

**** Universal Credit in the Borough of Ealing is due to be fully rolled out in March 2018**

What do I need BEFORE applying for Universal Credit?

- **Access to a computer** – all applications for Universal Credit are made online, as such, access to a computer is a necessity. If you do not own your own computer, you may wish to visit your local library, Job Centre or speak to your work coach
- Set up **an email address** – all applications for Universal Credit are made online and if your application is accepted, you will need an email address to access your online journal
- Gather as **many supporting documents** as possible e.g. letters from your GP or medical specialist, copies of any Home Office letters, copies of any previous letters relating to your entitlement to benefits and information regarding your current income
- **A bank account** – you will need a bank account in order to apply for and receive Universal Credit payments
- **A National Insurance number**
- **Photographic ID** e.g. your passport, UK photocard, or a driving licence
- **Time** to complete your application in one sitting – this should take approximately 20-40 minutes
- **Right to Reside in the UK**
- **Recourse to public funds** or a **right to receive benefits** as part of a Home Office decision. If you are unsure as to whether you are able to claim benefits, you will be able to find this on your Biometrics Residency Permit (BRP) or by contacting the Home Office
- You may find it helpful to **seek benefits advice from your local Citizens Advice Bureau**, details of which can be found on their website: <https://www.citizensadvice.org.uk/>

How to make a claim for Universal Credit

- You will need to create an account by entering a username and a password. You must keep a record of these and keep them in a safe place as this will be your account references from now on!
- It should take **20-40 minutes to complete your claim**. Your sessions will time out and you'll have to start again if you're inactive for more than 20 minutes.
- **If you're successful**, you'll usually get your first payment 1 month (assessment period) and 7 days after you made you claim (to process your 1st payment).
- To **make a claim**, log on www.gov.uk

If you require assistance with completing your application, you **can call the Universal Credit Helpline, by telephone: 0800 328 9344 or by text phone: 0800 328 1344**

What happens once I apply for Universal Credit?

- If you are already claiming benefits, **once you submit your application for Universal Credit, your benefits will be stopped.**
- At present, there is **a 5 week wait** from when you apply to when you will receive your first payment, if your claim is successful.
 - If you need financial support during this time, you can **request an advance payment** through your Job Centre or through the Universal Credit helpline. You may also be eligible for local welfare assistance through Ealing Council, further information can be found here:
https://www.ealing.gov.uk/info/201073/health_and_adult_social_care/1532/local_welfare_assistance
- The **housing element** of Universal Credit **is paid directly to you.** You can ask for the housing element of your Universal Credit to be paid directly to your landlord. For this you will need to speak to your work coach at your local Job Centre or call the Universal Credit helpline and request a managed payment, your landlord can also request this if you are in 2 months or more of rent arrears.
- You **may be asked to attend an interview** at your local Job Centre Plus
- If you are an **EEA national you will need to undergo a Right to Reside and a Habitual Residency Test**, even if you have previously completed these tests with the Home Office or for other benefits
- You may have to submit additional paperwork
- **If you feel that the decision that you receive is incorrect, you can submit a Mandatory Reconsideration** – this asks the DWP to review your claim and you can receive support in writing and submitting this through your local Citizens Advice Bureau. When your claim has been reviewed you will receive a Mandatory Reconsideration Notice which will give the DWP’s decision and will outline the reasons for this
- If you remain unhappy with the decision made by the DWP following the receipt of your Mandatory Reconsideration Notice, you can appeal. For more information and support in appealing the DWP’s decision, please see the Citizens Advice Bureau’s information page here: <https://www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/appealing-a-universal-credit-decision-at-a-tribunal/>
- After submitting an appeal, you will receive a letter from HM Courts & Tribunals Service outlining your appeal and providing the date for your tribunal hearing. Any questions regarding this procedure can be asked of the HM Courts & Tribunals Service, details for which can be found on your letter

Universal Credit Jargon Buster Sheet

UC – Universal Credit

JCP – Job Centre Plus

NI No. – National Insurance Number

DWP – Department for Work and Pensions

HMCTS – HM Courts & Tribunals Service

HRT – Habitual Residency Test

Client – The applicant

HB – Housing Benefit

CTC – Child Tax Credits

WTC – Working Tax Credits

IS – Income Support

CA – Carers Allowance

AA – Attendance Allowance

DLA – Disability Living Allowance

PIP – Personal Independence Payment

JSA – Job Seekers Allowance

ESA – Employment and Support Allowance

Legacy benefits – The 6 “old benefits” that now make up Universal Credit:

- Employment and Support Allowance (Income Related)

- Job Seekers Allowance (Income Based)
- Income Support
- Housing Benefit
- Child Tax Credits
- Working Tax Credits

AP – Assessment Period: This is the payment period for each claim. This assessment period is normally a month long, but this can change dependent on a person’s circumstance

MR – Mandatory Reconsideration: Every person that claims Universal Credit has the right to request a Mandatory Reconsideration if they have been unsuccessful in their claim or if they do not think that they have been given the correct amount of money. A Mandatory Reconsideration can be referred to as the 1st stage of appealing a decision

EEA – European Economic Area

Recourse to public funds – This is a term used by the Home Office to state whether a person is eligible to apply and receive benefits. If a person has recourse to public funds, this means that the Home Office has granted access to benefits. If a person does not have recourse to public funds then they are not permitted to apply for any benefits.

Claimant journal – This is the way in which the DWP talk to claimants – letters from the DWP will be sent to the journal and a claimant can correspond directly with the DWP through their journey

Live rollout – Universal Credit is being rolled out in 2 stages, with the first being termed as the “live rollout”. The live rollout focuses primarily on single adults without housing costs. People with more complex circumstances will remain on/or apply for legacy benefits until Universal Credit is fully rolled out where the person lives

Full rollout – The full rollout of Universal Credit in the Borough of Ealing is due to be implemented in March 2018. Once the benefit is fully rolled out, all new claimants will claim Universal Credit and everyone on the 6 legacy benefits, will be transferred over to Universal Credit. – By transferred it is meant that the claimant will need to submit an application for Universal Credit and when doing so their legacy benefit(s) will automatically be stopped. However, there are some exceptions to this