



Universal Credit

Questions and Answers

What is Universal Credit?

Universal Credit is a new payment that will support you if you are on a low income or not in work. It will give you the help you need to prepare for work, start work, or earn more money.

Universal Credit is for people aged over 18 and under State Pension age. It includes support for the cost of housing, children and childcare, as well as support for disabled people, carers and people who are too ill to work.

When is Universal Credit being introduced?

Universal Credit will be introduced in Northern Ireland on a phased geographical basis from 27 September 2017. Full details of when Universal Credit will be introduced in your area can be found at www.nidirect.gov.uk/UniversalCredit

As Universal Credit is rolled out in the respective geographical areas, people living in those areas will be able to make a claim to Universal Credit instead of having to submit multiple claims for the six benefits that it is replacing.

I currently claim one of the benefits being replaced by Universal Credit. When will I be impacted by the change?

If you currently receive one of the benefits that Universal Credit replaces and live in an area where Universal Credit is available, you may move to Universal Credit if your circumstances change.

If your circumstances do not change you will move to Universal Credit between 2019 and 2022. You do not have to do anything now. The Department for Communities will contact you when it is time for you to move to Universal Credit.

How can I claim Universal Credit?

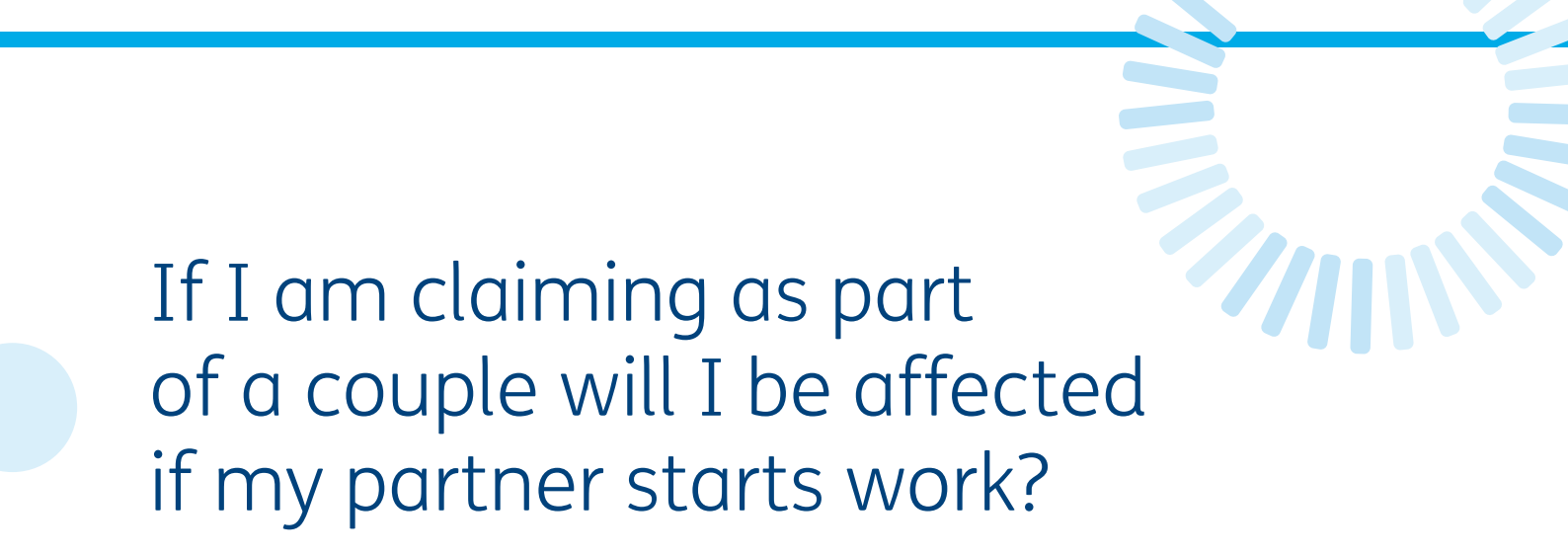
Universal Credit is claimed online at www.nidirect.gov.uk/UniversalCredit
You will have an online Universal Credit account to manage your claim which you can access 24 hours a day, 7 days a week.

Are there any conditions to receiving Universal Credit?

When you claim Universal Credit you will need to accept your Commitment. Your Commitment outlines what is expected of you in return for Universal Credit and the consequences of not meeting these responsibilities.

Your Commitment 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 ongoing basis.





If I am claiming as part of a couple will I be affected if my partner starts work?

You may still be able to claim Universal Credit if you and/or your partner are employed or start work.

Are there consequences of failing to meet my responsibilities?

Your Universal Credit payment may be reduced or stopped if you do not meet the responsibilities outlined in your Commitment. This is known as a sanction. With a sanction

you will always be informed of how much you will lose and for how long. The maximum sanction period is 18 months.

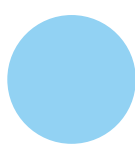
How and when will I receive my Universal Credit payment?

Universal Credit is paid twice a month directly into the bank account you have chosen. Your payment will usually arrive on

the same dates each month or earlier if the date falls on a weekend or Bank Holiday.

Will my Universal Credit payment amount always remain the same?

The amount you get is calculated each month and depends on your circumstances and earnings during that time.



If I take up employment can I get help with 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. You will be able to claim back up to 85% of your actual childcare costs if you meet the qualifying conditions and your childcare costs are eligible.



How can Universal Credit work for me?

Universal Credit is ‘all about work’ and allowing access to a wider range of jobs. Universal Credit will help make sure that you are always better off in work than on benefits, by enabling part-time and short-

term work to act as a stepping stone into work. Unlike other benefits you can work more than 16 hours a week and still claim Universal Credit.

How does employment affect my Universal Credit payment?

Universal Credit is designed to make sure that you are better off in work, by topping up your wages. Your Universal Credit payment

reduces gradually as you earn more, and it will increase again if your job ends or your earnings go down.



Can I continue to claim Universal Credit if I register as being self-employed?

When you tell us you are self-employed we need to assess 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 to be gainfully self-employed, the Minimum Income Floor is not applied, and you are required to meet work search conditions.

What is the Minimum Income Floor?

The Minimum Income Floor is an assumed level of earnings for a self-employed claimant, and is based on the earnings we expect a claimant with similar circumstances to achieve. 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.



Does Universal Credit provide help with Housing costs such as Rent or Rates?

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. This is called the Universal Credit Housing Element. Your Universal Credit Housing Element may

not cover all of your rent and you will be responsible for covering any shortfall yourself.

A new Rate Rebate scheme, run by the Department of Finance's Land & Property Services, will replace Housing Benefit for rates for homeowners and tenants who are entitled to Universal Credit.

What support is available to help people impacted by the introduction of Universal Credit?

The Northern Ireland Executive has committed that support will be available for people affected by the introduction of Universal Credit.

Someone receiving a Welfare Supplementary Payment, because they have already been impacted by a previous welfare change, who then migrates/makes a claim to Universal Credit, will continue to receive their Welfare Supplementary Payment – provided their (circumstances) eligibility for the Welfare Supplementary Payment remains unchanged.

Welfare Supplementary Payments will also be available for Universal Credit claimants who may at a later date be affected by the Benefit Cap, Social Sector Size Criteria, loss of

carer payment or loss of contribution-based Employment and Support Allowance as a result of Welfare Changes. These payments will be automatically paid to a claimant without them needing to make an application.

Welfare Supplementary Payments are available until 31 March 2020. Some Welfare Supplementary Payments are payable for up to one year until 31 March 2020. If a claimant is awarded a payment they will be advised how long they will receive it for.

A Rate Rebate Scheme by the Department of Finance will provide rates support for tenants or homeowners who are entitled to Universal Credit. For more information visit www.nidirect.gov.uk/UniversalCredit

Further Information

There is information on all aspects of Welfare Changes and Universal Credit available at www.nidirect.gov.uk/welfarechanges



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