

Move to UC



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Move to UC

Stakeholder Guide

June 2024

- This information pack has been designed to aid organisations or people supporting households who are required to move to Universal Credit from Legacy Benefits and Tax Credits, as part of Managed Migration, also called 'Move to UC'.
- The information included in this pack is aimed as a high-level guide more detailed information can be found on www.nidirect.gov.uk/campaigns/move-universal-credit.

All hyperlinks provided were correct at time of publication

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What is Universal Credit?



Universal Credit (UC) is a payment for people under State Pension age and on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers and people too ill to work.



UC has been legislated for and is being implemented here in line with the policy agreed by the Northern Ireland Executive. More information can be found by checking out [Welfare Reform Bill](#).



UC has been in place in Northern Ireland since September 2017 for all new claims to Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit (rental) and Tax Credits



Check out the Universal Credit explainer video: [what the benefit is, who can claim and how to claim](#)

What is Move to UC?

The final stage of UC implementation, known as Move to UC involves the migration of those customers who remain in receipt of the benefits and tax credits being replaced by UC. The Legacy benefits and Tax Credits being replaced by UC are:

- Child Tax Credits
- Working Tax Credits
- Income Support
- Jobseeker's Allowance (Income - Based)
- Housing Benefit (Rental)
- Employment and Support Allowance (Income - Related)

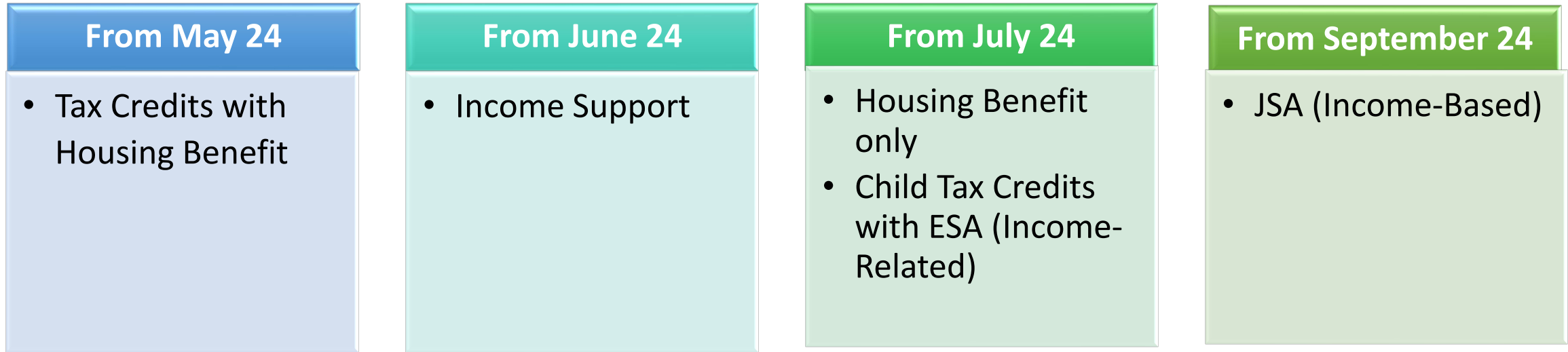
To continue receiving financial support people will need to make a claim to UC by the date specified on their Migration Notice letter.

When a claim is made to UC, any benefits or tax credits it replaces will stop.

The logo for 'Move to UC' features the text 'Move to UC' in a blue, sans-serif font. The 'Move' and 'to' are in a lighter blue, while 'UC' is in a darker blue. To the right of the text is a graphic element consisting of a grey trapezoidal shape that tapers to the right, with a blue triangle at its rightmost tip. Below the text and graphic is a thick grey horizontal bar that spans the width of the logo area.

Move to UC

Timeline – Managed Migration from May



- In line with DWP, it is planned that Tax Credits customers who are over State Pension age will be asked to apply for either UC or Pension Credit (PC), depending on their circumstances, further information on this will follow in a separate guide.
- Households may be in receipt of a combination of benefits, for example an Income Support recipient could also be claiming Housing Benefit and/or Child Tax Credits.
- Customers in receipt of a contributory benefit only and no other Legacy benefit will not move to Universal Credit.
- Those in receipt of both contributory and means tested Legacy benefits will be migrated in line with their means tested Legacy benefit.
- These dates may be subject to change.

Employment and Support Allowance Migration

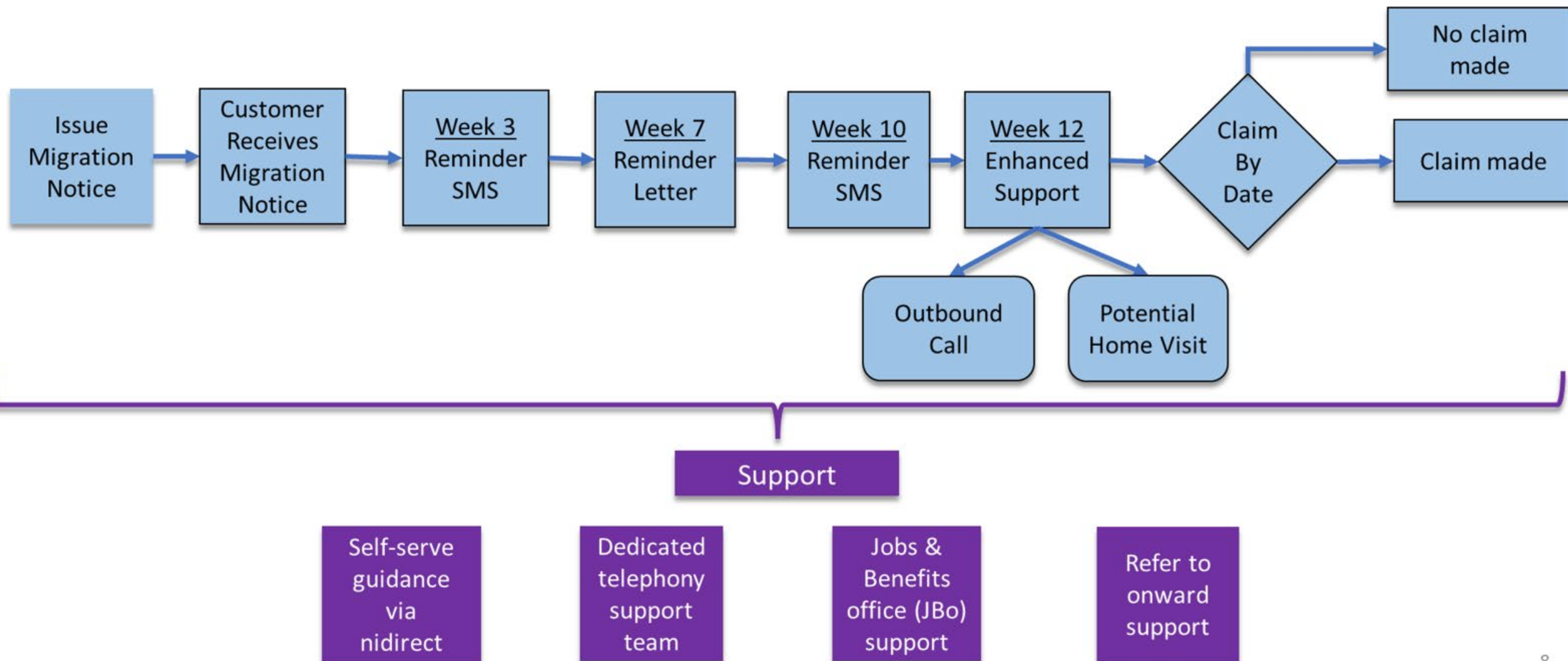
The Chancellors Autumn Statement 2022 announced that people would not move to UC until 2028 if they were in receipt of:

- Income - Related Employment and Support Allowance (ESA) only or
- Income - Related ESA with Housing Benefit (HB).

On 19 April 2024, the Prime Minister announced that ESA and ESA/HB customers would move to Universal Credit earlier than previously planned.

The Department is working to assess the impact of this announcement and these pages will be updated on the future plans for the migration of ESA and ESA/HB customers.

Move to UC – Legacy Benefit Customer Journey



Customer Journey – Pre Claim

Issue
Migration
Notice

Customer
receives
Migration
Notice

The customer will receive a Migration Notice (letter) informing them that their Legacy benefit is ending, and they need to make a claim for UC to continue to receive financial help. The Migration Notice (letter) sets out what the **customer needs to do and by when**. It has the following information:

- A list of their benefits that are ending.
- A date of 3 months and 1 day from the date the letter was sent (deadline date) by which the customer needs to make their claim for UC.
- A hyperlink to make a claim to UC www.nidirect.gov.uk/universal-credit-migration-notice-letter
- A Universal Credit Migration Notice Helpline telephone number. (0800 012 1331)
- A telephone number and hyperlink to Advice NI Help and hyperlinks to other support services.

Reminders

During the 3 month and 1 day window Customers will receive reminders to make their claim;

- **at week 3** - SMS text reminder is sent.
- **at week 7** - reminder letter is sent if the customer has not already made a claim for UC.
- **at week 10** – if no claim is made then a SMS text reminder is sent. If no valid phone number is held, this reminder reverts to a letter.
- **at week 12** – if no claim is made, then the Enhanced Support journey starts to check if the customer needs further help or assistance to make their claim.

It is essential the customer knows they need to make a claim before the deadline date, or their financial support will end.

[Transitional Protection](#) is a top up which is available when someone moves from Legacy benefits and Tax Credits to Universal Credit as part of Move to UC. **This will only be considered if the customer claims UC within the period preceding the deadline date, or within the grace period.**

Sources of Support for Customers

Self-Serve
Guidance
nidirect

Dedicated
telephone
line

JBo – face to
face support

Referral to
onward
support

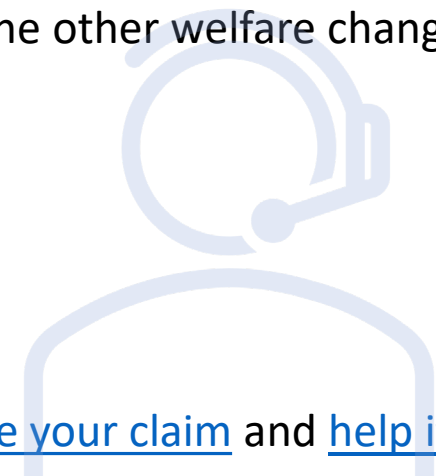
If a customer needs help to claim Universal Credit, or can't claim by the deadline date given on their Migration Notice letter they can contact the Universal Credit Helpline on:

- Freephone: 0800 012 1331
- Textphone: 0800 012 1441 (for deaf users, those with hearing loss, and users with speech and communication needs) - a UC Video Relay service is available for sign language users.
- They can visit their local [Jobs & Benefits office](#).
- They can send an [online request](#) to the Move to Universal Credit team if they can't use a phone due to a language, speech or hearing difficulty.
- More detailed information can be found on the [Move to Universal Credit page on nidirect](#).

If they would like independent help and advice on Universal Credit, or any of the other welfare changes, they can visit any independent advice office or contact:

- [AdviceNI](#)
- [Housing Rights](#)
- [Make the Call](#)
- [Money Helper](#)

- Check out the Universal Credit explainer videos: [extra help to make or manage your claim](#) and [help if you are unable to manage your claim yourself](#)



Customer Journey – Enhanced Support

Enhanced Support journey

In NI people getting the following benefits will be provided with enhanced support:

- Income Support
- Child Tax Credits with Employment and Support Allowance
- Job Seekers Allowance
- Housing Benefit

All households who have yet to make a claim to UC will receive a reminder via SMS text after 3 weeks and a letter after 7 weeks (from issue of the Migration Notice). A further reminder is sent after 10 weeks by SMS text or letter.

All customers who have not made a claim to UC by week 12 will receive;

- an outbound telephone call and;
- considered for a potential home visit.



What to do when a customer gets a Migration Notice letter

- Visit [Universal Credit if you receive a Migration Notice letter](#) web page on nidirect for more information.
- Face-to-face support is available in your local [Jobs & Benefits office](#).
- Contact the Universal Credit Helpline on:
 - Freephone: 0800 012 1331
 - Textphone: 0800 012 1441 (for deaf users, those with hearing loss, and users with speech and communication needs) - a UC Video Relay service is available for sign language users.
- The [AdviceNI](#) website and helpline provides free, confidential, independent advice.
- There is also a [benefit calculator](#) to check how much Universal Credit customers may get.
(This does not include any deductions for a debt)



Things to consider before making a claim

Households have three months to make a claim from the date their Migration Notice was sent.

Whilst DfC cannot advise when the best time is to make a claim it may be worthwhile considering the following when customers are mapping out their income and outgoings to help determine the best date to claim UC:

- What date is their rent due?
- When do they have to pay other bills such as electric, gas, oil, rates?
- When were they last paid their current benefits – how long will they have to wait for their first payment of UC?
- Are they entitled to any 'run-on payments' to help budget? For more information check out [Universal Credit if you're claiming other benefits or tax credits](#)
- What other income will they receive before they get their first payment of UC?

Seek independent help and advice on Universal Credit, or any of the other Welfare changes before making a decision, they can visit any independent advice office or contact:

- [AdviceNI](#)
- [Housing Rights](#)
- [Make the Call](#)
- [Money Helper](#)

Support for People who have Digital barriers

Digital Support in your local Jobs & Benefits office

If a customer doesn't have access to the internet or a digital device (for example a computer, laptop, tablet or smart phone) or if they need help to get online, their local [Jobs & Benefits office](#) can help.

People can contact their local office on 0300 200 7822 to arrange an appointment. They will be able to access a digital device and get support with their digital skills from a member of staff who can help them make or maintain their Universal Credit claim. If they arrive without an appointment, they may still be able to use a digital device if one is available.

Go ON NI

Go ON NI is a government initiative which introduces digital technology to people who aren't familiar with going online and supports beginners who want to improve their online skills. [Contact the Go ON NI team](#)

Go ON events are free and take place in Libraries, Community Centre's and various locations across Northern Ireland. They are informal digital technology awareness sessions that help people get online for the first time, improve their digital skills and can help them learn more about using smartphones and tablet devices.

Requests for Extensions and Cancellations

- A customer's Migration Notice will tell them that they need to make a Universal Credit claim by a specific date. This will be a minimum of 3 months and one day from the date the Migration Notice is issued.
- For good reason, some customers may need more time to make their claim. These customers should contact the Universal Credit Migration Notice Helpline, explain their reasons for struggling to meet the deadline, and in the interest of both the customer and DfC successfully making the transition, it may sometimes be appropriate to extend a claimant's claim by date.
- Where customers claim UC within an extension period, they will be assessed for Transitional Protection and awarded it where eligible. These extensions are not open-ended but further extensions can be added if required and criteria satisfied.
- If a customer has had a change of circumstances since receiving the Migration Notice means they are eligible for a deferral or exclusion from moving to Universal Credit, or if the customer has complex needs and cannot make a claim to UC even with support or an extension, a cancellation request can be made. Requests cannot be considered when a customer's deadline date has passed or when a customer has made a claim to UC.
- If a customer's Migration Notice is cancelled and the customer needs to make a claim to Universal Credit in the future, they will not receive any Transitional Protection. This means they might not receive the same amount of money or might not be entitled at all.
- The cancellation request will be considered and if approved DfC will make sure that the customer understands the impact of a Migration Notice cancellation. A Migration Notice cancellation letter will be issued to the customer to inform them of the decision and that they will no longer be eligible for Transitional Protection.
- If they need to make a claim to UC in the future, they may find that they get less money on UC than they receive from current benefits, unless a new Migration Notice is issued, and Transitional Protection is appropriate.

Income Support Lone Parents

- From June 2024 Income Support customers will start to receive their Migration Notice letters.
- For lone parents, with no other condition of entitlement, their Income Support entitlement ends when their youngest (or only) child reaches the age of 5.
- A written notification is sent to them four weeks before the benefit is due to end.
- We are providing additional support to lone parents by contacting them by telephone to explain the end of entitlement and the availability of Universal Credit if they need ongoing financial support and how to claim it. Customers can receive up to two weeks additional Income Support if they make a claim to Universal Credit before their entitlement is due to end. This run-on payment is disregarded.
- At the same time, customers may also receive a Migration Notice letter informing them that they have been selected to make a claim for Universal Credit online as part of the migration process. They have three months in which to make a claim. Their Income Support will continue throughout this period until they make a Universal Credit claim unless their entitlement to Income Support ends.
- For customers who receive, or have already received, both written notifications, they must identify the earliest date that their benefit is due to end and make sure to apply for Universal Credit before that date.

Temporary Accommodation and Supported Accommodation

Customers in receipt of **Housing Benefit only** and in supported or temporary accommodation will not be issued a Migration Notice by DfC and will remain on Housing Benefit which will continue to be administered by NIHE.

- **Temporary Accommodation** – this is accommodation provided by the Northern Ireland Housing Executive (NIHE). The NIHE has a duty to provide temporary or interim accommodation to people who appear to be homeless and in priority need and have passed all four homelessness tests and are waiting for an offer of social housing.
- **Supported Accommodation** – this is accommodation provided by Northern Ireland Housing Executive (NIHE), a housing association, registered charity or voluntary organisation that provides people with care, support or supervision.
- Customers in receipt of a **legacy benefit that includes Housing Benefit**, will be issued a Migration Notice by DfC and will need to claim Universal Credit. These customers will continue to receive Housing Benefit for their accommodation costs until their housing circumstances change.



Verification of a customer's identity

As part of making a claim to UC a customer will be asked to provide some documents to prove their identity. Some examples that are commonly used are:

- A full or provisional UK photo driving licence
- Passport
- Electoral ID Card (for people in Northern Ireland)
- [Citizen card](#)



This list is not exhaustive for more information go to [confirm your identity](#)

Information needed to make a claim

Customers will need the following information to make a claim to UC:

- their email address
- details of the bank or building society account they want their Universal Credit paid into
- documents to confirm their identity (for example, a UK driving licence or a household bill)
- details of any income from work, and any other income (for example, from an insurance policy)
- details of their savings, investments and assets
- details of any other benefits they're getting
- details of their housing costs (including any service charges, but not rates) and their landlord's details, if they have one
- details of the people who live in their home

Check out the Universal Credit explainer video: [getting ready to claim](#)



How to claim

To continue receiving financial support a customer needs to make a claim to UC within 3 months from the date on their letter. To make a claim they must first create a secure Universal Credit online account.

They can create a Universal Credit online account at [Universal Credit online](#).



They must submit their claim within 28 days of creating their account. If they don't submit their claim within 28 days, they will need to create a new account. They will get their first payment about five weeks after they submit their claim.

Once they have created their Universal Credit account, they can use it to find information about their claim, to contact Universal Credit and to provide information about their claim. Messages to their online account will be answered as soon as possible during business hours.

➤ Check out the Universal Credit explainer videos: [creating your account](#) and [starting a claim](#)

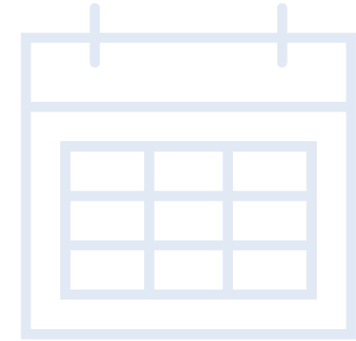
Claimant Commitment

- Once a claim to Universal Credit has been received, DfC will contact the customer to discuss the level of contact and commitment required to maintain the claim.
- Customers will need to accept an agreement called a 'claimant commitment' before any UC payment can be made.
- This commitment is that customers will prepare and look for work or increase earnings where already working. Work Coaches will be available to offer support to support customers looking for work.
- If living with a partner, both have to claim UC and each will have their own claimant commitment.
- There will be regular meetings, usually at the Jobs & Benefits office, where review of claimant's commitments are completed. These can, in some instances, also be completed over the telephone.
- These meetings provide an opportunity to ensure everything is being done to fulfil the agreed commitment and also talk about anything that may be making it hard to complete what was agreed.
- Claimant commitments can be updated to account of relevant changes of circumstances. Examples may include illness or a partner commencing work.
- If a customer is unable to fulfil their claimant commitment, they may receive a 'sanction'. If this results in inability to pay for rent, heating, food or hygiene needs there may be support available through [what to do after you have claimed universal credit](#).

Payments during Transition to Universal Credit

A non-repayable 2-week run-on payment is made for all customers whose claim ends whether they make a claim to Universal Credit, or not. This includes the following benefits:

- Income Support
- Income- Related Employment and Support Allowance
- Income-Based Jobseekers Allowance
- Housing Benefit



Different eligibility rules apply for Tax Credits which does not have a 2-week run-on payment. Entitlement will therefore stop from the day before the Universal Credit claim is made.

How and when a Customer will be paid

Customers will get their first Universal Credit payment about five weeks after they claim.

Universal Credit is normally paid to a household twice a month into their bank, building society or Credit Union account, but they can ask for payments to be made monthly.

How an Assessment Period works

The first Assessment Period starts when a Customer makes their Universal Credit claim. Each Assessment Period will start on the same date each month and end on the same date each month. Their Universal Credit payments will be made twice a month, on the same dates each month.

For example, if they claim Universal Credit on 4 July:

- their first assessment period will be from 4 July to 3 August
- their first payment will be 5 weeks after they claim, which is 10 August
- their second payment will be on 24 August
- they will get future Universal Credit payments on the 10th and 24th of each month

Housing Costs and Rate Rebate

Housing Costs

Customers may get help with their housing costs if they:

- pay rent to a private landlord
- pay rent, and some service charges, to a Housing Association
- pay rent, and some service charges to the Northern Ireland Housing Executive (NIHE)
- pay interest on their mortgage, and some service charges, if they or their partner own the property they live in



The housing element will be paid directly to their landlord. If they meet certain conditions they can ask for it to be paid to them, so they can pay their own rent.

If their housing element is paid to them and they stop paying their rent, their landlord can ask to have their future housing element, or any housing element the landlord has not received, paid directly to them. The housing element may not cover all of their rent. They will need to check this as they will have to pay the rest to their landlord.

Rate Rebate

Universal Credit does not include an amount for rates but, if a customer is entitled to Universal Credit and they live in their own property or a rented property, they can [apply for a Rate Rebate](#). They can't apply for Rate Rebate if they live in supported accommodation.

Check out the Universal Credit explainer video: [claiming help towards housing costs](#)

Payments for children and childcare

Customers may receive an amount, called the child element, for children who live with them. The child element of their Universal Credit payment will depend on how many children they have and the date they were born.

To get help with childcare costs, customers must be in work, self-employed or about to start work. They can only get childcare costs for payments they have already made to a registered or approved childcare provider or providers (for example, registered with the local [Health and Social Care Trust](#)).

Upfront childcare costs may be available through the [Adviser Discretion Fund](#).

For more information check [Universal Credit payments for children and childcare](#)
Also check out the Universal Credit explainer video: [claiming the child element](#)

What to do after you have claimed UC

To make sure there are no delays in assessing a customer's claim there are some things they need to do as soon as possible, such as confirming their identity and agreeing their commitment.

If they are unable to verify their identity online they can contact the [Universal Credit Service Centre](#) to make an appointment at their local [Jobs & Benefits office](#). They will be told what documents they need to bring to confirm their identity.

If they are Self-Employed, they will be asked to go to a Self-Employed interview with a Work Coach in their local Jobs & Benefits office. If they do not come to this interview, they may not be able to get Universal Credit. They can find more information about [Claiming Universal Credit when you're self-employed](#) including [the reporting of business income and expenses](#).

Check out the Universal Credit explainer videos: [after your claim is submitted](#) and [How to upload documents to your Universal Credit account](#)

Debt, Overpayments and Loan Recoveries

Customers can migrate to UC with an outstanding overpayment e.g. Tax Credits, debt for household expenses (utility debt) and repayment of loans, including social fund loans.

Overpayment of Benefit

- An overpayment is benefit that a customer has received but is not entitled to. Overpayments occur mainly due to customer, system or official error. This can also apply to overpayments of tax credits and social fund loan recoveries.
- Any agreements in place for customers to repay their tax credits debt by direct debit (known as a 'time to pay agreement') this will automatically be stopped when a customer moves to UC. This applies whether the agreement is with HMRC or an independent debt collector.
- Customers who pay HMRC by other regular payments, either Standing Order or any other payment method, will need to stop these with their bank. If the customer is repaying via a Debt Collection Agency or Debt Consolidation Service, they will need to tell them that any further payments relating to their tax credits debt are no longer required to be made to HMRC.
- Overpayments, including those relating to Tax Credits, will automatically transfer over to DfC when the customer moves onto Universal Credit. Once transferred to DfC for recovery, any debt is recovered in the same way as overpaid DfC benefits. DfC's primary method of recovery is by deduction from an on-going benefit award and deductions from UC are taken from the next available assessment period. Customers are advised of the rate of deduction through a notification posted in their journal.

Debt and Deductions

- Normally the most that can be taken from a UC payment is 25 per cent of the Universal Credit Standard Allowance (the basic amount of Universal Credit entitlement before extra money for things like childcare and housing costs is added).
- If someone does not have enough money to live on because of deductions from their Universal Credit payments, they can contact the Department to ask for a 'financial hardship decision' to reduce their deductions.
- In exceptional circumstances the Department has the discretion to waive recovery of all or part of an over-payment and Recoverable Hardship Payments.

Further information is available on [Who to talk to about deductions from your Universal Credit](#)

Finance Support

- The first Universal Credit payment will be made around five weeks after a claim is made. If customers have been getting Income Support, Jobseeker's Allowance (Income based), Employment and Support Allowance (Income - Related) or Housing Benefit they will continue to receive this benefit for an extra two weeks after they make their claim to Universal Credit.
- Customers who are entitled to Universal Credit may be able to claim extra financial support to help while waiting on their payment to help with essential costs:
 - apply for a [Universal Credit Contingency Fund](#) grant payment if a customer does not have enough money to live on until they get a full payment of their first Universal Credit award and need additional financial support –this will not have to be paid back
 - anyone that has applied for Universal Credit and does not have enough money to live on, can apply for an [Advance loan](#) - this will have to be paid back from their Universal Credit payments
 - [Discretionary Support](#) is short-term financial support paid into a bank account as either an interest-free loan or a grant which does not have to be paid back

Check out the Universal Credit explainer video: [help while waiting on a payment](#)

Additional Finance Support

Customers who move to Universal Credit from Legacy benefits and Tax Credits may be entitled to Additional Financial Support.

- Customers who are unemployed and facing financial barriers to starting or returning to work or who are employed or Self-Employed and are facing financial difficulties they may be able to get help with upfront childcare costs, travel to job interview costs and other expenses, through the [Adviser Discretion Fund](#).
- If a customer is a homeowner and getting Universal Credit, they may be able to get help towards their mortgage interest payments. They will need to pay this money back, with interest, when they sell or transfer ownership of their property. More information is available on [support for mortgage interest](#).
- Customers may be able to get help with dental, optical and travel costs if they receive Universal Credit. They will not get this help automatically. They will need to complete a Help with Health Costs [HC1 form](#).
- To claim free school meals or for help with school uniforms customers should apply online at [Education Authority \(EA\) Northern Ireland](#) website. More information is available on [Nutrition and school lunches](#) and [School uniform and uniform grants](#).
- A customer getting Universal Credit, may be able to get Legal aid as well as legal advice and help, prison visits and exemption from court costs. More information including how to apply is available at [Legal aid](#).

This list is not exhaustive, check out [More financial help if you get Universal Credit](#) for more information.

Useful Sources of Information

To assist in your conversations there is a wide range of resources available:

[Move to Universal Credit](#)

[How you make a claim to Universal Credit](#)

[Help if you receive a Migration Notice letter](#)

[Transitional Protection](#)

[Claiming Universal Credit when you're Self-Employed](#)

[Universal Credit if you have a health condition or disability](#)

[Agree your Universal Credit Commitment](#)

[Universal Credit Sanctions](#)

[Advice for Decision Making Guide - Managed migration and Transitional Protection](#)

If you have any queries regarding Move to UC please email:
universalcreditcommunications@communities-ni.gov.uk

or

contact your local [Jobs & Benefits office](#)