

UNIVERSAL CREDIT & YOU

Universal Credit is an in and out of work benefit. It has been introduced to give you the support you need to find and progress in work. We want you to be able to benefit from all the positives that work brings. This guide will help you do that and covers the following areas:

Universal Credit Service

Your Responsibilities

Your Commitment

Payments, support available and earnings

Sanctions

Full time work search

Conditionality, Opening up work and Taper

Self-employment

Help with eligible childcare costs

Housing

Passported and other benefits



For more information on all the topics covered in this guide and more, please visit www.gov.uk/universal-credit

Opening up work_

Universal Credit Service

Universal Credit Service

Universal Credit is being introduced gradually, replacing six other benefits.

Online

Most Universal Credit claimants manage their Universal Credit claim through their online account. You can use your account to report changes and get support and use your journal to send messages to your work coach. Eventually, almost all Universal Credit claims will be managed using an online account. If you need some help to use the internet please talk to your work coach or case manager about the support available near you. Enquiries made via the journal will normally be responded to between 8am and 6pm Monday to Friday.

Telephone

A small proportion of Universal Credit claimants still manage their claim using our telephone service. While we are gradually moving these claims over to the online service **if you currently manage your claim by phone through the service centre you can continue to do so until notified**. You will be notified about when this will happen and what you need to do at that time.

Claiming Universal Credit

Claims to Universal Credit are usually made online. You will have access to a work coach who can help you with things like finding work, increasing the hours you work and getting more prepared for when you are able to work by learning new work skills or life skills. Helping you to improve your income is central to the Universal Credit service.

Reporting changes

How you report changes affecting your Universal Credit claim will depend on which service you use. It is important that you tell us about any changes straight away. For example, if you move address, find or stop work, go abroad or are planning to go abroad, pay for childcare for when you are working or your income or capital changes. This list is not exhaustive.

Use your Universal Credit online account to report changes by answering the questions on screen. The online service will also explain how to report changes you cannot report online at the moment.

<https://www.gov.uk/sign-in-universal-credit>

If you do not yet have an online account call the Universal Credit service centre to report a change.

Universal Credit service centre
Telephone: 0800 328 9344
Monday to Friday, 9am to 4pm

Textphone: 0800 328 1344
Monday to Friday, 8am to 6pm

Your Responsibilities

When you claim Universal Credit there are a number of activities you become responsible for in order to receive your payment. You can get more information about Universal Credit online at www.gov.uk/universal-credit



Complete work search activities for up to 35 hours per week.



Complete a tailored Commitment with your work coach.



You will be responsible for paying your own rent and other housing costs.



Reporting change in circumstances:

- Through your online account.



Manage your payments and budget on a monthly basis.

You may be able to get an advance to help you manage until your first payment see: <https://www.gov.uk/guidance/universal-credit-advances>



Working part-time & able to earn more? You're required to seek additional work and increase your earnings.

Your Commitment

When you claim Universal Credit you will need to complete and accept a tailored Commitment.

In most cases your Commitment will be drawn up during a conversation with your work coach at your local jobcentre. It 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.

It will be based on your personal circumstances and will be reviewed and updated on an on-going basis. Each time it is updated, you will need to accept a new Commitment to keep receiving Universal Credit.

Your commitment will be tailored to your circumstances and will take your health into account

If you claim Universal Credit as a couple, both of you will need to accept an individual Commitment. Your Commitment may be affected if your partner starts work or their circumstances change.

Not meeting your responsibilities

Your Commitment will clearly state what will happen if you fail to meet one or more of your responsibilities. You will receive reduced payments, known as **a sanction**, if you fail to meet one or more of your responsibilities and can't give a good reason to explain why.

Your Commitment — continued

If you are earning as much as can be expected depending on your current circumstances.

You will receive financial support without any other conditions to increase your earnings.

If you are able and available to work.

You will need to do everything you reasonably can to give yourself the best chance of finding work. Preparing for and getting a job must be your full time focus. If you do not do this without a good reason you will receive reduced payments of your Universal Credit, known as a sanction.

If you currently have limited capability for work, related to a disability or health condition, but this is expected to change over time.

You will be supported until your circumstances improve and you can work. You will be expected to prepare for work so far as you are able.

If you have a disability or health condition that prevents you from working.

You will not be required to work and will be supported through Universal Credit.

If you care for a severely disabled person for at least 35 hours per week.

You will not be required to work and will be supported through Universal Credit.

If you are the lead carer for a child.

You will be supported in your current circumstances. What is expected of you as a lead carer in return for getting Universal Credit will be based on the age of the youngest child in your household.

Payments - how, when and where?

You should receive **your first payment about 5 weeks after you make your claim**. You will then be able to view your payment details in your account. We can't confirm how much you'll get before then, because the amount depends upon your circumstances, for example, if you're caring for someone else and/or if you have received any income or earnings that month.

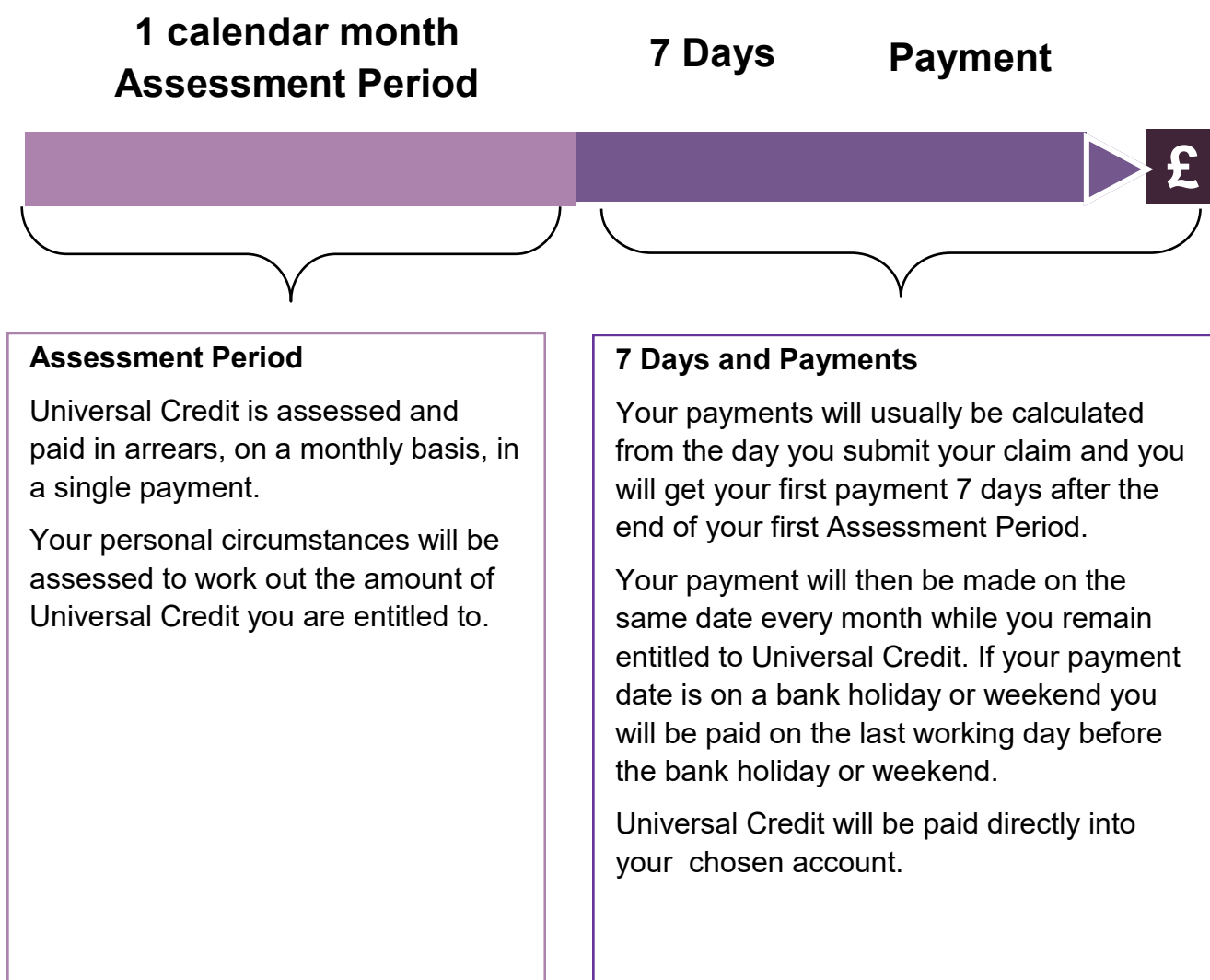
Your payment will usually arrive on the same date each month or earlier if the date falls on a weekend or bank holiday. If you are employed, Her Majesty's Revenue and Customs (HMRC) will tell us about any money you've earned.

Universal Credit is paid monthly directly into the account you tell us about when you make your claim. The amount you get is calculated each month, and depends on your circumstances and earnings during that time. This is known as an Assessment Period.

If you were previously in receipt of tax credits it is important to note that **your tax credits will stop as soon as you make a claim to Universal Credit**. For further information see:

Universal Credit: [help with managing your money - GOV.UK](https://www.gov.uk/help-with-managing-your-money)

(<https://www.gov.uk/government/publications/help-with-budgeting-your-universal-credit>)



Support available

Advances

You can get additional help during your first month of claiming Universal Credit.

Universal Credit is paid monthly and you are required to budget monthly. If you feel you may experience financial difficulties during the time between making your claim and receiving your first payment, you can apply for a Universal Credit advance (the first Universal Credit payment will be made approximately 5 weeks from the date of claim).

You can apply for up to 100% of your estimated Universal Credit entitlement and can repay the advance over 12 months. Advances are paid into the bank account that you are using for your Universal Credit claim within three working days. If a payment is needed more quickly, provision can be made for a same day Faster Electronic payment. These will only be made where there are exceptional circumstances, for example, where you do not have enough money to last until the advance is paid.

You need to call the Universal Credit helpline to apply for an advance payment or you can apply through your online account.

To apply, you will need to:

- explain why you need an advance
- provide bank account details where the advance should be paid
- verify your identity (you'll do this online when you submit your Universal Credit claim, or in the Jobcentre during your first interview if you need help)

Universal Credit helpline

Telephone: 0800 328 5644 Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm. The agent will take you through the advances application. (For Welsh language call 0800 328 1744).

You can read more information on this and other types of advances that are available here:

<https://www.gov.uk/guidance/universal-credit-advances>

Managing your money

If you want some help with managing your money, you can access the online Money Manager here <http://obs.moneyadviceservice.org.uk>

Money Manager is an interactive digital tool, owned by the Money Advice Service, that offers personalised money management advice.

The advice includes how to open a bank account, dealing with rent arrears and regular bills and debt advice services. There's a quick and easy way to use budget planner and money management hints and tips, including how to reduce your household bills. It also has information about claiming Universal Credit as a couple, claiming with children, information for carers, links to local authorities and other information centres.

If you are unable to use the online Money Manager tool and require help managing your money please talk to your work coach or case manager about local personal budgeting support available near you.

Support available continued

Personal Budgeting Support (PBS)

There are two elements to PBS:

1. Money advice to help you cope with managing your money on a monthly basis and paying your bills on time.

- Money advice will be offered online, by phone, or face to face.
- Money advice will be delivered by external organisations with the relevant expertise to do this.
- Help to get a bank account.

2. **Alternative Payment Arrangements (APA)** if you can't manage the single monthly payment. Not all requests for Alternative Payment Arrangements will be granted as each request will be considered on its own merits and against the eligible criteria.

If you are eligible you can get:

- Money paid directly to your landlord for rent - this means the housing costs part of your Universal Credit will automatically be paid each month to your landlord from your Universal Credit payment.
- Payments made twice a month or exceptionally four times a month instead of monthly - this can help prevent you from running out of money if you're struggling to make your payment last a whole month.
- Payments split into 2 bank accounts instead of one (couples only) - this can help you manage your money yourself if you have responsibilities that are different to your partner's, or if you've been a victim of abuse and want to manage your money yourself.

Alternative Payment Arrangements can be considered at any point during your Universal Credit claim. If you are currently applying, or about to apply for Universal Credit, you can ask for an Alternative Payment Arrangement at your interview.

You also need to be aware that should you fall into rent arrears, your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

Speak to your work coach for further information if you are already receiving Universal Credit.

If you need help making and/or managing your claim with Universal Credit you can get help to improve your digital skills. This is called **Assisted Digital**. If you think you would benefit from additional help to get online or to use a computer please speak to your work coach.

Extra help with eligible childcare costs

You may be worried about paying for childcare while you work. We want to help, so through Universal Credit you can claim back up to 85% of eligible childcare costs. We add this to your monthly payment. Speak to your work coach for more information.

Earnings

Non-calendar monthly earnings payments

You may be paid in other patterns, including four-weekly, fortnightly, weekly or on a fixed day every month, which may mean that for some months you receive two or more wages during one Universal Credit assessment period (AP). This may reduce your Universal Credit payment or in some cases mean you will not receive any Universal Credit for that month.

Fixed pay days

This is where you are paid by your employer on a fixed date every month. In some months you may receive your wages before your usual payday, to avoid paying on a weekend or bank holiday (weekends and bank holidays are known as non-banking days). If employers do not follow HMRC guidance correctly and report the wrong pay date to HMRC this can impact your Universal Credit payment. If this happens, you must raise this with your employer.

More guidance on how often you get paid and how that may affect Universal Credit payments can be found on the internet at <https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles>

Surplus Earnings

Surplus earnings occur when you earn £2,500 over the amount that caused your Universal Credit to cease. For more information please see <https://www.gov.uk/universal-credit/how-your-earnings-affect-your-payments>

If you fail to meet each of your responsibilities that you agreed in your Commitment without good reason, you will have a cut in your benefit, known as a sanction. This means your Universal Credit payments will be reduced for a set period, and the period of reduction will increase the more times that you fail to meet similar requirements, up to a maximum of 3 years. There are four sanction levels: higher, medium, low and lowest.



Higher Level

You will be sanctioned for 91 days for your first higher level sanction in any 364 day period, 182 days for your second, or 1095 days for your third if you:

- Have to meet the 'work preparation requirement', and you fail to take part in Mandatory Work Activity;
- Have to meet the 'work search requirement', and you fail to apply for a particular job when told to do so;
- Have to meet the 'work availability requirement', and you refuse a job offer; or
- Leave work or reduce your hours of work, whether voluntarily or due to 'misconduct' (while claiming Universal Credit or just before you claim).

There are special rules for how long your sanction will last if it is for leaving work before you claimed Universal Credit.



Medium Level

You will be sanctioned for 28 days for your first medium level sanction in any 364 day period, or 91 days for your second if you:

- Have to meet the 'work search requirement', and you fail to take all reasonable actions to find paid work or increase your earnings from work; or
- Have to meet the 'work availability requirement', and you are not available to start work or attend interviews.



Low Level

They last until you do whatever you were sanctioned for failing to do, plus 7 days for your first low level sanction in any 364 day period, 14 days for your second, or 28 days for your third if you:

- Fail to attend or take part in a work-focused interview, and a lowest level sanction does not apply;
- Fail to attend or take part in a training course;
- Fail to take a specific action to get paid work, or to increase your earnings from work.



Lowest Level

These apply if you only have to meet the 'work-focused interview requirement', and you fail to attend or take part in a work-focused interview; they last until you take part in one.

Sanctions - continued

Hardship Payments:

You may be able to get a hardship payment if you get a sanction. You will repay it through your Universal Credit payments which will be lower until you pay it back.

Eligibility: You can get a hardship payment if you can show that you can't pay for:-

- rent,
- heating,
- food or hygiene needs for your or your household.
- You must be 18 years old or over
- Your payment of Universal Credit must have been stopped or reduced because of a sanction. You cannot claim a hardship payment until this has happened.
- If you have been sanctioned for not doing something like attending a meeting and there is no end date to that sanction, you cannot get hardship until you have done what you were asked to do.
- You must show that you have done everything reasonable to look for work in the 7 days before claiming a hardship payment. If you haven't you will not get a hardship payment.

Every case is assessed individually. You will have to show that you have tried to find the money from somewhere else and only spent money on essentials.

How to claim: If you have a Universal Credit online account call 0800 328 5644; If you manage your Universal Credit claim by telephone call 0800 328 9344; Textphone 0800 328 1344; Welsh Language 0800 328 1744 Monday – Friday 8am-6pm.

Couples:

If you are a couple, for each sanctioned person, the sanction rate is 50% of the appropriate Standard Allowance for the couple. For the lowest level sanction, you will be sanctioned at an amount equivalent to 20% of your Standard Allowance (50% of 40%).

Reduction of sanctions from Universal Credit:

Though you cannot have two sanctions at once, sanctions can run back-to-back. When you are sanctioned, it is usually your next payment, or series of future payments of Universal Credit, that is affected. Sanctions reductions are applied after taking earnings and unearned income into account. If there is insufficient Universal Credit remaining after this to take the full sanction amount, the sanction reduces the award to nil and is treated as having been made in full. You will remain entitled to Universal Credit and will therefore maintain access to 'passported' benefits such as free prescriptions.

16/17 year olds:

You can fall into any one of the four conditionality groups (All work-related requirements, Work-focused-interview and work-preparation requirements only, Work-focused interview requirements only and No work-related activity requirements). The sanctions regime for 16 and 17 year olds mirrors the adult regime but has lower sanction amounts, 40% of the Standard Allowance, and shorter durations.

If you do not agree with a Universal Credit sanction:

You can ask for a mandatory reconsideration within a month of the date of a decision. You must write to the department that gave you the decision (the address to write to will be on the decision letter) and say why you think the decision is wrong, providing any evidence. For more information please visit: <https://www.gov.uk/mandatory-reconsideration>

Full time work search

If your Commitment includes looking for work, you will be expected to do everything you reasonably can to prepare for and find work. In most cases, you will need to complete up to 35 hours work search activity per week in order to receive Universal Credit. This could include some or all of the following:



This list is not exhaustive. For more tips and ideas visit The Daily Jobseeker
<http://dailyjobseeker.tumblr.com>

Conditionality

Conditionality means work-related things an eligible adult will have to do in order to get full entitlement to Universal Credit. Each eligible adult will fall into one of four conditionality groups based on their capability and circumstances; these are:

- 1) All work-related requirements,
- 2) 2) Work-focused-interview and work-preparation requirements only,
- 3) 3) Work-focused interview requirements only and
- 4) 4) No work-related activity requirements. Speak to your work coach to find out which conditionality group applies to you.

Day one conditionality - As an eligible adult you will be required to register on the find a job service (findajob.dwp.gov.uk), create your own e-mail account/address and create a Curriculum Vitae (CV) from the first day of their Universal Credit application.

Opening up work_

Universal Credit is 'opening up work' and allowing access to a wider range of jobs by:

- helping make sure you're always better off in work;
- allowing part-time and short-term work to act as a stepping stone into work;
- providing you with support from a work coach to help you every step of the way; and
- removing barriers, allowing you to work more than 16 hours a week and still claim Universal Credit.

For further information see [Universal Credit and work - GOV.UK](https://www.gov.uk/government/publications/universal-credit-and-work-quick-guide).

(<https://www.gov.uk/government/publications/universal-credit-and-work-quick-guide>)

Taper

Universal Credit is designed to make sure that you're better off in work, by topping up your wages each month while you need it.

Your Universal Credit payment reduces gradually as you earn more (this is known as the taper), and will increase again if your job ends or your earnings go down.

You can earn a certain amount, which is based on your individual circumstances, before your Universal Credit payment is reduced. The more you earn, the higher your total income will be, which helps ensure that you will be better off in work.

Use a [benefits calculator](https://www.gov.uk/benefits-calculators) to see how starting a job or increasing your working hours affects your benefits. (<https://www.gov.uk/benefits-calculators>)

Self-employment

Gateway interview

People who are self-employed and expected to look for and be available for work while in receipt of Universal Credit will be asked to attend a Gateway interview; ask your work coach about this.

Self-employment guide

This is issued when you tell us you are self-employed, and explains self-employment and Universal Credit. It tells you what to expect from your Gateway interview, what to bring with you, and how to report self-employed earnings.

What does it mean to be 'gainfully self-employed'?

When you tell us you are self-employed, we need to decide whether self-employment is the most appropriate way for you to become financially independent. The first step towards making this decision is to assess whether you are 'gainfully self-employed'.

This means that self-employment in a trade, profession or vocation should be your main occupation. It must also be organised, developed, regular, and carried out in expectation of profit. If you are found not gainfully self-employed, the Minimum Income Floor (see below) is not applied, and you are required to meet work-search conditions.

If you have been found Gainfully Self-Employed you will be issued with a Universal Credit self-employment guide. This provides guidance on the self-employed earnings reporting process as well as information on gainful self-employment, Minimum Income floor and Start-up period.

Minimum Income Floor

The Minimum Income Floor is an assumed level of earnings for a gainfully self-employed claimant, and is based on the earnings we expect a claimant with similar circumstances to achieve. It is designed to encourage and incentivise you to increase your earnings through developing your business, and is applied if your earnings are below that level, and you are not in a start-up period.

If you are subject to the Minimum Income Floor, you will not be subject to work search or availability requirements, allowing you to concentrate on making a success of your business and maximising your returns up to and beyond the level of the Minimum Income Floor.

Self-employment - continued

Start-up period

If we decide you are gainfully self-employed, are within one year of starting self-employment and you are taking active steps to increase your earnings, you will be eligible for a 'start up period.' This is a period of up to twelve months where the Minimum Income Floor will not be applied, and you won't be required to look for or take up alternative employment.

Your actual earnings will be taken into account to work out your Universal Credit award. You will be expected to take steps to build your business and increase your earnings, and we will ask you to provide evidence of this during your quarterly interviews.

Work Coach support

If you are in the Start-up period, you will receive regular one-to-one support from your work coach to help you grow your business and increase your earnings.

If you have a partner who is working

Your partner's earnings may affect the level of the Minimum Income Floor applied to your claim in certain circumstances.

Household income is used to calculate the amount of Universal Credit you receive, so your partner's earnings may affect your payment.

If you have a partner who is also gainfully self-employed

You would each have your own Minimum Income Floor, calculated depending on your circumstances, and these may be combined to calculate your household award.

Changes to your self-employment

You will need to report any change in circumstance through your journal in your online account, if you have one. If you manage your Universal Credit claim by telephone you can report changes by calling the service centre. Depending on the change, we may need to carry out a new gainful self-employment test.

Other business support

Thousands of people take the decision to start their own business, or grow an existing one, each year. If you are thinking about this to improve your future, GOV.UK provides a wealth of information on working for yourself. (<https://www.gov.uk/working-for-yourself>)

Universal Credit and self-employment - Publications - GOV.UK

(<https://www.gov.uk/government/publications/universal-credit-and-self-employment-quick-guide>)

Help with eligible childcare costs

Universal Credit helps working parents by providing financial help with eligible childcare costs, no matter how many hours you work. If you are claiming with a partner both of you normally need to be in work to receive this help. It is also available if you are claiming Universal Credit and in receipt of Statutory Sick Pay, Statutory Maternity Pay, Ordinary Statutory Paternity Pay, Additional Statutory Paternity Pay, Shared Paternity Pay, Statutory Adoption Pay or Maternity Allowance.

You will be able to claim back up to 85% of your actual paid out childcare costs if you meet the qualifying conditions and your childcare costs are eligible.

Claimants with a firm and accepted job offer can claim for eligible childcare costs a month prior to starting work. Talking to your work coach as soon as possible about your job offer and the support options available to you will help with getting a routine in place for when you start work. Universal Credit for eligible childcare costs is paid in arrears, so if you think you need help with up-front costs, you should discuss this with your work coach. Additional help to meet an initial payment for eligible childcare costs may be available, subject to certain conditions.

Universal Credit for eligible childcare costs can also be claimed for at least a month after your employment ends, which can help you to maintain childcare as you move between jobs.

Help paying for eligible childcare costs in Universal Credit is in respect of payments to registered or approved childcare providers. This generally means the childcare provider is registered with OFSTED in England, the Care Inspectorate in Scotland or Care and Social Services Inspectorate for Wales (CSSIW). Approved childcare can include care provided in school or in another place by a child minder, play-scheme, nursery or club. Your approved childcare provider should be able to provide you with a registration number.

To make a claim you will need to provide evidence of your childcare placement(s) and the actual cost of childcare with receipts.

Other help with childcare costs

All three and four year olds in England can get 570 hours of free early education or childcare per year. This is usually taken as 15 hours each week for 38 weeks of the year. Some two year olds are also eligible.

From September 2017, the free childcare entitlement in England will be doubled to 30 hours per week for working parents of three and four year olds. Help with childcare is also available in Scotland and Wales.

You cannot claim Universal Credit for eligible childcare costs to cover any free provision. However, you can claim Universal Credit for eligible childcare costs to cover the cost of the hours over and above the free provision. If your child starts getting free childcare, you should tell us about the change straight away.

If you are working and responsible for a child, your employer may be able to help you with childcare costs through Employer Supported Childcare in the form of childcare vouchers. Employer Supported Childcare will close to new entrants from April 2018.

From early 2017, the new Tax-Free Childcare scheme will be introduced to support parents with their childcare costs. If you are in receipt of Universal Credit, you will not be eligible for Tax-Free Childcare at the same time, so you will need to choose between getting Universal Credit childcare costs and Tax Free Childcare. If you need help with this you should speak to your work coach.

For further information on a range of different childcare schemes including, free childcare and other childcare support visit <https://www.childcarechoices.gov.uk/>

Help with Child Maintenance Arrangements

You can get help with organising Child Maintenance from 'Child Maintenance Options'. This is a free and impartial service for parents who live separately. For more information, see <https://www2.dwp.gov.uk/contact-cmoptions/en/contact-us.asp>

Housing

If you and/or your partner are responsible for paying rent (including any eligible service charges) for the home you live in, or if you have a mortgage, Universal Credit may provide help towards the cost. We call this Universal Credit Housing Costs.

If you claim Universal Credit, it is your responsibility to budget correctly and make sure you pay your rent and other housing costs direct to your landlord or mortgage/lender in full. Being responsible for paying rent means you have an agreement to make rent payments and have a contract or written rent agreement with a landlord, organisation or agency.

If you are applying for housing costs under Universal Credit, and manage your claim through your online account and live in the **social housing sector**, the service centre will email a Housing Costs Verification form to your landlord. Once this has been returned, the information will be checked against your claimant declaration.

If you are applying for housing costs under Universal Credit and you manage your claim by telephone **and live in the private housing sector**, it is your responsibility to provide evidence of your rent i.e. tenancy agreement and amount, to your work coach.

If you are applying for housing costs under Universal Credit and manage your claim by telephone, it is your responsibility to bring evidence with you to the jobcentre, for example:

- A current tenancy agreement
- A current rent statement
- A current rent book
- A signed letter from your landlord
- Mortgage agreement
- Current mortgage statement
- Any loan agreement/s secured on property
- Bank statement showing mortgage payments.

We will check and validate your evidence before paying Universal Credit Housing Costs. We will also check the local rent levels in your area. **If you do not provide this evidence there may be a delay in paying you Universal Credit Housing Costs.**

If you're getting Housing Benefit before you claim Universal Credit

To help you financially, your Housing Benefit will continue to be paid for 2 weeks after you claim Universal Credit. This payment will be made by your Local Authority.

This extra two week Housing Benefit payment is to support you when you first move from Housing Benefit to Universal Credit. You do not need to pay back this extra money and it will not be taken into account as income by Universal Credit. You do not need to claim this extra 2 weeks of Housing Benefit, it will be paid automatically when you first claim Universal Credit.

If your Housing Benefit is paid directly to your landlord, the extra money will also be paid directly to your landlord, unless you are making a new claim to Universal Credit because of [a change of address](#).

If your Housing Benefit is paid directly to you, the extra money will also be paid directly to you when you claim Universal Credit. For more information go to <https://www.gov.uk/housing-and-universal-credit/how-to-claim>

Housing - continued

Local Council Tax Reduction

If you are claiming Universal Credit for the first time we would advise you to apply for Local Council Tax Reduction (LCTR) straight away, as many local authorities will not backdate it for you.

You do not need to wait until your claim for Universal Credit has been assessed and/or paid. You can start the process to apply for [LCTR on GOV.UK](http://www.gov.uk/apply-council-tax-reduction). (<http://www.gov.uk/apply-council-tax-reduction>). It will take you directly to the relevant page on your local council's website, which will tell you what you need to do next.

You may be able to get help from your local authority with your Council Tax if you are on a low income or claim benefits, including Universal Credit. The help you will get depends on where you live, your circumstances, your household income - including savings and pensions, if any children or adults live with you and your local council's own Council Tax reduction scheme.

Discretionary Housing Payments (DHP)

Depending on where you live the money you are paid in your Universal Credit payment may not cover all of your housing costs. Where this happens you should consider claiming Discretionary Housing Payments. These payments are made by your Local Authority and can cover the following:

- reductions in Housing Benefit or Universal Credit where the benefit cap has been applied;
- reductions in Housing Benefit or Universal Credit due to the removal of the spare room subsidy;
- reductions in Housing Benefit or Universal Credit as a result of Local Housing Allowance restrictions;
- rent officer restrictions such as local reference rent or shared accommodation rate;
- non-dependant deductions in Housing Benefit, or housing cost contributions in Universal Credit;
- rent shortfalls to prevent a household becoming homeless whilst the housing authority explores alternative options;
- income taper reduction;
- policy to limit benefit to two children; and
- any other policy change that limits the amount of Housing Benefit payable, for example the removal of the family premium.

A DHP can also be awarded for a rent deposit or rent in advance for a property that the claimant is yet to move into if they are already entitled to Housing Benefit or Universal Credit at their present home.

For further information please see: <https://www.gov.uk/government/publications/claiming-discretionary-housing-payments>

Housing - continued

Support for Mortgage Interest (SMI).

If you and/or your partner own the home you live in and have a mortgage or other loan secured on the property, you may be eligible for Support for Mortgage Interest (SMI).

SMI is paid as a loan, which you'll need to pay back when the property is sold or ownership is transferred. The amount you receive will be based on a set rate of interest applied to your outstanding mortgage. It will be paid direct to your mortgage lender.

Once you or your partner are receiving earned income, you will no longer be eligible to receive SMI loan payments. You'll need to repay the money you get when you sell or transfer ownership of your home.

If your house is leasehold you may also receive help with some service charges as part of your Universal Credit. For more information please see: <https://www.gov.uk/support-for-mortgage-interest>

Other benefits

Universal Credit is replacing 6 working age benefits: income-based JSA, income-related ESA, Working Tax Credit, Child Tax Credit, Housing Benefit and Income Support.

Listed below are a number of other benefits you may have an entitlement to depending on your individual circumstances. This list is not exhaustive so please use a benefit calculator to ensure you claim the right benefits for you. <https://www.gov.uk/benefits-calculators>

New style JSA

You may be able to get new style Jobseeker's Allowance (JSA) if you have worked and paid National Insurance contributions. You may also be able to get new style Jobseeker's Allowance (JSA) if you're:

- already claiming Universal Credit, or
- are returning to Universal Credit within 6 months of a previous claim.

You will need to have paid or been credited with enough [National Insurance contributions](#).

You can get new style JSA for up to 182 days. After this you can talk to your work coach about your options.

You can get new style JSA on its own or at the same time as Universal Credit.

If you claim both benefits any new style JSA you are entitled to will be deducted from your Universal Credit payment. When your new style JSA ceases you will move on to receive the full entitlement to UC.

New style JSA:

- is paid fortnightly in arrears;
- attracts a class 1 National Insurance contribution for each week claimed, and
- Is not affected by a partner's earnings or any savings you may have.

For more information please see: <https://www.gov.uk/guidance/new-style-jobseekers-allowance>

New Style ESA

You may be able to get new style Employment and Support Allowance (ESA) if you're ill and unable to work, have previously worked and paid National Insurance.

You may also be able to get new style Employment and Support Allowance (ESA) if you're ill and unable to work and are:

- already claiming Universal Credit, or
- returning to Universal Credit within 6 months of a previous claim.

You will need to have a [fit note](#) and have paid or been credited with enough [National Insurance contributions](#).

You can get new style ESA on its own or at the same time as Universal Credit.

Other Benefits

New style ESA Continued

If you claim both benefits any new style ESA you are entitled to will be deducted from your Universal Credit payment.

New style ESA is:

- paid fortnightly in arrears;

- attracts a class 1 National Insurance contribution for each week claimed, and

- not affected by a partner's earnings or any savings you may have.

For more information please see: <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>

Help to Save

Help to Save is a new government saving scheme to support working people on low incomes to build their savings. To find out more visit:

<https://www.gov.uk/government/publications/help-to-save-what-it-is-and-who-its-for/the-help-to-save-scheme>

Other benefits that you may be entitled to include:

Attendance Allowance	Local Welfare Provision
Basic State Pension	New State Pension
Carer's Allowance	Pension Credit
Child Benefit	Personal Independence Payment
Disability Living Allowance	Bereavement benefits
Industrial Injuries Benefits	Maternity Allowance

Find out about any of these benefits by searching on www.gov.uk, or ask your Work Coach.

Passported Benefits

Passported benefits are benefits or schemes which some groups of people are entitled to because of their entitlement to certain benefits or tax credits. Extra support that claimants in receipt of Universal Credit may be entitled to includes:

- help with health costs, including prescriptions and dental treatment
- free school meals and other educational benefits
- Healthy Start vouchers
- legal aid
- help with the costs of using courts or tribunals
- help with prison visiting costs
- help from energy and water suppliers
- warm home discount
- cold weather payments
- sure start maternity grants

This list is not exhaustive, but these are the main benefits. For more information visit <https://www.gov.uk/universal-credit/other-financial-support>

If you live in England please follow this link for more information: <https://www.gov.uk/government/publications/universal-credit-and-other-benefits-quick-guide/extra-support-for-universal-credit-claimants>

If you live in Scotland please follow this link <https://www.gov.scot/Topics/People/fairerscotland/Latestinfo-publications/mitigating/Passportedbenefits>

If you live in Wales please follow this link: <http://gov.wales/docs/dsjlg/publications/160701-eligibility-criteria-passported-and-other-schemes-en-v1.pdf>