**Universal Credit, learning from Experience**

**Jargon Busting:**

UC- Universal Credit

HB- Housing Benefit

APA- Alternative Payment Arrangement – could include paying rent direct to landlord or more frequent payments eg fortnightly

MPTL- Managed payment to landlord

HRT- Habitual Residency Test- this test must be satisfied for all claimants that declare they are “citizen of a different country”

Supported exempt accommodation- HB to be claimed for rent and UC/legacy benefits for living expenses

PSN- 16 digit personal security number

PBS- Personal budgeting support

ADS- Assisted Digital support

**Useful phone numbers and contacts:**

[www.gov.uk](http://www.gov.uk)

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

0800 328 5644 UC full service queries

CAB in Peterborough for customers who need help making claims- this may be different organisations in other areas, eg local council.

[www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk)

www.citizensadvice.org.uk

**Top Tips:**

Ensure tenant has copy of tenancy agreement if in private rented accommodation only. Current rent details needed for all claimants at first appointment at job centre

Claimant needs email, and contact number before making UC claim

Ensure claimant knows full name of landlord- otherwise verification of housing costs can be delayed eg Axiom Housing Association, Clarion has been other organisations in past

Remember changes cannot be reported in advance, must be done at date of change- includes rent changes and tenancy start dates

If speaking to people before they make UC claim ensure they do declare paying rent, otherwise they will not get asked the questions or get help with housing costs. The question is do you have housing costs and answer is yes

Anyone can apply for an advance whilst waiting for first payment, provided there is no outstanding decisions to be made first eg HRT or further education eligibility. This will be paid back via deductions form ongoing UC (along with any other deductions) and must be repaid over maximum of 12 months

If landlord applies for APA and /or MPTL these will be paid to landlord on a 28 day schedule, not same date they are deducted from the claimant

If the person is in supported exempt accommodation their housing costs will be paid HB.

If the person is in sheltered accommodation they will need to apply for housing costs as part of their UC and this will be paid direct to them not the landlord, unless otherwise requested

Claimant will still need to verify ID at first appointment, even if already verified online. Just one piece of ID is acceptable in this instance.

If there is a joint tenancy and only one person now living there they will only receive 50% of rent. An untidy tenancy request will need to be made by the landlord

If housing costs have not been declared but should be claimed these can be added at any time(preferably as soon as it is apparent a mistake has been made), by reporting a change on homepage under Report a change/where you live and what it costs. A backdate request can also be submitted if required but this is not an automatic right and has to be agreed by Decision Makers

For those people who work, even part time, they should be better off on UC, due to the level of disregards that are applied to earnings.

Housing Costs verification forms will only be sent to landlords once the person has attended their initial verification appointment at Job Centre

Payment blockers are issues which must be dealt with before payment can be made- these include APA requests and HRT decisions.

**If somebody is having a problem use the vulnerable work coaches, they are there to help.**

**In the last month Peterborough Vulnerable Work Coaches have dealt with over 500 queries**

**In the same month Axiom staff have dealt with 33 UC queries (some several times) via the Vulnerable Work Coaches. 6 of these were at court or eviction stage and 1 has now been evicted**