

Universal Credit – Key FAQs

1. What is Universal Credit?

It is a benefit for working age people, paid to individuals both in and out of work and receiving a low to moderate income. Payment depends on someone's income, savings and circumstances.

Universal Credit will eventually replace: Income Based Job seekers Allowance; Income-related Employment and Support Allowance; Income Support; Housing Benefit (for working age people); Child Tax Credit and Working Tax Credit.

If a single person or both individuals in a couple have reached pension credit age (see the government's [pension credit age calculator](#)) then they will not be able to claim universal credit, but instead will continue to claim pension credit and housing benefit (as long as they qualify).

Universal Credit is a single monthly payment, paid to the household.

2. Who Administers Universal Credit?

It is administered by the Department of Work and Pensions.

3. Is Council Tax Benefit included with Universal Credit?

No, this needs to be requested separately, as Council Tax Reduction. Torfaen Council administer this for Monmouthshire County Council and can be contacted on 080 028 2569 (free phone).

4. Who Claims Universal Credit?

One person in a household submits a claim and the default position is for the universal credit amount to be paid to the nominated account. Note: this does not have to be a joint account if the person is making a claim for a couple.

5. What is the Timeframe to Move onto Universal Credit?

Universal Credit was introduced for single jobseekers in Monmouthshire on 21 September 2015 (new claims and change of circumstances).

Universal Credit is likely to be rolled out to other claimants e.g. couples and families on region by region basis from May 2016. Further information is available at www.gov.uk.

A person currently receiving a benefit that will be replaced, will continue to receive their benefits, until they are told they have to claim universal credit.

6. How Do I Claim?

A claim is made online at: www.gov.uk/universalcredit.

Note: The claim cannot be saved and times out after a relatively short amount of inactivity – a claim has to be started from scratch then.

After following the on screen instructions, at the end, a claimant is given a summary of the information to correct any mistakes. Once the submit button is pressed, the screen will show an estimate of the universal credit award.

If the Department of Work and Pensions agrees, a claim could be made over the phone on 0345 600 0723 or in Welsh: 0800 012 1888. In exceptional cases the Department of Work and Pensions may agree to a home visit to complete a claim.

7. What Information is needed for the Claim?

- National Insurance Number (including partners)
- Postcode
- Email address
- Phone number
- Monmouthshire Housing Association's name and address
- The rent a tenant is eligible to pay (this figure does not include water rates or rent free weeks)
- Your income, saving and if working gross wage (before deductions) and benefit income e.g. widows pension
- Details of any children/relatives/non-dependents including their name, date of birth, age & income
- Account details of where they would like payments to be made

Note: Answer 'yes' on the claim to 'do you pay rent or eligible charges to live in your home?' If you answer 'no' a housing costs element (which replaces housing benefit) will not be included when the universal credit award is assessed.

8. Where Can I Get Help?

You can contact MHA on 0345 677 2277 if you need help with your universal credit claim.

9. Do You Have to Claim Universal Credit?

Once you claim Universal Credit you have to keep receiving it (if entitled). This won't change, even if you move area or your household changes, though there is an exception if you move into supported housing.

10. How is Universal Credit Paid?

Universal credit is paid calendar monthly by direct credit transfer, in arrears. Claimants therefore have to wait 5/6 weeks before they receive their first payment. Note: There is no entitlement to Universal Credit for the first seven days for new claimants.

It can be paid directly to a post office card account, bank account, building society account or credit union account. Advice on choosing an account is available at [moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk) or contact MHA on the above number to speak to one of our Moneywise team for advice.

11. What Happens if you Make a Late Claim?

Universal Credit will only be backdated for a maximum of one month in exceptional circumstances. If someone loses their job (and they think they're entitled to claim universal credit), they need to claim straight-away.