

A black and white photograph of a woven basket, likely made of bamboo or similar natural fibers. The basket features a complex, interlocking woven pattern. At the top center, there is a circular opening, possibly for a lid or a handle, which is brightly lit from above, creating a strong contrast with the dark interior of the basket. The lighting highlights the texture and depth of the weaving.

Universal Credit

A User's Guide for Community Sponsorship



Overview

- What is Universal Credit or UC?
- How to apply and what documents you need
- Benefit amounts/Budgeting Tips
- Impact of employment & disability on benefits
- Related benefits: Child Benefit, PIP, LCW/LCWRA
- Q&A

**Disclaimer: Information presented here has been acquired “on the job” as Benefits Lead for two C.S. groups. If you know of anything to be incorrect or can flesh out the bones of my understanding please add to this body of knowledge.*

What is UC?

State welfare system to help pay the living expenses for people who have:

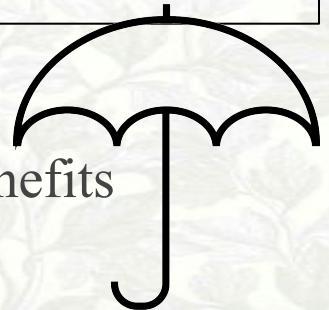
- low income
- no job
- limited employment
- inability to work due to disability or illness

UC replaces:

- Child Tax Credit
- Housing Benefit
- Income Support
- Jobseeker's Allowance (JSA)
- Employment and Support Allowance (ESA)
- Working Tax Credit

Before: Different government entities responsible for benefits

Now: Benefits housed under one umbrella



Applying For UC

Before the family arrives:


1. Be familiar with the profile your family so you can plan your **budget**.
2. Apply for a **TV license** in the family's name.
3. Have the landlord write and post a **letter** to the property confirming the names on the lease are tenants and they live at the address stated on the tenancy. Post this the day of arrival/first few days of the family's arrival/start of the lease.
4. **Phone** numbers for each adult (buy SIM cards before the family arrives).
5. Be prepared to apply for UC as soon as you can after the family's arrival. UC is back-paid to the day you hit **"send"** on the original application.
6. Apply **online** or in person? Online is easiest and will likely prevail for the foreseeable future while the pandemic remains an issue.

After the family arrives:


Open a UC Account online **ASAP** and make a claim for each adult in the family.

You will need the following documents:

- a bank account
- Email address for each claim
- Phone number for each claim
- (Tenancy Agreement)



Tip: Use your [CS bank account to file the UC claim](#) until the family has their own account.



Tip: If filing for a couple, use *your* phone number for one of the accounts.



Tip: Keep detailed notes of the claimant's vital details.

Eventually the family will need to file following documents:

- ❖ BRPs
- ❖ NIN (Located on the back of the BRP)
- ❖ Bank Account (Need BRP first)
- ❖ Proof of Address (utility bill, NHS registration proof, landlord letter)
- ❖ Tenancy Agreement (does not count as proof of address)
- ❖ Letter from child/ren's school confirming home address and enrolment
- ❖ ESOL registration documents showing proof of address



Refugee
Leave To Remain
Work Permitted

Questions in the Claim

Personal details: Prompted to create a username, password, and security question for each adult; Provide Name, DOB, Email, Phone, Address.

Other Information:

Bank details

Nationality

Housing costs

Who lives with you

→ Children (aged 0-19)

→ Other people (Adults)

Work and earnings

Childcare

Caring for someone

Savings and investments

Education and training


Income other than earnings



Note: You will be prompted to [link](#) the accounts.

What Does A UC Account Look Like?



 **GOV.UK** Universal Credit [: Sign out](#)

BETA This is a new service - your feedback will help us to improve it.

Important information

- You do not need to visit a jobcentre unless we ask you to.
- If you need an advance, do not contact us before you read [about eligibility \(opens new tab\)](#).
- Read more about [How to manage your Universal Credit claim](#).

[Hide message](#)

HomeTo-do listJournal

What happens next

Your statement is now available. Check **payments**.

You'll be paid on 15 April 2021.

Report a change of circumstances	Report a fit note
Add a note to your journal	Advances
View to-do list	My commitments
Payments	How to manage your Universal Credit claim
Job applications <small>interested, applied, interviewing</small>	

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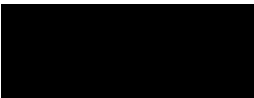
Home

To-do list

Journal

Payments

[Print this statement](#)



Assessment period: 28 February to 27 March 2021

[Need help understanding your assessment period?](#)

LONDON



Your payment this month is

£1,825

This will be paid by 8pm on 3 April 2021



1825 + 91.21 Child Benefit = 1916.21

Benefit Cap: 1916.67

What you're entitled to

Standard allowance £594.04

You get a standard amount each month. You said you're in a couple

Housing £950.00

[Need help understanding your housing?](#)

You said your rent is £950.00 per month.

You will have to pay your housing to your landlord.

Children £281.25

You get support for 1 child

Total entitlement before deductions **£1,825.29**

What we take off (deductions)

Total deductions **£0.00**

Your total payment for this month is **£1,825.29**

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[Hide message](#)

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[To-do list](#)

[Journal](#)

NAME

NAME

[Take part in your work search review by phone](#)



We'll call you on

Monday 19 April 2021 at 4:20pm


Your appointment is with: Russell

[See a record of completed to-dos in your journal.](#)

[Back to to-do list](#)

SAMPLE JOURNAL ENTRIES

8 Apr 2021 at 10:05am	attended their phone appointment on Thursday 8 April 2021 at 10:00am	An agent
1 Apr 2021 at 9:41am	<p>Hi <small>NAME</small></p> <p>I will see if I can raise the link again however I have made a note so there should not be any problems.</p> <p>Kind regards,</p> <p>NAME</p> <p>▶ Send reply</p>	<p>NAME</p> <p>Harlesden Jobcentre Plus</p>
31 Mar 2021 at 8:28pm	<p><small>NAME</small> - No worries, I can change the answer but I need the link to the questionnaire again. It doesn't appear to be part of the Report a Change of Circumstances menu.</p> <p>Thank you.</p> <p><small>NAME</small></p>	<p>NAME</p>



Tip: Write a note identifying yourself as the claimant's case worker. Even though you are a host/friend and not a caseworker, this is the language UC understands). Also give a little background on the claimant's situation.

After You File A Claim



→ Check the account every day.

→ Attend  appointments.




→ Upload documents from Slide 6 when prompted to do so in the To-Do menu.

→ Show your family how to log-on and check their account.

→ Don't forget to apply for a **Travel Discount Card**

→ How much  will your family get?



Tip: Supply your own translator if you can and always ID yourself as the caseworker.

[Sample Benefits Chart](#)



Related benefits

Limited Capability to Work (LCW & LCWRA)

[Child Benefit](#) (Complete form and send with **original** BRP and birth certificate via registered mail.)



Tip: Apply for Child Benefit as soon as you can after the BRP arrives... but don't forget you will also need the BRP for school/GP/etc.

[Personal Independence Payment](#) (PIP)

How does employment affect UC?

If there is **no child** and **no disability**, money earned is deducted **1:1** (pound for pound) from the claim.

If there is a **child** and/or the claimant has a disability and receives **LCW/LCWRA** then the claimant can earn up to **£293/mo** before income is deducted from benefits. If you earn **more than £293/mo** - **63p** is deducted for every £1 earned above £293/mo.

Example: If you earn £393/mo, £100 is “taxed” at 63% and £63 is deducted from your monthly benefits earnings.

The End of this presentation
and
The Beginning of your adventures....

Good Luck!
and



Thank You!

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April, 2021