

Tips from experience for supporting a VPRS family with a Universal Credit claim

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Make sure you understand the application process in advance

There are lots of online sources of information about Universal Credit (UC) and the process of applying for it. Try to do lots of research in advance and in particular attempt to identify the points in the process where the biggest challenges are likely to arise. That way you can seek advice from experts or from others who have applied for UC. This should help you to have a plan in place before the family arrives setting out how you will work around any likely obstacles, which in turn should minimise any delays in them receiving their benefits payments. As well as the [guides](#) on the official government Universal Credit website, we found the following two websites to be very useful sources of information:

[Turn2Us](#)

[Entitledto](#)

UC replaced a range of prior benefits with a single monthly payment. The benefits that it replaced are: Income Support, Income-based Jobseeker's Allowance, Income-related Employment Support Allowance, Housing Benefit, Child Tax Credit, Working Tax Credit, Carer's Allowance

To summarise the key stages of the Universal Credit application process:

- You have to apply online.
 - Each member of a couple has to register separately. The second member of the couple can request a partner code on the online system and then use this to link the couple's claims together.
- The claimant will then need to attend the Job Centre Plus for an appointment to provide proof of ID and proof of address for each family member (children don't need to attend, but their documents have to be shown). There is a central number that you call to make the appointment. It has to take place within 10 days of submitting the online claim. It's wise to request an appointment as close to the 10 day limit as possible so that you have time for [the Biometric Residence Permits](#) (BRPs) – which are the refugee's official identity document - to arrive and to collect as much other paperwork as possible to support the application.
- The second visit to the Job Centre is to meet the allocated Job Coach for each claimant. Each family member (except any children) will have to agree to a "claimant commitment" setting out the steps they agree to take in return for receiving Universal Credit.
 - Note that different family members may be allocated to different job coaches. We are supporting an extended family of 8 (6 adults and 2 children). This involved making 4 separate Universal Credit claims and being allocated to 5 different Job Coaches).
- You will agree a schedule of follow-up reviews with the Job Coach. The exact requirements (in-person vs telephone reviews; frequency of reviews) are at the

discretion of the individual Job Coach. In our family's case, we have agreed that no further visits to the Job Centre will be required for the first 6 months and the follow-up reviews to check progress will be phone calls with a volunteer from our group rather than with the family members themselves. This was considered reasonable by the Job Coaches because of the family's lack of English and the case we put for them needing time to begin adjusting to life in the UK.

Use as many sources of expert advice as you can

There are lots of national and local sources of advice for benefits claimants. In our case, the most useful ones proved to be:

- The local Law Centre. In theory, you have to be referred to a Law Centre by another advice agency (e.g CAB). However, the benefits/housing lawyer at our local Law Centre agreed to meet us and provide a benefits training session after one of our volunteers contacted them to explain the role of our group under the VPRS programme.

Find your local centre via the [Law Centres Network](#).

- Citizens Advice Bureau

Be aware of the benefits cap and the LHA rate that applies in your area

- Make sure you check that your family will not be affected by the benefits cap, which limits the maximum amount that any benefits household can receive in benefits income. Be aware that the benefits cap applies to income from Universal Credit plus child benefit. The benefits cap varies depending on whether the family lives within or outside Greater London and on the family make-up. You can easily look up online the relevant cap level that applies to your family.
 - Tip: It took us a little while to realise that the benefits cap applies to each "benefits household" - and it is possible to have two or more "benefits households" living in a single property. In other words, it is possible, depending on the circumstances, for a group of family members sharing a house to receive a combined benefits income that exceeds the benefits cap. For example, our group supports an extended family that is made up of four separate benefits claims. Their combined total income from benefits is almost double the quoted benefits cap that applies in London.
- The housing costs element of Universal Credit is subject to the Local Housing Allowance (LHA) limit (the housing costs element replaces housing benefit). If the family's rent exceeds the LHA limit that applies, they will have to pay the balance of the rent from the non-housing elements of their Universal Credit income, reducing the money they have to spend on food, bills etc. In these circumstances, it is possible to apply to the local authority for a discretionary housing payment to make up the rent shortfall, but as this is discretionary it is by no means guaranteed. The applicable LHA limit depends on the area the property is in and the number of bedrooms the family is entitled to claim for. You can look both of these up as you proceed through the benefits calculator on the Turn2Us website (details below).

Use a recommended online calculator to work out your family's benefits entitlement in advance

- It's really important in advance to get an estimate of the benefits income that the family you will be supporting will receive. In the case of our group, we only accepted the proposed extended family that the Home Office had matched us with after going through this process to confirm that:
 - the rent would be affordable under the Local Housing Allowance element of Universal Credit
 - the family would have sufficient benefits income to live on in our high-cost area of London.
- Knowing the details of the family's likely benefits income can also help you to plan the best way to support them with budgeting advice.
- There are various online calculators that you can use for this purpose but the best one is [Turn2Us](#)

Prepare the ground before the family arrives by meeting senior staff at your local Job Centre Plus

It's really worthwhile building good relationships in advance with key people at the Job Centre Plus where the family will make their benefits claim. They are a mine of valuable advice and can also help solve any issues that arise after the family's arrival.

Ask if your local Job Centre Plus has a partnership manager. The person in that role for our borough was incredibly helpful. Two volunteers from our group met him on a couple of occasions before the family arrived to get general advice on the process of applying for Universal Credit. He also undertook to brief the Job Coach team manager and to try to ensure that the family members were allocated to job coaches who had been trained in supporting vulnerable refugees. He put us in touch with a charity that had been appointed by a neighbouring local authority to support their VPRS families and the benefits lead from that charity was also a very useful source of advice. The partnership manager also gave us his personal email and mobile number so that we could contact him should any major problems arise during the process of applying for benefits.

We also met with the Job Coach team manager who undertook to be available to support us through the family members' first two Job Centre appointments.

One of the most useful bits of advice we received related to the different claimant categories under Universal Credit (see Turn2Us link above for more info on this). We agreed in advance with the partnership manager and Job Coach team manager that our family would almost certainly be placed in the "Work Preparation" category. This meant they would be given an extended period (typically 9-12 months for newly arrived refugees who speak little or no English) during which they would be required to take steps to gain skills for work but would not be under any obligation to actively seek paid work (although they would be free to do so should the opportunity arise). In our family's case, the key commitment they had to make was to attend regular ESOL classes to improve their English.

Lack of documentation is a big barrier to making an early claim - but there are loopholes and quick-wins you can use to overcome this

The Home Office guidance states that you should support the family to make their benefits claim within a couple of days of their arrival in the UK. This is important as there is a 5-week delay to receive the first payment and the circumstances in which a Universal Credit claim can be backdated are extremely limited. But one of the most frustrating aspects of the whole process is that no allowances are made for the fact that VPRS families arrive in the UK with none of the necessary documentation to support their application. Two of our biggest challenges proved to be:

- The requirement to have bank account details and a National Insurance number before you can make an online application for Universal Credit.
 - It can take a couple of weeks for a newly arrived refugee to have available the usual documentation required to open a bank account and the Biometric Residence Permit (which has the NI number) can take anything from a few days to 10 days to arrive from the Home Office.
- Getting the required paperwork for proof of identification and proof of address.
 - At the first visit to the Job Centre Plus, each Universal Credit claimant is required to provide various documentation to prove their identity and verify their address. Many VPRS families arrive with no documentation whatsoever and the BRP might well be their only form of ID.

However, there are various tips and loopholes you can use to find a way around these potential barriers. The ones below helped us to negotiate the system:

For the online application

- **Email address and phone number** - Each benefits claimant has to have a unique email and phone number to make their online Universal Credit claim. The first thing we did on the morning after our family's arrival in the UK was to set them all up with Gmail accounts and GiffGaff mobile phone sim cards. This meant we could then submit their Universal Credit claims on day 1 - using the other workarounds listed below.
- **Bank account details** - You have to enter the claimant's bank account details before you can submit the Universal Credit claim. The tip we got was that you can just put 00-00-00 for the sort code and 12345678 for the account number. You just need to remember to log back into the Universal Credit online account as soon as you have the real bank account details and update the information - which works fine as long as you do it in good time before the first payment is made (which should be 5 weeks after submitting your claim).
 - Tip - Monzo is an app-based bank account that is popular with newly arrived refugees because it's the only current account you can open without proof of address documents. All that is needed is the Biometric Residence Permit and you can open an account pretty much instantly. We discussed the pros and cons of a Monzo versus branch-based bank account with our family members at the time we were completing their online Universal Credit applications and they opted for Monzo. This meant we could Google the Monzo sort code and use that on the application. So we just had to use the workaround for the account number and update that later once they had received their BPRs and could open their Monzo current accounts.

- **National Insurance no:** To make the Universal Credit online application in advance of receiving the biometric residence permits (which include the NI numbers) just put AB123456C into the NI field on the application form. You can log into the Universal Credit online account and update it with the correct NI number as soon as you receive the BPRs (or ask the Job Centre Plus staff to amend it at the initial visit for proof of ID/address).

For the first Job Centre visit

- Take as many documents as you have available for identity and address - biometric residence permits, passports (even if expired), birth certificates, any bills or official letters that the family have already received at their UK address
- Three forms of proof of identity are required. In our case, the family did not have passports or anything other than their BPR. We ended up using:
 - BPR
 - Home Office documents with VPR number details - this was arranged in advance by the Job Centre plus partnership manager who requested the Home Office to submit the paperwork to the DWP system.
 - Confirmation from the GP practice of the family's names and NHS numbers (make sure you have registered with the GP practice before you attend the first Job Centre Plus appointment. Ask the GP to provide a letter on NHS letterhead paper confirming registration with the practice. This should have the family member's address and NHS number on).
- Proof of address for every family member
 - Make sure the tenancy agreement lists all family members who will live at the house in an appendix (the main body of the agreement will just list the responsible tenant(s)). This tenancy appendix can then be used as one form of proof of address
- Proof of bank account
 - If the family have chosen to bank with Monzo, it should be acceptable to show the bank account details to the Job Centre staff using the Monzo app on their mobile phone (it took a bit of persuasion in our case, but common sense prevailed after we asked for a manager to intervene).

Allow plenty of time for your first couple of Job Centre appointments

- Because of the various challenges outline above, our first Job Centre appointments took the entire day. That was partly because we did have to go through the proof of ID and proof of address process for 6 different adults.
- But we also had to be very assertive as we were initially told that each family member could not be given more than 15 minutes, which would have made it impossible to complete the required process. We refused to leave until a manager had come to support us - and once we had got a couple of senior staff onside, they were as determined as we were to overcome the challenges and get the family's entitlement to benefits confirmed without them needing to make a repeat visit.
- It's really worth taking an interpreter to the first two Job Centre visits with you if at all feasible. The Job Centre seemed to be very reluctant to provide one.

It is possible to get the rent paid directly to the landlord - but you have to request this from the Universal Credit national service centre

- Universal Credit is paid monthly and normally includes the Local Housing Allowance amount to cover the claimant's rent (which they then have to pay to the landlord). This has caused a lot of problems for low-income families who find it difficult to budget and can then be at risk of falling into rent arrears.
- In theory, there is a very limited list of official "vulnerability criteria" under which an Alternative Payment Arrangement can be requested, which means the rent is paid direct to the landlord rather than to the claimant. The official list of vulnerability criteria does not cover newly arrived refugees.
- In practice, however, it was fairly easy to get a request approved for our family to have an Alternative Payment Arrangement and get the rent paid to the landlord so they did not have to worry about budgeting for it. The request has to be approved by the claimant's caseworker at the Universal Credit national service centre. We asked the Job Centre Plus manager to make a request on the file at the initial appointment for proof of ID/address - and then followed this up about a week later with a phone call to the national service centre caseworker, explaining that the family had arrived under the VPRS scheme and so, by definition, were considered vulnerable. The caseworker then asked for the landlord's contact details so she could confirm the bank account details for the rent payment.

The Job Coach(es) have a lot of discretion - make sure you get them onside

- The allocated Job Coach for each adult claimant has a crucial role and a lot of power to make the whole benefits process easier for the family - so it's worth building up a positive working relationship with them from the start. Their remit is to decide what commitments each family member will need to agree to meet to remain eligible for benefits, how often follow-up reviews will be needed and what form those reviews should take. They can also sanction claimants for a range of reasons e.g. missing appointments, failing to meet their benefits commitments and various other purported misdemeanours.
- Our 6 adult family members were allocated to 5 different Job Coaches - we explained our volunteer role to each of them in detail and told them we would be acting as advocates for the family members. They had all been briefed in advance by the Job Coach manager we had met prior to the family's arrival so they were aware of the family's circumstances. All 6 Job Coaches were very supportive and sympathetic and happy to use their discretion to give the family members a lot of leeway, with minimal pressure to do anything other than concentrate on learning English for their first 6-9 months in the UK. They happily accepted that there were particular cultural barriers for the women to settle into UK life and adjusted their claimant commitments accordingly for the first 6 months.
- Tip: The Job Coaches in our area had exclusive access to local ESOL classes for job seekers. So if you are struggling to find ESOL courses with vacancies, it's worth asking the Job Coaches to help.

If the family you are supporting don't speak good English, ask their permission for a volunteer from your group to be the main point of contact for the job coach(es)

- With the family's consent, our group's lead benefits volunteer was named as an "appointee" on each family's member's Universal Credit casefile. This was done at the first Job Centre Plus visit (for proof of ID/address).

- The Job Centre manager pinned a note to each UC account listing the benefits lead volunteer's name and phone number as the main point of contact for the claim.
- It was then agreed that all follow-up reviews for the first 6 months or so could be done by phone with that volunteer, meaning the family would not have to meet the usual obligation to attend a Job Centre Plus appointment in person every fortnight.
- This is another area where the Job Coaches have a lot of discretion so forming good relationships with them and their team manager does pay off.

Log in regularly to each family member's Universal Credit account - and expect lots of changes

- It's really important for someone who speaks good English to log in frequently to each claimant's online Universal Credit account - I do this at least twice a week
- The family members can do this themselves if their English is proficient - but if not then it is worth asking for their consent for your group's benefits lead to do so on their behalf.
- Each time you log in, check the 'To Do' list and the Journal
- It has been our experience that
 - There is a very high turnover of Job Coaches. Three of our family members had their Job Coach changed within the first 2 months. This meant we had to have an extended phone call with each new Job Coach to explain the family's circumstances over again and ask them to refer back to the team manager for a briefing on the flexibilities that had been agreed at the outset.
 - Appointments for review phone calls are often shifted at the last minute. This has led to me not receiving calls I had been expecting and missing a couple of appointments for calls that had been brought forward at the 11th hour. Don't panic if that happens - just add a comment into the Journal for the Job Coach, explaining what has happened and that you are a volunteer supporting the family as they are newly arrived vulnerable refugees. This has always been immediately accepted as reasonable in the instances when I've missed review phone calls.

Don't forget to apply for the benefits that aren't included in Universal Credit

- **Child benefit** - must be claimed from HM Revenue and Customs. It can be backdated for up to three months so is less essential to claim in the first week or two (although you obviously don't want to delay for too long as you want the family to receive the payments as soon as possible).
 - Tip: If the children in your family do not have birth certificates, you can ask the Job Centre Plus to make a verified copy of their Biometric Residence Permit and submit this in place of a birth certificate to support the child benefit claim.
- **Council Tax Reduction** - must be claimed from the local authority
- **Public Transport Discounts** – check to see if UC claimants can apply for cut-price travel on public transport in your area. As our family live in London, the adults were able to apply for a discount travel card which reduced the cost of travelling on bus and trams using their Oyster Cards by 50%. It was quite a process to complete – 1. Purchase and register Oyster Cards, 2. Get two passport sized photos for each adult. 3. Fill in form and get it stamped at the Job Centre to prove they were eligible for reduced travel costs. 4. Take form to a Post Office to get a reduced cost photo card

issued. 5. Take photo card to a tube station (not railway station or Oyster shop) so that the Oyster Card can be changed on the system to take account of discount rate.

Try to stay optimistic

You will read lots of negative stories in the media about Universal Credit and supporting a family through the system can feel daunting at times. The system can occasionally feel like a Kafkaesque nightmare made up of a series of obstacles designed to trip you up. There are lots of arbitrary rules and regulations that seem punitive and futile.

But with a bit of patience and a lot of persistence, it is possible to negotiate the minefield and come out the other end unscathed! The benefits volunteers in our group knew literally nothing about the benefits system when we started out and in the early stages, the complexity of the system seemed overwhelming. But as time went by, we realised that not even the experts we met understood every intricacy of the system - and we certainly didn't need to. We just needed to get to grips with sufficient knowledge to support our family with the benefits application process and to be ready to act as their advocates. And in general all the staff we have had contact with from the Job Centre and the wider DWP have been supportive, flexible and understanding about the exceptional circumstances.

We were supporting an extended family of eight, which meant making four separate Universal Credit claims. We managed to complete and submit all of these on the day after the family arrived (using some of the loopholes highlighted above). Our family ended up receiving their first month's payments for all four of the Universal Credit claims five weeks to the day after they arrived in the UK, which is the standard delay for any applicant. It was a huge relief to see those first payments land in their bank accounts. It meant we could then sit down with them and help them plan their detailed budgeting to set them up for financial independence for their new lives in the UK.