

UNIVERSAL CREDIT

EVERYTHING YOU NEED TO KNOW



**centre
point**

**GUIDE FOR PEOPLE LIVING IN
SUPPORTED ACCOMMODATION**

IS THIS THE RIGHT GUIDE FOR ME?

The rules for getting help with your rent under Universal Credit are different depending on which kind of housing you live in. This guide is for people who live in specified supported accommodation.

AM I LIVING IN SUPPORTED ACCOMMODATION?

Supported accommodation is housing where you receive care and support, for example from a key worker, to live safely and independently. It's often provided by the local council or by a charity such as Centrepoin.

If you are unsure about the kind of housing you live in, speak to your key worker. It's important that you provide the correct information when applying for Universal Credit. If you give the wrong information, you may have to wait a lot longer to receive the money you are entitled to, or may not receive any money at all for your housing costs.

WHAT IF I'M NOT LIVING IN SUPPORTED ACCOMMODATION?

If you aren't in supported accommodation, look at our other guide for people living in move-on or general needs accommodation.



CONTENTS

INTRODUCING UNIVERSAL CREDIT

What is Universal Credit?	4
Will I have to claim Universal Credit?	5
I'm already claiming benefits. Will I move over to Universal Credit?	5
I've heard that 18-21 year olds can't claim Universal Credit. What should I do?	5
Can I claim Universal Credit?	6
Can I claim if I'm a...	6
Will Universal Credit pay my rent?	7

MAKING A CLAIM

What do I apply for?	8
How do I make a Universal Credit claim?	9
When do I meet my work coach?	9
I only need Universal Credit for my living costs, not my rent as I'm claiming Housing Benefit.	10
Will I need a bank account for Universal Credit?	10
How much Universal Credit will I get?	11
How long do I have to wait to receive my money?	12
Can I make a backdated claim for Universal Credit?	12
I can't manage during the wait for my first payment, what can I do?	13
What if I leave Universal Credit, but then need to go back on it?	13
Can I get any extra help if I'm a care leaver?	13
Can I apply for Universal Credit if I'm about to leave care?	14

MANAGING YOUR CLAIM

How do I manage my Universal Credit claim?	15
Your local Jobcentre	15

YOUR RESPONSIBILITIES AND SANCTIONS

What are my responsibilities?	16
Extra support if you're 18 to 21 – the Youth Obligation	17
Can I be sanctioned under Universal Credit?	18
What should I do if I am sanctioned?	19

STARTING WORK

Can I still claim Universal Credit if I am working?	20
I'm working fewer than 30 hours per week – am I still entitled to full Universal Credit?	21
What if I'm working part time (fewer than 15 hours) and studying part time?	21
What if I'm self-employed?	21

EXTRA SUPPORT

Budget planning sheet	23
Budget and money management	24
Alternative payment arrangements	24
Highly likely/probable needs for alternative payment arrangements	25
Less likely/probably needs for alternative payment arrangements	25
What can I do if I'm really struggling and have no money?	26
Useful websites	28
Useful phone numbers	28

INTRODUCING

UNIVERSAL CREDIT

WHAT IS UNIVERSAL CREDIT?

Universal Credit (UC) is a new benefit which brings six existing benefits into one.

INCOME SUPPORT
INCOME-BASED JOBSEEKER'S
ALLOWANCE (JSA)
INCOME-BASED EMPLOYMENT AND
SUPPORT ALLOWANCE (ESA)
HOUSING BENEFIT (HB)
CHILD TAX CREDIT
WORKING TAX CREDIT

UNIVERSAL
CREDIT

- You may be able to claim Universal Credit if you're on a **low income or out of work**.
- It is a **single monthly payment**.
- It is **means-tested** so the amount you receive will depend on your income.
- In most cases, you will receive it straight into your bank account.
- It's paid in arrears –**at the end of the monthly period, not the start**. You'll have a set 'pay date'.
- Your claim will be managed online and you will need a computer, tablet or smartphone with internet access to get into it.

WILL I HAVE TO CLAIM UNIVERSAL CREDIT?

Universal Credit is slowly being introduced across the country and is replacing the existing benefit system. You can check whether it's available in your area by looking here: <https://ucpostcode.entitledto.co.uk/ucdate>

I'M ALREADY CLAIMING BENEFITS. WILL I MOVE OVER TO UNIVERSAL CREDIT?

If you are already claiming benefits and have a 'change of circumstances', like falling ill, losing a job, starting a new job or having a child, you may have to make a new claim for Universal Credit. Use the web address above to see if you are in a Universal Credit area.

If you do not have any change of circumstances, your Jobcentre will tell you when it's time to switch to Universal Credit.

I'VE HEARD THAT 18 TO 21 YEAR OLDS CAN'T CLAIM UNIVERSAL CREDIT FOR THEIR RENT. WHAT SHOULD I DO?

This does not apply to you as you're living in supported accommodation and should claim your rent through Housing Benefit **not Universal Credit**.



CAN I CLAIM UNIVERSAL CREDIT?

You can apply for Universal Credit if:

You're not in employment, education or training



You're employed, but are on a low wage or are only working part time.



You have an illness, disability or health condition which affects your ability to work.



CAN I CLAIM IF I'M A...

STUDENT?

Most students can't claim Universal Credit, but you may be able to claim if you:

- have a child
- have a disability
- are aged 21 or under and don't have parental support whilst you are in non-advanced education (anything lower than a degree)

If you are doing a degree you will have to apply for a student loan for financial support.

16/ 17 YEAR OLD?

Universal Credit is usually only for adults. However, if you are 16 or 17 you may be eligible if you:

- have a child or are pregnant
- have a disability
- aren't getting any support from a parent

If you are a looked-after young person your financial support should come from social services.

EUROPEAN NATIONAL?

In most cases, if you are from the European Economic Area (EEA), you must be working to have the right to claim Universal Credit. If you are unemployed and from the EEA, you probably won't be able to claim. If you're a foreign national, the rules for claiming Universal Credit can be very complicated. You should seek independent benefits advice – use the contact details at the end of this guide.

WILL UNIVERSAL CREDIT PAY MY RENT?

There are different rules depending on which sort of accommodation you are living in. This guide is for young people living in **supported accommodation**.

If you are living in supported accommodation, you can't get money for your rent from Universal Credit. You will instead claim **Housing Benefit** from your local council. Talk to your key worker for help. Housing benefit is paid directly to your landlord (such as Centrepont) so you won't have to pay it yourself every month.

You will still need to claim Universal Credit for your personal spending money – for things like food and travel – and so will have to make a separate Universal Credit claim online and manage this money yourself.

It's really important that you don't accidentally apply for your housing costs when you apply for Universal Credit. If you do, and you also apply for Housing benefit, you might be committing benefit fraud.

When you move on from Centrepont accommodation, you may need to claim your housing costs through Universal Credit. Talk to your key worker for help with this.



You will still need to pay for your personal **service charge** out of your personal spending money as this is not covered by Housing Benefit.



MAKING A CLAIM

WHAT DO I APPLY FOR?



Housing Benefit
From the Local Council



For your
rent money

Universal Credit
From the Jobcentre



For your
spending money

MAKING A CLAIM

HOW DO I MAKE A UNIVERSAL CREDIT CLAIM?

You need to apply for Universal Credit online at www.gov.uk/apply-universal-credit

Make sure you have the following information before you start:

- your postcode
- your National Insurance number
- details of the bank, building society or credit union account you want Universal Credit paid into
- your rent agreement (if you have one)
- details of your savings
- details of any other benefits you're getting
- If you're a parent, you'll need your child benefit reference number

Warning: There's no save button so you need to complete your application in one go. It usually takes around 1 hour. Make sure you have all your documents ready!

WHEN DO I MEET MY WORK COACH?

As soon as you submit your online application, contact the Jobcentre to book in your Universal Credit interview by calling **0800 328 5644**. You will need your national insurance number. This interview is where you will agree your **claimant commitment** with your work coach and verify your identity if you can't do so online.

You can bring a friend, family member or keyworker to this interview – but make sure you call the Jobcentre on the number above to let them know.



I ONLY NEED UNIVERSAL CREDIT FOR MY LIVING COSTS, NOT MY RENT AS I'M CLAIMING HOUSING BENEFIT. HOW DO I SHOW THIS ON THE FORM?

In the online form you'll be asked about where you are living to help you claim the correct benefit. When you apply online for Universal Credit you'll come to a section called 'Housing: type of housing' and you'll be asked these questions:

Q: What is your current housing situation?

A: Tick the last option 'Live in other types of housing' if you're living in Centrepoint supported accommodation.

Q: Do you own or pay rent for your home?

A: If you're living in Centrepoint supported accommodation the answer will be 'No', as you need to apply separately to the local authority for Housing Benefit. Do this straight away by contacting your local authority housing department.

WILL I NEED A BANK ACCOUNT FOR UNIVERSAL CREDIT?

You will need a bank account to receive Universal Credit. There are different kinds of accounts, and some can help with budgeting and money management. If you do not have a bank account or do not know which kind is best for you, talk to your housing officer or key worker for help.

HOW MUCH UNIVERSAL CREDIT WILL I GET?

The amount you get will depend on your income and circumstances.

The standard allowance for a single person under 25 is £ 251.77 a month. You might get extra if you:

- **have a child**
- **need to pay for childcare**
- **have a disability or health condition**
- **are regularly caring for someone**

Use an independent benefit calculator to estimate what you will get:

<https://benefits-calculator.turn2us.org.uk>

You will get a monthly statement showing how your Universal Credit has been calculated. If you're worried about miscalculations you can check that in your statement. Any deductions will also be shown.

Universal Credit is calculated by looking at your circumstances during your 'assessment period'. An assessment period is a calendar month (linked to when the Universal Credit claim was first made). You will have 12 assessment periods in any year.

So, when someone is working, any award is based on what earnings have been received during that assessment period (month).

This is really important if you do not have a regular wage, e.g. zero hours or flexible contracts. You might get different amounts of Universal Credit each month.

! Remember - If you live in Centrepoint supported accommodation you won't be able to claim the housing element of Universal Credit - you'll continue to claim Housing Benefit separately. If this applies to you, remember to tick that you live in supported accommodation on the benefits calculator!

HOW LONG DO I HAVE TO WAIT TO RECEIVE MY MONEY?

It should take up to five weeks to get your first Universal Credit payment. However, you may have to wait longer than this – so don't be afraid to ask for support if you need it.



CAN I MAKE A BACKDATED CLAIM FOR UNIVERSAL CREDIT?

You can only make a backdated claim for Universal Credit for a specific reason, and you will normally only be able to get up to four weeks backdated. Reasons for backdating include:

- **Being unable to claim because of an illness or disability**
- **Not being informed that your old benefits (like ESA or JSA) would end**
- **Being unable to claim because the online system was down**

Call the Universal Credit helpline on **0800 328 5644** if you think your claim can be backdated. Your housing officer or an independent advisor can also help you with this.

I CAN'T MANAGE DURING THE WAIT FOR MY FIRST PAYMENT, WHAT CAN I DO?

Talk to your key worker about your options. If you have no money to live on, they can support you in accessing help.

If you really can't manage, you can apply for a Universal Credit Advance. This is up to a month's worth of Universal Credit paid to you within five days of making your claim.

This will only be available to you if you have no money to live on. It is a **loan** and you will have to pay it back - so think carefully about whether you need the Advance.

The repayment of the Advance will be taken from your Universal Credit payments. You have up to twelve months to repay the Advance, so make sure that you ask to pay it back over twelve months and not a shorter time, otherwise you will have a bigger chunk taken out of your benefits.

WHAT IF I LEAVE UNIVERSAL CREDIT, BUT THEN NEED TO GO BACK ON IT?

You might leave Universal Credit because your income has increased. If something goes wrong within six months (e.g. you lose your job) you can return to Universal Credit without making a new claim. This is called a 're-award'. Because it isn't a new claim, you won't have to wait a month for your benefits.

CAN I GET ANY EXTRA HELP IF I'M A CARE LEAVER?

If you are a care leaver, you can get help with things like:

- **Making an advanced claim** up to one month before your 18th birthday to ensure that you get your money as soon as possible (see page 14 for more info on this)
- **Access to Personal Budgeting Support and Alternative Payment arrangements** as soon as you make a claim
- **Immediate access to hardship payments**, in case you are sanctioned.

CAN I APPLY FOR UNIVERSAL CREDIT IF I AM ABOUT TO LEAVE CARE?

If you are about to turn 18 and are leaving care, you can get some extra help to make sure that you receive your first Universal Credit payment as soon as possible.

You can make what is called an 'Advanced Claim' for Universal Credit, up to 21 days before your 18th birthday. This will help you to get your application ready to be sent off as soon as you turn 18.

MAKING AN ADVANCED CLAIM WHEN LEAVING CARE



If your birthday is on the 25th of July, you would be able to begin your advanced claim for Universal Credit on or any time after the 4th of July.

4 July:
Make advanced claim.



Making an advanced claim gives you time to get the information you need together so that you can submit your application as soon as you turn 18.

25 July:
18th birthday.



You will still have to wait up to five weeks to receive your first payment once you turn 18, so make sure to speak to your social worker or key worker about any financial support available.

29 August:
Receive first payment.

MANAGING YOUR CLAIM

HOW DO I MANAGE MY UNIVERSAL CREDIT CLAIM?

Your Universal Credit claim will be managed almost completely online. Your work coach will use your journal to get in touch with you - so it is important to check your account as often as you can.

Sign in to your Universal Credit account to:

- see your statement and details of your claim
- report a change in circumstances
- add a note to your journal
- see your to-do list
- see when your next payment will be
- see your Claimant Commitment

You will need internet access to get into your Universal Credit claim. If you don't have access to a computer, laptop, tablet or smartphone, you might be able to visit your local library or Jobcentre to get on the internet for free.

You can also contact the Universal Credit helpline for free on **0800 328 5644** – but remember that it's easier to use your journal.

YOUR RESPONSIBILITIES AND SANCTIONS

WHAT ARE MY RESPONSIBILITIES?

Your Claimant Commitment will set out what you have agreed to do to prepare for and look for work or to increase your earnings if you are already working. Your work coach will write your Claimant Commitment with you when you visit the Jobcentre.

You need to make sure you:

- **Meet the conditions you agreed to in your Claimant Commitment**
- **Complete the agreed work search activities for up to 35 hours per week**
- **Report any changes in your circumstances, for example if you move or get a job**

If your circumstances change or you're struggling with your commitment, you can speak to your work coach or contact the Universal Credit helpline about having it changed.

EXTRA SUPPORT IF YOU'RE 18 TO 21 – THE YOUTH OBLIGATION

If you are aged 18-21 when you apply for Universal Credit, you may be put on a programme called the 'Youth Obligation'.

For the first six months you should have access to extra support through the Jobcentre to help you get a job or apprenticeship. You will be expected to do all you can to find work, attend regular meetings with your work coach and take up any opportunities which are available to you. Sanctions will apply if you don't attend all the activities.

The level of support, as well as what you are expected to do, will depend on your situation and things like whether or not you have children, caring responsibilities or a health condition.

If you are still receiving Universal Credit at the end of the six month period, you should be offered extra work-related training or a work experience opportunity.

Talk to your work coach about whether you will be on the Youth Obligation.



CAN I BE SANCTIONED UNDER UNIVERSAL CREDIT?

If you do not fulfil your Claimant Commitment, you may be sanctioned.

If you don't do the tasks set by your work coach, you could be sanctioned for a week for your first failure, two weeks for your second, and three weeks for your third failure .

If you refuse to do a work placement you could face a higher level sanction, and lose your Universal Credit for three months.

If you are struggling to fulfil your Claimant Commitment and think you might be sanctioned, it's important to talk to your work coach. They may be able to help you.

If you cannot attend an appointment or interview, make sure you contact your work coach as soon as possible to let them know - and take a record of the phone call.

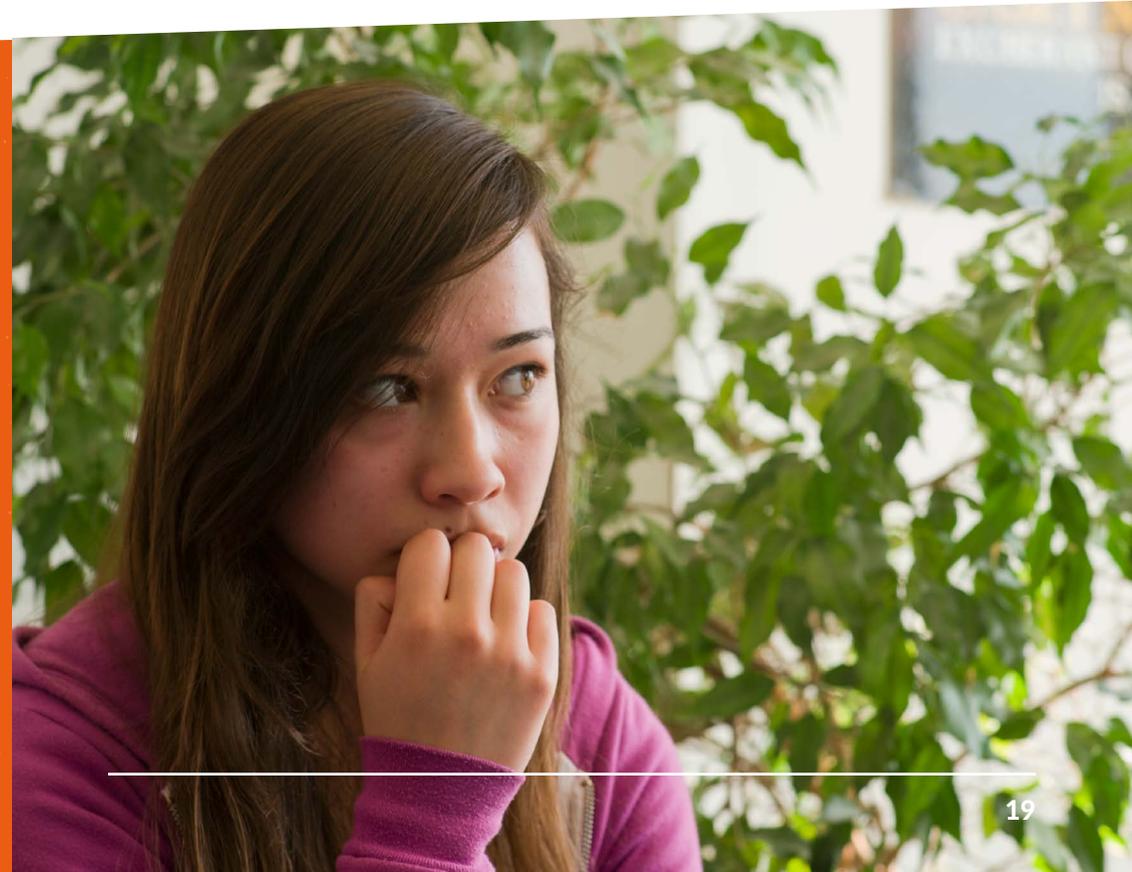
WHAT SHOULD I DO IF I AM SANCTIONED?

If you have been sanctioned you will not receive part or all of your Universal Credit award for a certain amount of time. During this time you can apply for a hardship payment to pay for basic needs such as food and transport. This is usually only a **loan** and you will need to pay it back when your sanction ends.

If you think that you have been sanctioned unfairly, you can request that the decision is looked at again. This is called a 'mandatory reconsideration'. If you still disagree with the decision after the mandatory reconsideration, you can appeal it at a tribunal.

The decision letter or journal update you receive about your sanction will tell you how you can do this. You can also contact your housing officer or an independent advisor for help with challenging a sanction.

! Your housing costs should **NEVER BE SANCTIONED**, even if you receive a sanction on your personal spending money.



STARTING

WORK

CAN I STILL CLAIM UNIVERSAL CREDIT IF I AM WORKING?

You can claim Universal Credit to top up your income if you are in low paid or part time work. Your work coach can also help you to get more hours at work and help you to move into a better paid job. This is called 'in-work progression support'.

For every £1 you earn from work, you will lose 63p from your Universal Credit Claim. However, if you are caring for children, or have a health condition which affects your ability to work, you may have a 'work allowance' which means that you can earn more before your Universal Credit payments are affected.



Universal
Credit

OUT OF WORK



Earnings



Universal
Credit

IN WORK

Your work allowance can be up to £409 per month – talk to your key worker or work coach in the Jobcentre for help working this out.

As you earn more your Universal Credit payments will slowly decrease, so you won't suddenly lose all your benefits.

I'M WORKING FEWER THAN 30 HOURS PER WEEK - AM I STILL ENTITLED TO FULL UNIVERSAL CREDIT?

The amount of Universal Credit you receive is calculated on your earnings, rather than your hours. So the amount of support you get will depend on your income.

WHAT IF I'M WORKING PART TIME (FEWER THAN 15 HOURS) AND STUDYING PART TIME?

If you're a student eligible for Universal Credit and you get a part time job, your Universal Credit will reduce accordingly, depending on your income. Your Claimant Commitment will probably also reflect this and may include the condition that you have good attendance at your course.

WHAT IF I'M SELF-EMPLOYED?

If you're self-employed it can be really complicated to get support through Universal Credit.

When you meet your Jobcentre work coach, you'll talk about your business and earnings. They will decide whether self-employment is your main job. If it is, you don't have to do job searching activities and can totally focus on your business. If your business has been running for more than 12 months, the Jobcentre will assume you have a certain level of income.

Your Universal Credit would be calculated based on this even though being self-employed is unpredictable and sometimes you might be earning less.

EXTRA

SUPPORT

I'M WORRIED THAT I WON'T BE ABLE TO MANAGE MY MONEY – IS THERE ANY HELP AVAILABLE?

Budget planning sheet

Use the budgeting sheet to work out your monthly income and help manage your spending.

1. WHAT IS MY INCOME?

Wages		Other benefits	
Partner's wages		Family support	
Universal Credit		Other	
Child Benefit		Housing Benefit	
Monthly Total:			

2. WHAT ARE MY PRIORITIES TO PAY?

Rent/mortgage		Water Rates	
Services Charges		Tv License	
Council Tax			
Monthly Total:			

3. WHAT CAN I CONTROL?

Electricity		Food	
Gas		Contents insurance	
Phone		Clothes	
Internet		Child care	
Travel costs		Dentist, Doctor & Prescriptions	
Car insurance		Housekeeping	
Hairdresser		Pets	
Petrol		Other	
Monthly Total:			

4. WHAT CAN I CUT BACK ON?

Games		Holidays	
Takeaways		DVDs/Netflix	
Cinema		Books	
Cigarettes/Tobacco		Gym/Sports	
Hair & Beauty		Taxis	
Alcohol		Magazines	
Gambling		Other	
Monthly Total:			

5. WHAT DEBTS DO I HAVE AND HOW MUCH CAN I PAY BACK?

	Total	Monthly		Total	Monthly
Rent arrears			Student loan		
Council Tax arrears			Bank loan/overdraft		
Water/Gas/Electricity			Credit cards		
Friends & Family			Hire purchase		
Overpayments			Other		
Total Debts:					
Total monthly repayments:					

MONTHLY BUDGET SUMMARY

Total Income		Total Expenses	
Difference: (+/-) £			

BUDGETING AND MONEY MANAGEMENT

If you need some extra help managing your money, you can access 'Personal Budgeting Support' through the Jobcentre. This is online and face to face advice on things like budgeting, opening a bank account and managing bills and debts. The level of support will depend on your needs – talk to your work coach to see what help is available.

ALTERNATIVE PAYMENT ARRANGEMENTS

You might be able to get some extra help through an 'Alternative Payment Arrangement'. The options are:

- **Be paid every two weeks rather than monthly, this is particularly handy if you struggle with budgeting**
- **If you're claiming as a couple, you can split the payment between you, rather than all of it going to one of you**

Talk to your work coach about Alternative Payment Arrangements. They'll decide whether you are eligible based on the factors in the box on the next page:

HIGHLY LIKELY/PROBABLE NEEDS FOR ALTERNATIVE PAYMENT ARRANGEMENTS

- In temporary and/or supported accommodation
- Homeless
- Domestic violence/abuse
- Mental health condition
- Currently in rent arrears/threat of eviction/repossession
- Claimant is young: a 16/17 year old and/or a care leaver
- Drug/alcohol and/or other addiction problems e.g. gambling
- Learning difficulties including problems with literacy and/or numeracy
- Severe/multiple debt problems (particularly that they have not made a repayment plan or are not sticking to the terms of such a plan).

LESS LIKELY/POSSIBLE NEEDS FOR ALTERNATIVE PAYMENT ARRANGEMENTS

- Previously homeless and/or in supported accommodation (within the last 12 months)
- History of rent arrears
- NEET (Not in Education, Employment or Training) and aged 18-24
- Third party deductions in place (e.g. for fines, utility arrears etc) – provide an example here
- Claimant is a refugee/asylum seeker
- Other disability (e.g. physical disability, sensory impairment etc)
- Claimant has just left prison
- Claimant has just left hospital
- Recently had a close member of family die (within the last three months)
- Language skills (eg English not spoken as the 'first language')
- Ex-Service personnel

WHAT CAN I DO IF I'M REALLY STRUGGLING AND HAVE NO MONEY?

If you are on Universal Credit and need help with essential or one-off expenses, you can apply for a 'Budgeting Advance' by calling the Universal Credit helpline or speaking to your work coach in the Jobcentre. The budgeting advance is an interest-free **loan** and can help pay for household items or for help with getting a job or staying in work.

The smallest amount you can borrow is £100. You can get up to:

- **£348 if you're single**
- **£464 if you're part of a couple**
- **£812 if you have children**

You will normally need to have been getting Universal Credit for at least 6 months to be eligible for a budgeting advance, unless you need the money to help you start a new job or keep an existing job.



Remember – the budgeting advance is a loan, and will need to be paid back through deductions to your future Universal Credit payments.

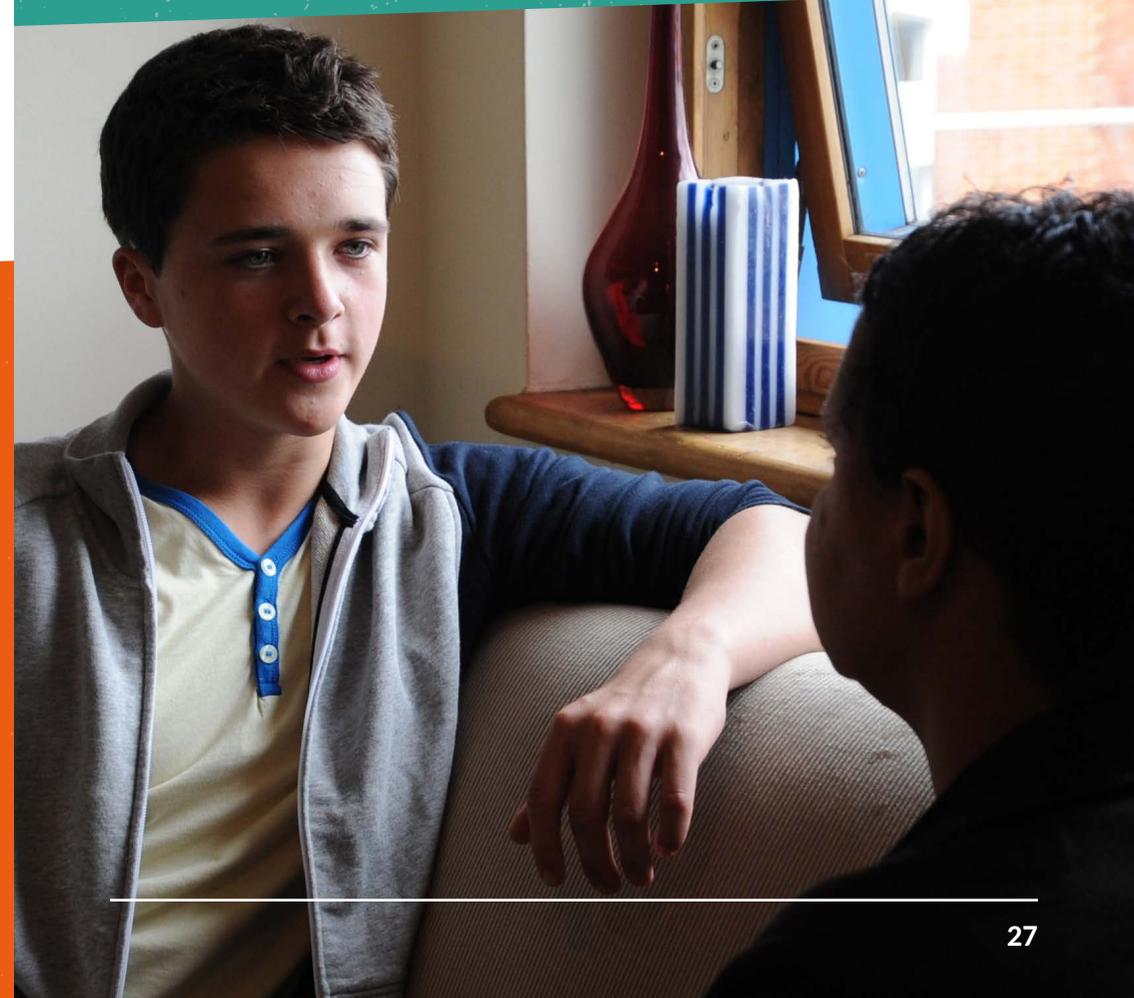
You have up to 12 months to pay back this loan – so make sure to ask for this if you apply for a Budgeting Advance.

Talk to your local council about extra financial support or emergency assistance. Your key worker can help you with this.

You will need to explain why you need this help, and you may receive vouchers or tokens instead of cash. This kind of support is usually seen as a one-off, and may be different depending on the council area you are applying in.

You can also use the online grant finder provided by the charity Turn2Us to find grants and funds from charities. These can range from emergency and hardship support, to grants to help with education, training and development.

Turn2Us Grants finder: <https://grants-search.turn2us.org.uk/>



USEFUL WEBSITES

Make your application here:

www.gov.uk/apply-universal-credit

Official Government website:

www.gov.uk/universal-credit

Useful guide to Universal Credit:

www.turn2us.org.uk/Benefit-guides/Universal-Credit

USEFUL PHONE NUMBERS

Benefits & Universal Credit

Universal Credit helpline (freephone): **0800 328 9344**

Citizens Advice (calls cost the same as 01 and 02 numbers): **03444 111 444**

Housing

Shelter (freephone): **0808 800 4444**

Centrepoint Helpline (freephone): **0808 800 0661**

Debt & Money Issues

The Money Advice Service (freephone): **0800 138 7777**

Stepchange Debt Advice (freephone): **0800 138 1111**

