks to give you the annual charge. Then Divide this figure by 12 months. This will mean that you pay slightly more per month than you normally pay, but will allow you to take your rent free periods at the normal times. If you fail to change your tenancy agreement or increase your payments action will be taken against your tenancy if you start to go into rent arrears.
Q37.	What will happen when there are 53 weeks in the calendar year?
A37.	Your UC housing element will only be calculated on a 52 week basis and then divided into 12 equal monthly payments. We will not be charging the rent over 53 weeks so the 53 rd week there will not be a charge. Therefore you will not have anything extra to pay and will receive the benefit for the same periods.

Q38.	I have previously claimed housing benefit on 2 properties due to my circumstances will this still be possible under UC?
A38.	<p>This is only possible in the following circumstances:</p> <ul style="list-style-type: none"> • If you suffering from DV, they will pay on 2 properties for up to 52 weeks • If you are in receipt of Middle or higher rate DLA or PIP and cannot move into your new home due to adaptations being completed or • If you cannot move into your new home as you are currently in hospital or residential care for up to 4 weeks.
Q39.	I do not live in one of the 8 local authority areas but my local Job centre have advised me that I have to apply for UC; what does this mean for me?
A39.	Despite not living in the local authority area affected, if your local Job centre has advised you must apply for UC this will impact you. You will need to ensure that you pay your rent directly to us and ensure that you pay in advance and not in arrears when you receive your UC. (Refer to Questions 15 onwards)