

Your guide to **Universal Credit**

Managed Migration

If you get:

- Income Support
- Income-Related Employment and Support Allowance
- Income-Based Jobseekers Allowance
- Working or Child Tax Credit
- Housing Benefit



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This guide gives you the key information you need about the Universal Credit Managed Migration process, but it doesn't cover everything.

Getting independent advice from a qualified source will give you the information you need to make a successful move onto Universal Credit.

What is Managed Migration?

Managed Migration

Managed Migration is the final phase of the roll out of Universal Credit.

It is where those claiming one or more of the 'legacy' benefits that Universal Credit is replacing are 'invited' to claim Universal Credit instead.

If you receive a 'legacy' benefit, then when it is your turn to move onto Universal Credit the DWP will send you a 'Migration Notice'.

This is a letter notifying you that your legacy benefits are due to end and inviting you to claim Universal Credit.

You don't need to do anything until you receive your Migration Notice.

If you do receive one - don't ignore it. Your 'legacy' benefits[^] will end.

Depending on your circumstances you may not receive your Migration Notice until 2025.

IMPORTANT:

→ If you receive a Migration Notice, then your 'legacy benefits' will end whether or not you claim Universal Credit.

Universal Credit

Universal Credit is a benefit for working aged people designed to simplify the welfare system.

It combines the six 'legacy' benefits into one single payment. It is designed to give you a minimum level of income based on your individual circumstances.

It is for people who are working, looking for work, or unable to work due to an illness / disability or caring responsibilities.

The 'Legacy' Benefits

The six 'legacy' benefits Universal Credit is replacing are:

- Income Support
- Income-Related Employment and Support Allowance
- Income-Based Jobseekers Allowance
- Working Tax Credit
- Child Tax Credit
- Housing Benefit[^]

Those claiming one or more of the above benefits will be 'invited' to claim Universal Credit instead.

[^] Housing Benefit is not being replaced by Universal Credit for those living in certain types of supported housing classed as 'specified' accommodation, and those living in 'temporary' accommodation.



FAQs

I'm getting Income-Related Employment and Support Allowance. Will I need to have another medical assessment when I move on to Universal Credit?

No. Your current work capability status should transfer to UC. If you are in the ESA Support Group then you will be in the Limited Capability for Work and Work Related Activities (LCWRA) Group on UC. If you are in the ESA Work Related Activity Group then you will be in the Limited Capability for Work (LCW) Group on UC. As this 'status' should transfer to your UC award, the move to UC should not trigger a new medical assessment (or what DWP call a Work Capability Assessment). If you'd like to find out more about what the change to UC will mean for you, then speak to a Benefits Adviser.

My wife receives Carers Allowance topped up by Income Support for looking after me. I receive daily living Personal Independence Payment. We also get Housing Benefit to help pay our rent. How will things change for us when we claim Universal Credit?

Your wife will continue to receive her Carers Allowance, this will be topped up by Universal Credit. UC is paid monthly - rather than fortnightly (see page 6). Unless you live in certain types of supported housing, your Housing Benefit will end, and your UC award will include a Housing Costs Element (see page 10). You will both need to agree a Claimant Commitment (see page 9). If your health problems mean that you have a limited capability for work then you should talk to your Work Coach about having a Work Capability Assessment.

My brother gets Income-Related ESA in the Support Group. He's going to struggle with UC being online. What can he do?

When he gets his Migration Notice (which may not be until sometime in 2025) he should contact the DWP UC Claim Helpline (see page 14) and explain that he needs an offline telephone claim. He also needs to check that his limited capability for work status is transferred to his UC award and it includes a LCWRA Element (see page 13).

I'm single State Pension age and get Working Tax Credit—will I need to claim Universal Credit? I don't get any other benefits as I deferred my State Pension.

Your Working Tax Credit will be ending sometime this year. The DWP will write to you at this time and suggest you claim Universal Credit instead (the upper age limit for UC is being lifted for some claimants). As you are single and State Pension age, another option would be Pension Credit (although working people tend to be better off on Universal Credit). Your best bet would be to speak to a Benefits Adviser when you get your Migration Notice, they can take you through your options.

I'm State Pension age and receive Housing Benefit—will I need to claim Universal Credit?

If you are State Pension age (i.e. age 66 or over) and the only 'legacy' benefit you are getting is Housing Benefit, then you will not need to claim Universal Credit.

Making the move onto Universal Credit

Step 1: Receive your Migration Notice

If you have received a Migration Notice, then your legacy benefits will be ending soon - the date is in this Notice (see page 4 for more about the process).

Universal Credit works differently to these benefits - details in this guide.

Step 2: Get advice

There's lots to consider, so you are best seeking advice from a Benefits Adviser. They can chat through the best time for you to make your claim for Universal Credit (see page 7), whether you might be entitled to some Transitional Protection (see page 11), how to make a successful claim (see page 6) and any new responsibilities you are likely to have (see page 9).

Step 3: Get ready to claim

It is essential that you make a successful claim for Universal Credit. So knowing what's involved and gathering all the information and evidence needed is important.

(See page 8 for some things to consider).

Step 4: Make a successful claim at the right time

When you have decided the best time to claim and have everything prepared to make a successful claim, then it's time to go online and make the claim (see page 6).

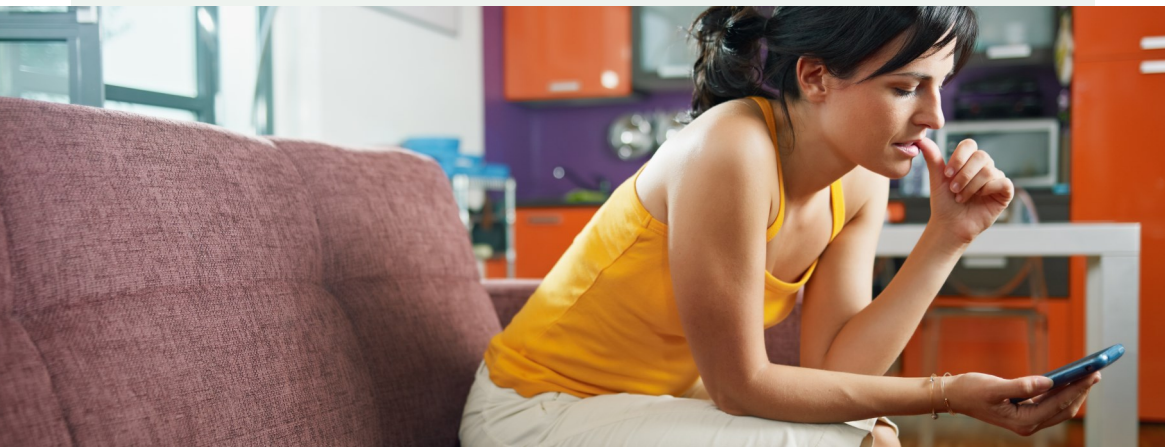
If you are going to struggle, help is available (see page 14).

Step 5: First payment of Universal Credit

You'll receive your first payment of Universal Credit around 5 weeks after you make your claim (see page 6). Check that it is correct - mistakes can be made and it is better to spot these early on (see page 13). If you will find it difficult to manage whilst you wait for this first payment, think about requesting an Advance Payment (see page 6).

Step 6: Managing your ongoing Universal Credit award

If you have made an online claim for Universal Credit, then you will manage this online too. Login regularly to see if you have any 'to-dos', report any changes, report childcare payments and check your Universal Credit payment statements. Watch for texts (and emails) too and make sure you respond to these promptly.



The Managed Migration Process

When it is your turn to make the move onto Universal Credit through the managed migration process you will be sent a Migration Notice.

The Migration Notice

This letter will explain that your 'legacy benefits' (see page 1) are coming to an end and if you want to continue to receive financial support, you (and your partner, if you are in a couple) will need to make a claim for Universal Credit.

Time limits

The Notice will include the date on which your 'legacy benefits' are due to end. This is sometimes referred to as your 'deadline day' and will usually be three months and a day after your Notice was issued.

Need more time?

If you are going to be unable to make your claim for Universal Credit by the deadline (or you need more time to get advice, or to get the documentation, evidence or information needed to make a successful claim), you can ask the DWP for an extension to this deadline. Call the DWP Migration Notice helpline (see page 14).

What happens then?

If you make a claim for Universal Credit before your 'deadline day', then this will bring your 'legacy benefit' claims to an end.

Your Child Tax Credit and/or Working Tax Credit award will end from the day before you made your claim for UC.

Your Income Support / Income-Related ESA / Income-Based JSA and/or Housing Benefit will end two weeks later.

Your Universal Credit award will start, and you will receive your first payment around five weeks after you made your UC claim. You will then receive monthly payments after that (see page 6 for more details).

If you fail to make a claim for Universal Credit by your 'deadline day', then your 'legacy benefits' will end. Your Child Tax Credit and/or Working Tax Credit on this day, Income Support / Income-Related ESA / Income-Based JSA and/or Housing Benefit will end two weeks later.

It is important that you make a successful claim for Universal Credit (see page 6) before your 'deadline day' - but timing of that claim can be important (see page 7).

IMPORTANT:

- When you receive your Migration Notice, don't ignore it.
- Your 'legacy benefits' will end whether you claim Universal Credit or not.
- The deadline in your Notice can be extended.
- If you are unsure - get advice.

FAQs

I've just received / filled in my Tax Credit renewal pack - do I still need to make a claim for Universal Credit?

You will need to complete and return your Tax Credits renewal as normal. If you have also received a Migration Notice, then you will also have to make a claim for Universal Credit (UC). Timing of that claim can be important – so speak to a Benefits Adviser.

I've not had a letter about the move to Universal Credit, but a neighbour has, should I just make a claim?

You do not have to do anything until you personally receive your Migration Notice from the DWP informing you that you need to claim.

If you claim UC before you receive your Migration Notice, you will not be entitled to any Transitional Protection (see page 11) that you could have been entitled to. Some people may be better off on Universal Credit and want to claim as soon as possible, but there's lots you MUST think about before making a claim. It is always best to speak to a Benefits Adviser before making a claim for UC.

I've received a letter but I'm not sure if it is a Migration Notice

If it gives you a date by which you must claim Universal Credit, then it is probably a Migration Notice. It will say: 'This is a migration notice issued under regulation 44 of the Universal Credit (Transitional Provisions) Regulations 2014.' If you are still unsure, ring the DWP Migration Notice helpline (see page 14).

I've received my Migration Notice but I'm going to struggle to make a claim before the date in the letter – what should I do?

Contact the DWP Migration Notice Helpline, explain why you are going to struggle and request an extension. They can give you an extra 4 weeks in which to claim.

I've missed my deadline / my legacy benefits have stopped – and I'm now struggling financially. What should I do?

You will need to make a claim for UC as soon as possible (see page 14 for where you can get help). If you make your claim no later than one month after your deadline, your UC claim will be backdated and there will be no gap between your legacy benefits ending and UC starting (and you could still receive any Transitional Protection you are entitled to). If it is over a month since your deadline, you can still claim UC (but there may be a gap in your entitlements, and no entitlement to Transitional Protection).



Claims and Payments

Claiming Universal Credit

Claims for Universal Credit (UC) are made online: gov.uk/universal-credit/how-to-claim
Both members of a couple need to make their own claim and link them. If you need help, you can contact the Citizens Advice Help to Claim service (see page 14).

If you are going to struggle making and maintaining an online claim, then you may be able to have an offline claim - speak to a Benefits Adviser.

You will need an email address, bank account, and photo ID. If you do not have all of these then speak to a Benefits Adviser or the Citizens Advice Help to Claim service (see page 14).

The claim form asks for details about you and your children/other people who live with you; details of your earnings, income and savings; and details of your rent and landlord.

IMPORTANT: Your claim is not made until you have completed all the sections and pressed 'Submit'.

Once you have made your claim, you will have access to your UC account.

For your claim to be successful, you will need to do everything that appears on your 'to-do' list. This includes:

- attending a New Claim Interview
- agreeing a Claimant Commitment
- providing any additional evidence or information requested.

Failure to do anything on your 'to-do' list could lead to your claim being closed. So keep checking on your UC account and your texts.

Universal Credit Payments

Your first payment

As long as you (and your partner, if you are in a couple) provide all the necessary evidence, verify your ID, attend a New Claim Interview, agree a Claimant Commitment, and complete all the 'to-dos' and actions the DWP have requested then you should receive your first payment around five weeks after you claimed.

Advance Payments

If you need help whilst waiting for your first UC payment, then once you (and your partner, if you are in a couple) have verified your ID you can request an Advance Payment. This is an advance of your future award and so you will pay it back over time through deductions from your ongoing UC payments.

Ongoing payments

You will then receive your UC payments on or around the same date every month. If you are going to struggle with monthly payments, the DWP can pay you more frequently - talk to your Work Coach or request this on your UC account.

IMPORTANT:

If you do not complete everything asked of you in time, your UC claim will be 'closed'. This could mean that there's a gap between your Tax Credits and Universal Credit entitlements and you will not receive the Transitional Protection you could have been entitled to.

Is there a best time to claim?

For some people there will be a best time to claim UC. Below we have listed just some reasons. **It is always best to speak to a Benefits Adviser before you claim.**

NOTE: These are just examples, there are other factors to take into account.

5 week wait until your first UC payment

You may want to think about how you will manage until you receive your first UC payment. Whilst you can request an Advance Payment, this is a loan that will be repaid through deductions from your ongoing UC payments. If you are paid your Working or Child Tax Credit every four weeks, then making your claim for UC just after receiving this may help (see below).

Change in Circumstances

If, before the date given in your Migration Notice:

- you are having a significant change in your circumstances, such as moving home having a baby, becoming a mixed age couple, increase or decreased in wages
- you will become a full time advanced education student, or
- your savings/capital will go over £16,000,

then there could be a best time to claim UC to maximise any Transitional Protection you might be entitled to. Speak to a Benefits Adviser who can look at this with you.

Are you, or could you be, affected by the Benefit Cap?

If your total 'welfare' including any Child Benefit, Tax Credits and certain other benefits is more than £423 a week and you're a couple or lone parent / £283 if you are a single adult, then you could be affected by the Benefit Cap once you move onto UC. You could see a substantial drop in your income, speak to a Benefits Adviser if you think you could be affected.

Getting paid Tax Credits 4 weekly?

As soon as you make your claim for UC the DWP will notify HMRC who will suspend any payment due until they have completed their 'finalisation' process. Some people may be best claiming UC just after receiving a Tax Credit payment as this will mean a shorter gap between their last Tax Credit payment and first UC payment.

Self-employed?

You will need to report your income and expenses every month at the end of your Assessment Period. Some self-employed claimants, after being on UC for 12 months, will be affected by the Minimum Income Floor - where an assumed minimum income can be used. If this is you, consider delaying your claim until closer to your deadline.



Other Things to Consider

Digitally Based

You are expected to make and manage your claim for UC online. If you are going to struggle to do this, speak to a Benefits Adviser who can help you request an offline claim.

Health issues?

You may get more UC if you are found to have a Limited Capability for Work.

When you claim UC, make sure you list all your health issues. Ask your Dr for a fit note, upload this to your UC account and ensure that you are referred for a Work Capability Assessment (WCA).

Many working people can have a Work Capability Assessment. Speak to a Benefits Adviser if you are refused.

Are you a carer?

Many people, including many working people, care for a sick or disabled person - whether this is a partner, child, family member or friend.

You may get more UC if you are caring 35 hours a week or more for someone who gets daily living PIP/ADP, mid or high rate care DLA/CDP or Attendance Allowance. If you are unsure, speak to a Benefits Adviser.

IMPORTANT: If the person you are caring for receives Pension Credit, IR-ESA, IS, IB-JSA or HB, get advice before making your claim for UC.

Deductions

Various deductions can be taken out of your UC award before you receive your payment to pay off certain debts, such as council tax, energy bills, rent and child maintenance.

Deductions can also be made for old debts, overpayments and DWP social fund loans. These can be higher than those taken from your legacy benefit entitlement.

More than one payday a month?

Those whose earnings are paid weekly, fortnightly or four weekly will find that their UC payments will sometimes be lower than normal.

This is because UC looks at your wages received each month and if you are paid weekly, for instance, the assessment will sometimes include five wages.

Awaiting a decision on a claim for a disability benefit?

If you are waiting for a decision on a claim for: Personal Independence Payment / Adult Disability Payment or Disability Living Allowance / Child Disability Payment then speak to Benefits Adviser before you make your claim (but make sure you still claim before your deadline).

They will explain how this award could affect any Transitional Element you might be entitled to and what you can do to help maximise your UC award.

IMPORTANT:

→ If you would like to know more about how Universal Credit will work for you, then get advice. Speak to a Benefits Adviser.

The Claimant Commitment

A key difference between most of the legacy benefits and Universal Credits is that claimants (both members of a couple) need to agree a Claimant Commitment.

This will outline what you need to do in exchange for receiving UC. You will discuss this with your Work Coach after you make your claim at your New Claim Interview. You will then need to login to your UC account to accept it. Failure to do so can result in a 'closed' UC claim.

I can't work do I need a Claimant Commitment?

Yes, all Universal Credit claimants need to accept a Claimant Commitment. Once you have made your claim, your personal circumstances will be assessed. This will take account of any health conditions you may have, as well as any childcare and caring responsibilities.

If you have been receiving Employment and Support Allowance, then your limited capability for work status should transfer to your UC award. Although you still need a Claimant Commitment you cannot be asked to look for work.

If you can't work due to ill health, but you're not getting Employment and Support Allowance, then outline your health problems on your UC claim and provide a fit note. The DWP should refer you for a Work Capability Assessment and if it is decided that you have a limited capability for work, you will not be required to look for work. Although you may have to attend interviews with your Work Coach and may be given work-related tasks to complete.

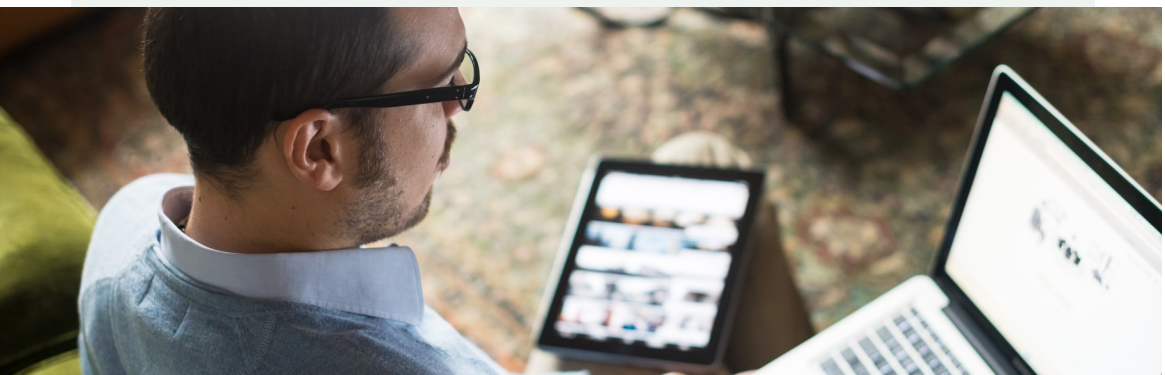
If you are the main carer of a child under three, or a full time carer of a severely disabled person, then you cannot be required to look for work.

I'm working do I need a Claimant Commitment?

Yes, all Universal Credit claimants need to agree a Claimant Commitment. Most working people who claim Universal Credit are not expected to look for work. If you are working, you will only be expected to look for more hours / more work if your current earnings are below a set rate. This is based on the number of hours you can reasonably be expected to work taking account of your circumstances, multiplied by the relevant minimum wage.

What happens if I don't stick to it?

Failing to complete a work related requirement could mean losing some of your UC for a period - this is called a sanction. You can challenge a sanction decision, and there is no time limit to do so - contact a Benefits Adviser for help.



Help with Rent

If you have been getting Housing Benefit to help you pay your rent (or the payments have been given directly to your landlord) then this could change when you claim Universal Credit.

If you are responsible for paying rent and/or certain service charges, then your Universal Credit award will include a Housing Costs Element. This isn't paid separately, like Housing Benefit. It is included in your Universal Credit award.

This means that unless an APA Managed Payment (see below), is in place, your Universal Credit payment will include the help you are entitled to towards your rent, and you are responsible to make sure your rent is paid.

Will it cover my full rent?

Not always. The amount of Housing Costs Element included in your UC award may not cover your full rent. It may be reduced due to ineligible service charges, or an under-occupancy (Bedroom Tax) reduction / Local Housing Allowance, or a Housing Costs Contribution (non-dependant deduction). A Benefit Adviser will be able to explain what help you will receive.

What is an APA Managed Payment?

An APA Managed Payment is when some of your Universal Credit award is paid directly to your landlord.

If you live in England or Wales and have rent arrears or will struggle to pay your rent, you or your landlord can ask for an amount up to the value of the Housing Costs Element included in your award to be paid directly to them.

If you live in Scotland you can choose to have your housing costs paid to your landlord.

I'm already struggling to pay my rent and I'm worried that this may get more difficult on Universal Credit?

Your best bet is to speak to a Benefits Adviser who can check that you are getting all the benefits you are entitled to and help you make a claim for a Discretionary Housing Payment if appropriate.

I've been told that when I move onto UC my rent will continue to be paid by Housing Benefit, is that right?

Most people on Universal Credit get the help to pay their rent by having a Housing Costs Element in their UC award. But if you live in 'specified' or 'temporary' accommodation such as a hostel, Domestic Abuse Refuge or certain types of supported accommodation, then your Housing Benefit will continue in payment.

IMPORTANT:

It is your responsibility to make sure your rent is paid. Failing to pay your rent could put your tenancy at risk. Speak to a Benefits Adviser if you are worried about how you will pay your rent when you move onto Universal Credit.

Transitional Protection

There are different types of Transitional Protection as outlined below.

To qualify for one (or more) of these protections you must make your claim for Universal Credit (UC) after receiving a Migration Notice and no later than one month after your deadline.

Transitional Element

The Transitional Element is paid to claimants who –

- receive a Migration Notice
- claim UC by their deadline
- do not form a couple / separate between receiving their Migration Notice and claiming UC
- would be worse off on UC.

It ensures that these claimants are not made immediately worse off by the move to Universal Credit.

The DWP will compare the total of your legacy benefits (before any deductions for debts or sanctions) with the amount of Universal Credit you would be entitled to based on the same set of circumstances.

If this 'indicative' Universal Credit amount is lower than your Total Legacy Amount or nil, then the DWP will include a Transitional Element in your first Universal Credit award.

This Transitional Element will continue to be included in future assessments. But certain changes can reduce it, or end it altogether.

If you are worried that you may be worse off on Universal Credit, speak to a Benefits Adviser before you claim.

They can work out whether you will be entitled to a Transitional Element, whether there is a best time for you to claim and provide advice about how it might be reduced or lost altogether.

Transitional Capital Disregard

Normally people with over £16,000 in savings/capital are unable to receive Universal Credit.

However, special rules apply to Tax Credit claimants who have received a Migration Notice.

As long as they apply by the given deadline, then they can have any savings/capital above £16,000 ignored for up to 12 months.

This ensures that these claimants don't suddenly lose entitlement to the top-up they have been receiving.

Student Exemption

Some students who are receiving legacy benefits may be excluded from claiming Universal Credit.

However, if they make a successful claim for Universal Credit after receiving their Migration Notice and before the given deadline, then special rules will apply - they will be treated as eligible to claim UC until their course finishes.

IMPORTANT: Certain changes in your circumstances can result in the immediate loss of these protections. Seek advice if you are unsure.

FAQs

An online calculator says I'll be worse off on Universal Credit / not entitled to any – do I still have to claim?

If you have received a Migration Notice then your legacy benefits will end even if you don't make a claim for Universal Credit.

But your UC entitlement may be different to what the calculator told you!

Where the DWP sends someone a Migration Notice meaning they have no choice but to claim UC, the DWP do not think it would be fair if the change made them immediately worse off. So, they have put in place some Transitional Protections to prevent this from happening in most cases. Online calculators do not always account for these protections.

If you receive a Migration Notice and make a claim for UC no later than one month after your deadline, you could be entitled to Transitional Protection. There are three types of protection. One increases the amount of UC initially awarded so it's closer to the claimant's legacy benefit entitlement – by including a Transitional Element in the calculation. This can apply even where they would not normally be entitled to any UC.

I've been told that I will be entitled to Transitional Protection, do I need to make a claim for this separately?

No. If you make a successful claim for Universal Credit by the deadline given in your Migration Notice and are entitled to some protection, you will receive this automatically.

I've been told that I will be entitled to Transitional Protection – how long will it last?

Certain changes in circumstances will end the protection. Additionally, the amount of Transitional Element you receive can reduce. Speak to a Benefits Adviser to find out more.

BEFORE YOU CLAIM UC:

- Check that any legacy benefit award is correct and not missing a premium or element. Speak to a Benefits Adviser if you are not sure.
- Check the information the relevant benefit authorities i.e. DWP, HMRC of HB Office hold about you is correct and up-to-date.
- Find out if there is a best time to claim - speak to a Benefits Adviser.
- Make sure you can make a successful claim for UC before the deadline given in your letter.



How Much Universal Credit?

There are 3 steps to working out your Universal Credit (UC) award:

Step 1: Maximum UC amount

Made up of different allowances and elements depending on your circumstances.

Step 2: Reduced due to income

This is reduced by any assessable income (such as earnings and certain benefits) or capital/savings you have.

Step 3: Benefit Cap

This can be further reduced if you are affected by the Benefit Cap.

This gives your UC award, but this may not be what you are paid as various deductions can be taken off.

Deductions?

Various deductions can be taken out of your UC award before you receive your payment to pay off certain debts, such as council tax, energy bills, rent and child maintenance. Deductions can also be made for Advance Payments, old debts, benefit overpayments and DWP social fund loans that you may have forgotten about.

If the level of these deductions is making it difficult for you, then speak to a Benefits Adviser they may be able to request a lower deduction level.

IMPORTANT:

- Mistakes are made.
- If you feel your award may be missing an element, speak to a Benefits Adviser.

Maximum UC Amount

Your maximum UC amount can be made up by one or more of the following:

Standard Allowance

This is a standard amount for you (and your partner).

Child Element

Included if you (or your partner) are responsible for a child/young person who lives with you.

Disabled Child Element

If one (or more) of your children receive Disability Living Allowance / Child Disability Payment, or Personal Independence Payment.

Childcare Costs Element

If you (or your partner) pay for registered childcare because you are (both) working (or if a couple, one is working and the other is unable to).

Housing Costs Element

Included if you (or your partner) are responsible to pay rent for the home where you live.

Carer Element

If you (or your partner) spend 35 hours a week or more caring for a 'severely disabled' adult or child. You do not have to be getting Carers Allowance.

LCWRA Element

If you (or your partner) are assessed as having a limited capability for work related activities following a Work Capability Assessment.

Transitional Element

For some people worse off at the point of claiming UC.

Getting help

New Gorbals Housing Association

admin@newgorbalsha.org.uk

DWP Migration Notice Helpline

Telephone: 0800 169 0328 (calls are free from mobiles and landlines)
Open Monday to Friday, 8am to 6pm

Citizen Advice Help to Claim Service

www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/

DWP Universal Credit Helpline

Telephone: 0800 328 5644 (calls are free from mobiles and landlines)
Textphone: 0800 328 1344
Welsh language: 0800 328 1744
Open Monday to Friday, 8am to 6pm

advice.local.uk

For details of independent advice organisations across the UK

Money Helper

www.moneyhelper.org.uk
Telephone: 0800 138 7777 (calls are free from mobiles and landlines)



Produced by Housing Systems.

Subject to change

Details correct when published: July 2024