

FAQ's

What is Universal Credit?

Universal Credit is a new benefit that brings together six of the existing heritage benefits to simplify the benefits system and help ensure people are better off in work.

The six heritage benefits are;

- Income Support
- Income based Jobseekers Allowance
- Income related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Universal Credit is paid as a single monthly payment direct to the customer, similar to a wage.

Universal Credit should be claimed [online](#).

To apply for Universal Credit a claimant will need to have an email address and a bank account.

When will someone have to apply for Universal Credit?

We are currently under natural migration which means if someone needs to make a new claim for one of the heritage benefits listed above, they must instead claim Universal Credit - unless they fit an exception criteria – *see can anyone still claim Housing Benefit?*

Please see our new claims for Universal Credit triggers tables starting on page 10

DWP will introduce Managed Migration at some stage in the future. The date this will affect East Suffolk area has not yet been announced. Once Managed Migration starts, people in receipt of the heritage benefits listed above, will be invited to claim Universal Credit.

What was Universal Credit Live Service?

The initial phase of Universal Credit was known as Live Service and only available to single people that would have previously claimed Jobseekers Allowance. The second and final phase is known as Universal Credit 'Full Service'. From January 2018 Live Service is no longer available, meaning that all new claims for Universal Credit are under Full Service.

What is Universal Credit Full Service?

Universal Credit Full Service is the term used to describe the final phase of Universal Credit service that is available at all Jobcentres across the country, from December 2018.

Claims under Full Service are accepted from most working age households. Including couples where one member of the couple is working age and the other is pension age. To check if someone is working age – Gov.uk has a handy [pension age checker](#). *Please note since 15th May 2019 the law has changed regarding categorising a household as working age or pension age, where one member of the partnership is working age and the other pension age, further information is available on [Gov.uk](#).*

Full Service incorporates a new online account in which the customer will use to interact with their Work Coach and manage their claim.

All postcodes within East Suffolk Council area have been covered by Universal Credit Full Service since 17th October 2018.

East Suffolk Council area Jobcentre introduction timeline –

- Lowestoft Jobcentre – 25th May 2016.
- Beccles Jobcentre - 18th October 2017
- Ipswich Jobcentre- 25th April 2018.
- Diss Jobcentre - 9th May 2018
- Leiston, Felixstowe and Woodbridge Jobcentres -17th October 2018.

How does Universal Credit differ from Housing Benefit?

Previously, if someone was of working age, living in a rented property, required help with rental costs and was on a low income then would have applied for [Housing Benefit](#). Now, they must apply for Universal Credit- unless they fit an exception criteria – *see can anyone still claim Housing Benefit?*

Housing Benefit is assessed and awarded by your Local Authority (East Suffolk Council).

Universal Credit is a new benefit that is assessed and awarded by Department for Work and Pensions.

Universal Credit is paid as one single monthly payment, incorporating the help someone may have received for daily living costs such as Jobseekers Allowance or Tax Credits.

The Housing Costs element of Universal Credit is ordinarily paid directly to the claimant. Direct payments of the Housing element can be made to the Landlord if they qualify for an [Alternative Payment arrangement](#).

A Universal Credit claimant can request an [Advance Payment](#).

Universal Credit incorporates a new online account in which the customer will use to interact with their Work Coach and manage their claim.

Can anyone still claim Housing Benefit?

People of pension credit age are not required to claim Universal Credit unless they are part of a couple and their partner is working age. To check if someone is working age – Gov.uk has a handy [pension age checker](#). *Please note since 15th May 2019 the law has changed regarding categorising a household as working age or pension age, where one member of the partnership is working age and the other pension age, further information is available on [Gov.uk](#).*

For most working age households, Housing Benefit is no longer available to claim because it has been replaced by Universal Credit. People can still claim Housing Benefit if they meet any of the following exemptions:

- They live in Local Authority placed temporary accommodation- Housing Benefit must be claimed for help with Housing Costs, Universal Credit should be claimed for help with daily living costs.
- They live in supported accommodation – The decision regarding whether accommodation is supported accommodation is made by the Local Authority, if you are unsure whether a property is supported accommodation, [contact us](#) to confirm. Housing Benefit must be claimed for help with Housing Costs, Universal Credit should be claimed for help with daily living costs.

- They are single and have reached [State Pension age](#), and in cases where they are part of a couple, where both members of the couple have reached [State Pension age](#).

How does someone apply for Universal Credit?

Universal Credit should be claimed online.

The online claim will form the online account / journal.

If someone needs help applying online they can receive help through the Citizens Advice Help to Claim service. People can contact their local Citizens Advice or contact the national Help to Claim line - 0800 144 8 444.

There are three Citizens Advice branches that cover East Suffolk area.



Find outreach, drop in and appointment information for Felixstowe Citizens Advice at www.felixstowecab.org.uk



Find outreach, drop in and appointment information for Leiston, Saxmundham & District Citizens Advice at www.leistoncab.org/



Find outreach, drop in and appointment information for North East Suffolk Citizens Advice at nesuffolcab.org.uk/contact

What if someone doesn't want to apply for Universal Credit online?

Online applications are the default way to claim Universal Credit as it forms the online account/journal. There are no paper forms. If someone is unable to claim online or receive support to claim online, they can complete a telephone claim, they will have to call 0800 328 5644.

Staff at the Job Centre or Citizens Advice can help customers apply online.

Will the claimant need an email address?

Yes. To apply for Universal Credit the claimant will need an email address. They cannot continue with the application unless they have an active email address.

What should they do if they don't have an email address?

If someone doesn't have an email account, they will need to set one up.

There is "help setting up a free email account" section as part of this document, please see below.

How is Universal Credit paid?

Universal Credit is paid in one single payment, by bank transfer, direct to the claimant's bank account.

The Housing Costs element of Universal Credit is ordinarily paid directly to the claimant. Direct payments of the Housing element can be made to the Landlord if they qualify for an [Alternative Payment arrangement](#).

The claimant will need a bank account or Credit Union account to receive Universal Credit.

Why is a bank account needed?

Universal Credit can only be paid into a bank or credit union account.

Most High street banks now offer a basic bank account that is accessible to all. Further information regarding basic bank accounts is available on the [money advice service website](#).

How does someone get help with Council Tax?

Help towards Council Tax, called Local Council Tax Reduction, is still awarded by East Suffolk Council.

When an application for Universal Credit is made, the claimant can indicate they wish to apply for Local Council Tax Reduction with their Local Authority. This will lead to a DWP notice being sent to East Suffolk Council that will be used as a new application for Local Council Tax Reduction.

What is a Work Coach?

A Work Coach is an advisor at the Job Centre who will meet with the Universal Credit claimant and liaise with them regularly regarding their claim, and the steps they will need to take to move into work.

How will the online account work?

Once the online claim for Universal Credit has been completed the online account will be created, this account will contain a journal and to do list, both of which will track progress and activity on the Universal Credit claimants claim and any information that is outstanding to proceed. There are some useful videos available on [YouTube](#) showing the online account and claim process - or search for Universal Credit in Action.

The online account will contain awards and payment information and a function to allow the claimant to communicate with their Work Coach via an online message tool.

A Universal Credit claimant will not receive letters in the post. All communication will be through the online account.

What if someone isn't confident using a computer; where can they get help?

Citizens Advice provide a Universal Credit Help to Claim service. This can be accessed by visiting one of their office or outreach locations (detailed under *How does someone apply for Universal Credit?*) Or they can contact the national Help to Claim helpline 0800 144 8 444.

Where can someone use a PC to apply for UC?

Due to current restrictions in relation to the Covid-19 pandemic, access to public PC terminals is limited. Please contact Citizens Advice to access their help to claim service if a customer is likely to struggle to apply for Universal Credit without assistance.

Can the landlord still receive housing element directly?

Not ordinarily. The part of Universal Credit that is paid because someone rents their home and needs help paying their rent is called the Housing Element. The Housing Element will be part of the total Universal Credit award and paid directly to the claimant as part of their single monthly Universal Credit payment.

The claimant will be responsible for paying rent to their Landlord.

If they need help managing this payment they can ask their Work Coach for a referral to Citizens Advice who can help with this or they can visit Citizens Advice directly.

In some circumstances the Universal Credit payment can be split, and the Housing Element can be paid directly to the Landlord. This is called an Alternative Payment Arrangement. Further information is available on [Gov.uk](https://www.gov.uk).

What if the Housing element of Universal Credit does not meet the full rent?

If there is a shortfall in the amount of Universal Credit someone receives towards their rent, and their actual rent, they may be eligible for a [Discretionary Housing Payment](#).

A Discretionary Housing Payment can be made to help top up the Housing element should a Universal Credit claimant be suffering financial hardship. They will need to apply for Discretionary Housing Payment to East Suffolk Council.

There is an application form that can be completed [online](#).

Discretionary Housing Payments can also be used to help towards rent in advance, rent deposit or moving costs should there be a need to move to more suitable accommodation that can be afforded within their own budget. Discretionary Housing Payment can also help towards rent arrears should they be putting someone at risk of losing their home or preventing them from moving to affordable accommodation.

Landlord FAQ's

Can I still have the rent paid directly?

Alternative Payment Arrangements will be available in some circumstances for claimants who genuinely can't manage their monthly payment. This might mean having a managed payment made to their landlord, a split payment, or a more frequent payment, further information is available [online](#).

What happens if my tenant does not pay their rent?

The DWP will expect landlords to follow their usual rent collection practices. However, if the claimant is unable or unwilling to resolve a payment issue that puts them at risk of eviction, DWP can assist landlords by considering if a managed payment to the landlord ([Alternative Payment Arrangement](#)) is appropriate.

When arrears reach the equivalent of one month's rent, DWP will review the situation following notification from the claimant or the landlord. At this point DWP can offer the claimant budgeting support and may decide to pay the rent directly to the landlord.

When arrears reach an equivalent of two months' rent the landlord (or the claimant) can ask DWP to consider if an Alternative Payment Arrangement would be an appropriate course of action. To notify DWP at either the one or two month stage, you will need to complete the Universal Credit: Landlord request for a managed payment or rent arrears deduction form which is available [online](#)

Help setting up a free email account

Follow our guide to help you

If you need to open an email account, here is a guide to how to sign up for a few of the most popular email accounts. Lots of sites and internet service providers offer free email accounts, here are three of the most frequently used.

Google

How to sign up for a free Google email account:

- Go to the [Google Mail](#) registration website
- Fill in the registration form on the right-hand side of the screen, and click “next steps”.
- A Privacy and Terms declaration will appear, read the terms and click “I agree”.
- You will need to verify your account via either a voice call or text message. Enter your phone number and click “continue”
- Once you have received a phone call or verified via text message your email account will be active

Hotmail

How to sign up for a free Hotmail email account:

- Go to the [Windows Live mail](#) registration website
- Fill in your details and click “create account”.
- You will need to select a preferred language and time zone
- Next you will be presented with a short information tutorial, your email account will be active

Yahoo

How to sign up for a free Yahoo email account:

- Go to [Yahoo mail](#) registration website
- Enter your preferred username
- Next enter your details on the short registration page, click “continue”
- You will need to verify your account by entering your phone number and clicking “text me a code” or “call me with a code”
- Once you have received a phone call or verified via text message your email account will be active

Frequently asked questions

The email service won't let me pick the name I want why?

This is usually because another member already has that address. Most email services will offer you alternative name suggestions or you can try a different user name yourself.

I've got my email address now what?

Check the Inbox of your email for a Welcome email from the provider. This will give you information on how to use the new service and tips for getting the most from your email provider. You can now use your new email address to claim Universal Credit online.

I need extra help?

If you need extra help setting up an email address you can visit either of our customer service centres, located at the Marina in Lowestoft and Beccles Library.

The table below gives examples of changes in circumstances that would mean a claim for Universal Credit or in some cases remaining on your existing legacy benefits.

** If you are living in Supported Accommodation (your Landlord will be able to confirm this), you will continue to claim Housing Benefit for help with Housing costs and follow the rules below with regard to claiming income replacement **

Change in circumstances	What would happen before Universal Credit?	What happens in Universal Credit Full Service area?
Change in employment status		
On Income-based Jobseeker's Allowance, Income Support or Income-related Employment Support Allowance	Claim Working Tax Credit	Claim Universal Credit
On legacy benefit such as Income-based Jobseeker's Allowance and Housing Benefit and start work but not enough hours to satisfy Working Tax Credit	'Legacy benefits' adjusted	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
On Working Tax Credit and hours fall below 16	Claim Income Support or Income-based Jobseeker's Allowance	Claim Universal Credit
On Income-related Employment and Support Allowance doing permitted work and work becomes permanent, hours increase over 16 or other reason for not satisfying permitted work rules	Potential Working Tax Credit claim	Claim Universal Credit
On Child Tax Credit only and start work to satisfy Working Tax Credit rules	Claim Working Tax Credit	Remain on Child Tax Credit and claim Working Tax Credit
On Working Tax Credit and increase hours	Stay on Working Tax Credit	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
On Working Tax Credit and become sick	Claim Income-related Employment and Support Allowance	Claim Universal Credit
Change in family circumstances		
On Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance or Housing Benefit and household becomes responsible for a first child	Claim Child Tax Credit	Claim Universal Credit

On Working Tax Credit only and household becomes responsible for a first child	Remain on Tax Credit and claim Child Tax Credit	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
Lone parent on Income Support and youngest child turns 5 years old	Unless there is another reason to stay on Income Support, claim Income-based Jobseeker's Allowance	Unless there is another reason to stay on Income Support, claim Universal Credit
On Income-based Jobseeker's Allowance and baby due within 11 weeks	Claim Income Support	Claim Universal Credit
Partner leaving/joining household. If it means a new claim to a legacy benefit, claim UC.		
Couple on Tax Credits separate	Make separate claim for 'legacy benefits'	Both claim Universal Credit as single people
Lone parent on Income Support and Child Tax Credit becomes a couple	Claim Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance and make new Tax Credit claim as a couple	Claim Universal Credit as a couple
Couple on Income-based Jobseeker's Allowance with child under 5 become lone parents	Claim Income Support or Income-based Jobseeker's Allowance	Both claim Universal Credit as single people
Single person under pension age on 'legacy benefits' becomes a couple with person of Pension Credit qualifying age	Claim Pension Credit until Universal Credit is fully rolled out across the country	Claim Universal Credit as a couple
Carers		
Satisfies Carer's Allowance rules which means a new 'legacy benefit' claim	Claim the relevant 'legacy benefits'	Claim Universal Credit
Carer on Income Support stops being a carer	Unless there is a reason to stay on Income Support, claim Jobseeker's Allowance	Claim Universal Credit
Tax Credits		
Tax Credit renewal	Remain on Tax Credit	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
On Tax Credit and change does not lead to a claim for a new 'legacy benefit' for example less income	Remain on Tax Credit	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
Sickness		

On Income-related Employment Support Allowance and fails Work Capability Assessment	Claim Income-based Jobseeker's Allowance	Claim Universal Credit. If you challenge Work Capability Assessment and win, remain on Universal Credit
On Income-based Jobseeker's Allowance and become sick	Claim Income-related Employment and Support Allowance	Claim Universal Credit
Moving area and taking up a tenancy		
Housing Benefit claimant moves into East Suffolk area from another local authority	New claim for Housing Benefit	Claim Universal Credit
Housing Benefit claimant moves into East Suffolk area from the same local authority	Remain on Housing Benefit	Choice - remain on adjusted 'legacy benefit' or claim Universal Credit if you will be better off
On Tax Credit, Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance and take up a new tenancy for the first time	Claim Housing Benefit	Claim Universal Credit
Other		
On Income-based Jobseeker's Allowance and attends court or jury service	Claim Income Support	Claim Universal Credit
On Income-based Jobseeker's Allowance and remanded in custody	Claim Income Support	Claim Universal Credit
On Income Support and cease full time education	Claim Income-based Jobseeker's Allowance	Claim Universal Credit
Income and/or capital goes over different threshold	Claim 'legacy benefit' (depending on income/capital rules)	Claim Universal Credit (depending on income/capital rules)
On Contribution-based Jobseeker's Allowance or Employment and Support Allowance and believed to be entitled to Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance	Claim Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance	Claim Universal Credit (treated as a new claim)