

Universal Credit Managed Migration

Introduction

Universal Credit (UC) is a benefit for low income working-age people who are in or out of work. UC was fully rolled out in Royal Greenwich from June 2018 and since then (apart from a few limited exceptions) it has generally not been possible to make new claims for any of the following old-style legacy benefits:

- Housing Benefit (HB);
- Income Support (IS);
- Income-based Jobseeker's Allowance (JSA);
- Child Tax Credit (CTC);
- Working Tax Credit (WTC);
- Income-related Employment and Support Allowance (ESA).

Until recently, existing claimants in Royal Greenwich were unaffected and could continue receiving legacy benefits until a change in their circumstances meant that they had to claim UC. Claimants have also always had the option of voluntarily moving to UC and this right continues ([see page 2](#)).

However, things have now changed and existing claimants who are of working-age are starting to be required to move to UC in a process the Department for Work and Pensions (DWP) call 'managed migration'.

This process was temporarily paused due to the pandemic but has now restarted and is being extended to all claimants receiving tax credits only during 2023/4. The DWP began inviting tax credits claimants in Royal Greenwich to claim UC from August 2023.

The DWP will write to affected residents notifying them that their legacy benefits are ending and that they have at least 3 months to claim UC. The letter is called a Migration Notice (MN).

If you receive one of these notices - you must not ignore it! Your legacy benefits will end regardless of whether or not you claim by the deadline.

The move to UC is one of the biggest changes in the history of the benefits system – the process is expected to be completed by the end of 2029. The rules are complex and there are many things to consider so this factsheet summarises the main issues to be aware of to help you navigate the process if you are affected. But note that our understanding may change as the process evolves and guidance and case law develops. Please be aware that the factsheet cannot cover all situations and is not intended to replace specialist advice should you need it.

We hope that the factsheet will help you understand:

- [When you're likely to be affected](#)
- [How you will be notified when you need to move to UC](#)
- [What to do when you receive a Managed Migration Notice](#)
- [Extensions, Deferrals and Cancellations](#)
- [What to do if you miss the deadline](#)
- [How to claim UC](#)
- [Key features of UC and problem areas](#)
- [How much UC you'll get](#)

- [When your legacy benefits will stop](#)
- [Financial support while you're waiting for your first UC payment](#)
- [Budgeting and managing your UC payments](#)
- [Disputes and appeals](#)
- [Steps you can take to prepare for managed migration](#)
- [Local Jobcentres](#)
- [If you need more information](#)

1. I'm on tax credits – when will I have to claim UC?

You will be required to claim UC during 2023-24 when notified to do so by the DWP if you are receiving:

- Child Tax Credit and/or Working Tax Credit only; or
- tax credits and other benefits such as Personal Independence Payment, Council Tax Support, contribution-based Employment and Support Allowance or Industrial Injuries Disablement Benefit.

Initially the process is targeting single tax credit claimants but was extended to couples from October 2023. This first phase should not include claimants receiving other legacy benefits other than tax credits.

Claimants receiving tax credits and other legacy benefits (see note¹ below) will be migrated to UC throughout 2024-25. However, the process has been deferred until 2028/29 for remaining Employment and Support Allowance claimants.

You may also have to move to UC if your circumstances change before you receive a MN or you can choose to claim voluntarily if you would be financially better off on UC. But this is a complex area and there is a lot to think about before doing so as you will miss out on transitional protection if you end up being

¹ Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Housing Benefit. Note that HB will continue for claimants living in supported or temporary accommodation provided by a local authority or other social housing provider.

worse off on UC and you will not be able to return to tax credits once the UC claim has been made. Please get advice before choosing to claim voluntarily, particularly if you are:

- self-employed;
- on Disability Living Allowance (DLA) or Personal Independence Payment or receive a low-rate DLA award for a child in your household;
- on tax credits only and have over £16,000 savings.

2. How you will be notified when you need to move to UC

If you're on tax credits you will receive a MN at some point during 2023-24. This is a formal letter informing you that your current legacy benefits will be ending and that you need to claim UC. It will say Migration Notice on it and will include a deadline date by which you will need to have claimed UC (called 'deadline day').

Warning: The DWP and HMRC are writing to claimants to prepare them for the move to UC. Please be careful not to mistake a promotional letter for a formal migration notice, as it will have serious implications if you claim UC before you are required to do so. If in doubt, please check it against the sample notice in the [Appendix on page 13](#) before you claim and get advice if you're still unsure.

The DWP must give a deadline of at least 3 months. You must claim UC by the deadline date stated in the letter.

The deadline may be extended at the DWP's discretion if there is a good reason. You can request an extension by calling the UC Migration Helpline (0800 169 0328) or the DWP may opt

to extend it themselves. It is also possible to defer or cancel the MN in some circumstances ([see section 4](#)).

Your benefits will stop if you don't claim by the deadline (or extended deadline).

3. What to do when you receive a Migration Notice

Step 1: Double check that what you have received is really a [migration notice](#). If you make a mistake and claim without one, you may be worse off as you will miss out on any transitional protection that would have been due had you waited.

Step 2: Don't ignore it – act quickly! The migration process is not automatic, so the onus is on you to apply for UC once you receive a MN. Claim UC by the deadline included on the notice, but this can be extended or cancelled in some circumstances ([see section 4](#)).

Your tax credits and other legacy benefits will stop whether you claim UC or not. If you miss the deadline (or extended deadline) you will also miss out on transitional protection ([section 8](#))

It's important to claim UC even if:

- the benefit calculator on GOV.UK shows you have low or no entitlement;
- you have recently renewed your tax credits claim.

Step 3: Before you claim UC double check:

- that your current tax credits award is correct and reflects your current circumstances;
- that you're claiming all the benefits you're entitled to and that your benefits includes all relevant premiums and additions – for example if you or a member of your household has ill health or disability or are a carer. Our [free online](#)

[benefit calculator](#) on the Royal Greenwich website will help you do this.

Consider if your circumstances are likely to change during the 3-month period and how this would affect your UC entitlement as you may need to decide [when best to time your UC claim](#). For example, if you are due to start work and are now entitled to Working Tax Credit (WTC) in addition to Child Tax Credit, it would be best to delay your UC claim until WTC is in payment. See [section 4](#) and get advice if you need to.

Step 4: UC is paid monthly in arrears so request budgeting support if you are likely to struggle to manage your UC claim ([see section 11](#)).

Step 5: Discuss reasonable adjustments with your work coach if you have 'complex needs' or a long-term health problem or disability ([see page 6](#)).

Step 6: Apply for a UC advance if you will struggle financially while waiting for your first UC payment ([see section 10](#)).

Step 7: Get advice or support if you need it ([see section 15](#)).

Note:

The DWP will notify Tax Credits (HMRC) once a migration notice has been issued. HMRC may carry out 'pre-migration checks' and contact you to ensure that your tax credits award is as accurate as possible.

The DWP will send a reminder letter and text to encourage you to claim by the deadline and to ensure that you are aware of the sources of support available to you.

The DWP guidance on what you need to do once you have received a MN is on [GOV.UK](#)

4. Extensions, Deferrals, Cancellations and timing your claim

Extensions

If you need longer to apply for UC and have a good reason, you can ask for the deadline to be extended by calling the UC Migration Line (0800 169 0328). You must make your request before deadline day.

Note that the DWP is automatically adding 30-day extensions to migration notices that would have had a deadline date falling between 11 December 2023 and 5 January 2024.

Examples of good reasons could include for example, caring responsibilities, physical or mental ill health or disability, a learning disability, domestic emergency, homelessness, domestic violence, bereavement, engaging with the process very late, or needing more time to gather documents or get advice.

This is not an exhaustive list - you may also be able to get an extension in other situations.

Legally there is no maximum limit in terms of how long extensions will last, but the DWP's guidance states that a maximum of four weeks can be applied at a time, so if an extension is granted it is likely to be for up to four weeks. However, it's important to note that there is no limit to the number of times an extension can be requested or allowed.

Deferrals and cancellations

The managed migration process should be deferred in certain circumstances, for example if you:

- are terminally ill;
- have a visual impairment;
- have an appointee;
- have a child aged 19 in non-advanced education.

The DWP also have the discretion to cancel migration notices that have been issued in error, or for example where it's in the claimant's interest (such as because they are very vulnerable).

The examples listed above are not exhaustive - there are many circumstances in which it may be best to defer or cancel migration.

Timing your UC claim

In some situations, you may need to consider when best to time your UC claim to ensure that you maximise your entitlement and may need to request an extension or deferral if necessary. Examples include:

- you are expecting a decision on a disability benefit claim which could increase your legacy benefit entitlement;
- you have started work or are due to start work and are entitled to Working Tax Credit (WTC) - it would be best to delay the UC claim until WTC is in payment.

Deciding when would be best to time your UC claim is a complex area so, please get advice about your situation if you need it.

5. If you miss deadline day

It is best to act quickly once you receive your MN, but all is not lost if you miss the deadline. As long as you claim UC within one month of the deadline, your claim will be treated as though it was made on the deadline day and you may be entitled to [transitional protection](#).

If you don't claim UC on or before the deadline day, your tax credits will end on the day before and any other legacy benefits you receive will end after two weeks. This will be the case even if you submit a claim after the deadline.

6. How to claim Universal Credit

Claims must usually be made and managed online via the GOV.UK website (gov.uk/universal-credit/how-to-claim) or UC Helpline on 0800 328 5644 (Monday to Friday 8am to 6pm). Call 0800 169 0328 if you need longer to claim and need to request more time ([see section 4](#)).

Couples – if you are a couple and living in the same household, you will both need to make a joint claim for UC and decide which one of you receives the payment. However, it is possible for payments to be split or paid to the other person if, for example, the DWP considers it to be in your best interests.

You will need to have a lot of information to hand when you make your claim, such as:

- Banking/Credit Union details (but [click here](#) if you're unable to open an account);
- National insurance number;
- Email address;
- Telephone number;
- Savings and income details (eg recent wage slips if you are in work and any other benefits);
- Housing costs;
- Childcare costs;
- Proof of your identity such as passport, passport, credit/debit card or P60.

Normally you will be asked to provide further information (such as about your identity, rent statements, bank statements etc) – you should be able to provide this online via the GOV.UK verification service or Government Gateway account if you have one. However, note that you will also need to attend a [New Claims interview](#) at the local jobcentre to:

- meet with your work coach;
- complete the identity verification process if you have been unable to do so online or on the telephone and provide any other information required;
- agree your [claimant commitment](#)

Tip: Remember to check your UC online journal regularly once you have had your initial interview as UC may ask you to complete more tasks in your 'To Do' list.

If you need additional support to claim

Contact the Citizens Advice Bureau's Help to Claim Service on 0800 144 8444 or visit their website: citizensadvice.org.uk/help-to-claim

If you cannot claim online or manage an online claim

If you cannot claim online or if you would be unable to set up or manage an online claim, it is possible to make and manage claims by telephone, although this is not widely publicised by the DWP. This could be due to a health condition or disability or because you cannot use a computer or smartphone. Request a telephone claim by calling the UC Helpline on 0800 328 5644. The helpline may try to direct you to the online process so be prepared to be persistent and explain your reasons.

Once a telephone claim has been set up, all future communication will be by telephone and you should receive relevant letters and monthly payment statements by post.

If you do not have a bank account

The Payment Exception Service allows you to collect benefit payments if you cannot open or manage a bank account. Payments are made via a payment card or using voucher codes sent by text or email which can be collected at any Post Office or PayPoint outlet. Visit GOV.UK for more information (www.gov.uk/payment-exception-service).

Your New Claims/Identity Verification Interview

It is important to go to this interview as your UC claim will be closed if you fail to attend. This has serious implications if you are someone who will be worse off on UC and need to make a new claim as it will mean that you miss out on [transitional protection \(TP\)](#) that you

may have otherwise qualified for. This is because it can only be awarded in connection with a first claim for UC.

If this happens to you and you can still access your online journal, use it to challenge the decision (remembering to download/copy any documents, the decision and your review request). Make a new claim for UC as soon as possible and get advice if you need it.

Work-related requirements

UC is very different to the tax credits system and most claimants will need to meet work-related requirements as a condition of receiving it. If you have been claiming tax credits for a long time and working the minimum number of hours required, this will be a big adjustment for you. On migration to UC, you may find that you are subject to conditionality for the first time. Conditionality sets out the tasks and work-related activities that you must complete in order to receive UC payments. Depending on your situation, this could include being required to look for work, or for more or better paid work. You will have to agree a [claimant commitment](#) and may also need to engage regularly with a work coach to continue receiving UC.

The Claimant Commitment

This is a record of the responsibilities you have accepted in return for receiving UC and will include any work-related requirements that may apply to you. These could be taking part in work-focused interviews and requirements around looking for work and being available for work. The work-related requirements that apply depends on your personal circumstances, such as health/disability, caring/childcare responsibilities, your employment status and how much you earn. In some circumstances, no work-related requirements will apply (such as for people who are terminally ill and some carers).

Couples will each need their own claimant commitment.

Your UC payments may be cut if you don't fulfil the responsibilities set out in your claimant commitment. You will need to sign this for your UC claim to be finalised. If you don't, your claim will fail. If you then need to make another claim and are worse off, you would not be entitled to [transitional protection](#).

Visit GOV.UK for more on the claimant commitment (gov.uk/universal-credit/your-claimant-commitment).

If you have a disability, health condition or complex needs

Work Capability Assessments

In most (but not all) cases you will need to have an assessment to determine if you can claim UC on the grounds that you are unable to work due to sickness or disability – this is called a work capability assessment. The assessment also determines if you can get extra amounts included in your UC and any work-related responsibilities (or requirements) you must meet to keep getting UC in full.

You will need to get a fit note (previously called a sick note) from your GP and complete a form called a UC50 which should be issued to you within six weeks of providing the fit note. This doesn't always happen, so be prepared to chase UC if you don't receive it – ask your work coach to send you one. It is important to keep submitting sick notes until you receive a decision.

Most claimants must attend a medical as part of the assessment. The WCA process takes around three months and you will be treated as a jobseeker during this period, but see 'reasonable adjustments' and benefit safeguards sections below and visit GOV.UK for more about the WCA process: gov.uk/health-conditions-disability-universal-credit/work-capability-assessment

Note that different rules apply to claimants who are moving from Employment and Support Allowance to UC where the WCA has already been carried out – [further information is available](#)

[here](#) and see [section 1](#) to find out when you are likely to be affected by managed migration.

Reasonable Adjustments

It's important to note that the DWP has a duty to make reasonable adjustments if you have a health condition or disability and need to claim UC so that you are not disadvantaged.

For example, depending on your condition and how it affects you, you could request adjustments around:

- appointment times and frequency of appointments;
- type of appointments (such as on the telephone instead of in-person);
- job search;
- type or location of work;
- travelling time to and from work.

Further information is available on the Citizens Advice website: citizensadvice.org.uk

Benefit safeguards

Many people struggle with the benefits system, with all its complicated rules and processes, so special rules (or **safeguards**) are built into the system to protect vulnerable claimants to help make the process a little easier to manage. The safeguards should be observed before suspending your benefit payments in the event of problems with your claim if you have:

- a mental health condition or learning disability;
- a condition affecting cognition (such as autism, or Asperger's Syndrome);
- drug or alcohol dependency;
- complex needs or circumstances (such as experiencing homelessness, domestic abuse, literacy or communication difficulties or cannot use a computer).

This is not a complete list.

When things go wrong, it can cause hardship so if you feel that you may struggle to claim UC due to a health condition, disability or because you have complex needs, we would encourage you to complete our simple Benefits Safeguarding Alert Form (available on the [Royal Greenwich](#)

[website](#)). This will enable you to let the DWP know how your condition affects your ability to cope with the benefits system and about any complex needs you may have and additional support you may need while claiming UC.

Further information is available here:

royalgreenwich.gov.uk/info/200246/benefits_advice/2216/benefits_safeguarding

If you've applied for UC and are struggling to manage your claim

If you are struggling to manage your UC claim (such as having difficulties with budgeting or managing your online account), see [section 10](#) for details of options that may be available to you and/or contact Royal Greenwich's **Universal Support Team** on 020 8921 3333 (Monday to Friday 10am to 4pm); email universal-support@royalgreenwich.gov.uk or visit the website for more information or to send an online enquiry royalgreenwich.gov.uk/universal-credit-help

Council Tax Support

Please note that your Universal Credit award does not include any assistance with council tax, so if you need to claim you will need to apply through Royal Greenwich's Council Tax Support (CTS) scheme. How much help you get depends on your income, capital, and circumstances. CTS will cover 100% of your council tax bill if you are entitled to receive maximum support.

If you think you may be entitled to CTS, use the free online benefit calculator on the Royal Greenwich website to check if you qualify (royalgreenwich.gov.uk/benefitcalculator) and then apply online (royalgreenwich.gov.uk/counciltaxsupport).

7. About Universal Credit...

Key facts and features

- Means-tested benefit for people on a low income who are in or out of work.
- Single payment (paid monthly in arrears) which includes any help towards housing costs and relevant allowances depending on your circumstances (such as for children, childcare, disability, incapacity for work and for caring responsibilities). You are responsible for budgeting your monthly payment accordingly – see [section 11](#) for options and sources of support available.
- Assessed based on your income and circumstances in a rolling one-month period normally starting on the day you claim (this is known as your assessment period).
- Minimum 5-week wait for the first payment.
- Most claims are expected to be made and managed online.
- Unlike tax credits, there is no annual reconciliation and in the case of couples, benefit is normally paid to one person in the household.
- Most people don't have to report changes in earnings as the DWP uses HMRC's real-time information system.
- Requirement to report monthly childcare costs.
- No need to claim a separate benefit if you move into or out of work.
- More conditionality and more people are subject to [work-related requirements](#) and risk UC being withdrawn or removed for a set period for non-compliance (known as a sanction).
- Unlike Working Tax Credit, there are no rules linked to the number of hours you must work. However, if you are subject to work-related requirements, you will be expected to earn a minimum amount.

Issues and problem areas

The following is not an exhaustive list, but highlights some key issues and problem areas that may affect claimants migrating to UC.

If you have capital over £16,000

People with capital of £16,000 cannot usually get UC, but special rules allow the DWP to ignore capital above £16,000 for up to 12 months for claimants who are managed migrated to UC. UC entitlement will end if capital still exceeds £16,000 after 12 months.

Full-time students

UC differs from legacy benefits in that one of the basic conditions is that you cannot normally be receiving education (although there are some exceptions). However, this condition will not apply to you if you receive a MN and are receiving legacy benefits (such as tax credits) and are in full-time education. You will be protected for as long as you continue with your course. The normal rules will apply once the course ends or if you start a new course.

The Benefit Cap

Your UC may be reduced if your total benefits exceed a certain level – this is called the Benefit Cap. Migrating to UC may mean that you are affected by the cap for the first time and will see a reduction in your UC. This is because it will be applied to your full UC payment instead of only to your Housing Benefit.

If you were previously receiving Working Tax Credit, you will have been protected from the Benefit Cap. However, once you claim UC you may find that you are affected (and at a higher rate) if your monthly earnings fall below £722 (November 2023 figure). You will be exempt from the cap if you and/or your partner earn £722 a month or more. View our factsheet for more on the Benefit Cap: royalgreenwich.gov.uk/benefits-advice.

If you are self-employed

It's important to understand your entitlements and what will be required of you before migrating to UC because the UC rules for self-employed claimants are more complex than tax credits and your benefit payments are likely to be different. For example:

- you will need to provide the DWP with details of your self-employed income and expenses for each month to enable your UC award to be assessed every month, so your payments are likely to fluctuate;
- you may have previously been exempt from the Benefit Cap because you worked sufficient hours to receive Working Tax Credit. However, UC looks at earnings, not hours so you may find that you are subject to the Benefit Cap for the first time and are worse off on UC if your profit (after deducting reasonable expenses, tax, national insurance and half of any pension contributions) is less than £772 per month.

If you are subject to full work-related requirements, the DWP:

- will call you in for an interview when you claim UC to decide whether you are in 'gainful employment' when you claim UC;
- may assume that you have a higher level of earnings than you actually earn and limit the amount of UC you can receive – this is called the minimum income floor (MIF). However, this will not be applied for up to 12 months if you are newly self-employed or if you claim UC by your deadline day. It's vital to claim UC in time - if you miss the deadline, you will be subject to the MIF straight away (although this may protect you from the Benefit Cap).

The MIF is set at the national living wage (currently £10.42² an hour) for the number of hours the DWP expects you to work (as set out in your claimant commitment) minus an amount for tax and national

insurance. This is normally 35 hours a week for most people, but you can ask for it to be reduced, for example due to caring responsibilities or ill health or disability.

For further information – visit

- GOV.UK
www.understandinguniversalcredit.gov.uk
- the Royal Greenwich website to view our Universal Credit and Self-Employment factsheet (royalgreenwich.gov.uk/benefits-advice). The factsheet is currently being updated and which will be available in due course

8. How much will you get?

The amount of UC you get depends on your circumstances. It may include allowances for housing costs, children, childcare, disability, incapacity for work and for caring responsibilities.

Transitional Protection

Not all claimants will be better off on UC (such as some carers and parents of children not receiving highest rate Disability Living Allowance care component).

If your predicted UC entitlement will be less than the legacy benefits you were getting on the day you are managed migrated to UC, you will receive an additional payment as part of your award (called a transitional element) to make up the difference. To receive this, you must have claimed by the deadline (or within one month of it passing).

This does not apply if you transfer to Universal Credit due to change of circumstances before 'managed migration'.

The transitional element (TE) is calculated based on a snapshot of your income and circumstances held by the Tax Credits Office on the day you migrate to UC so it may not fully compensate you if you expect your

² Increases to £11.44 an hour from 1 April 2024

circumstances to change after the transfer. If you expect your circumstances to change, you will need to consider when best to time your claim and [request an extension](#) or deferral if necessary.

It's also important to ensure that your tax credits award is correct and that you are receiving all the legacy benefits you are entitled to beforehand ([see section 13](#)).

The TE gradually erodes over time as your UC elements increase or new elements are included. TE can be lost if your circumstances change, such as if

- you stop work;
 - form a new couple or separate from your partner;
 - your UC ends for any other reason (such as going abroad for more than a month);
 - you have a sustained drop in income;
- However, note that if your UC award ends due to a temporary increase in wages, TE can be included in a new UC claim if you are awarded within three months of the previous award ending.

There have been cases where the DWP have miscalculated the TE. Please get advice if you feel that your calculation is incorrect.

9. When will your legacy benefits stop?

Tax Credits will stop either on the day before the UC claim is made (even if it is unsuccessful) or the day before the deadline date if no claim has been made.

Other legacy benefit payments (Income Support, income-based JSA, income-related ESA, Housing Benefit) continue for a further two-weeks after the UC claim has been made or the deadline date passes.

10. Financial support while you are waiting for your first UC payment

Advance Payments

It is usually about five weeks before a first UC payment is made. You can get an advance payment while you are waiting for your first payment to be made if you are in financial need. The DWP will treat you as being in financial need if you are migrating to UC from legacy within the last month.

An advance payment is really an interest free loan which must be repaid over 24 months by reducing your future UC payments. However, the repayment period can be extended if you need longer to repay, but you will need to contact the DWP to explain your reasons. You can get up to 100% of your estimated monthly UC award within 5 days of requesting an advance (urgent cases can be paid sooner).

Tip: The reality of significantly reduced UC payments often comes as an unpleasant shock to people, so only apply for an advance if you really need it and don't apply for more than you need.

How to apply

You should be offered information about advance payments at your first Jobcentre Plus appointment and be assisted to make a claim.

You can also apply online as soon as the UC claim is submitted, provided you have verified your identity online. If not, you can verify your identity to the work coach and apply at your first new claims appointment. Alternatively call the UC Helpline on 0800 328 5644.

There is no right of appeal against a refusal to award an advance payment, but you can ask the DWP to reconsider the decision. Get advice if you need it. You could also try making an application to Greenwich's Emergency Support Scheme for an emergency support payment (royalgreenwich.gov.uk/ess).

11. Budgeting and managing your UC payments

You are responsible for managing your monthly UC payments; however options are available if you are struggling.

If you need to pay for a one-off item or expense, you may be able to get a UC **budgeting advance**, but note that this is a loan which would have to be repaid:

gov.uk/guidance/universal-credit-advances .

Greenwich residents can also apply to the council's **Emergency Support Scheme** – visit the website for more information:

royalgreenwich.gov.uk/ess

You can ask for UC to be paid differently at any point if you are having difficulties budgeting or managing your money – the DWP call these '**alternative payment arrangements**'.

For example, these could include:

- paying the rent element of the UC payment directly to the landlord (instead of to you). Usually, you need to be two months' in arrears with your rent payments, but you may also get this help if your arrears are less than two months but you are finding it hard to manage the rent payments. Note that it's possible to get direct payments even if you have no rent arrears if you meet one of the conditions listed [below](#).
- making payments more frequently than once a month.
- Splitting the payment between members of a couple (for example if there is domestic abuse or to prevent financial abuse).

The DWP accept that you are likely to have a high need for an alternative payment, for example if you:

- have a mental health condition or learning difficulties;
- have addiction problems;
- have severe debt problems ;

- are in rent arrears or at risk of eviction;
- are homeless or living in temporary or supported accommodation.

Claimants who the DWP feel are less likely, but may also need an alternative payment arrangement include: refugees/asylum seekers, people with physical disability or sensory impairment, people who do not speak or understand English, or people who have recently left hospital or prison.

Note that deductions can also be made from your UC to pay third parties, such as your energy provider.

If you live in Greenwich and are having problems managing your UC claim, contact our [Universal Support Team](#).

12. Disputes and appeals

Get advice straight away if your claim is refused or you get a lower amount than you expect. You can ask for the decision to be looked at again (this is called a mandatory reconsideration), but you only have one month from the date of the decision to do this. However, the time limit can be extended in some circumstances and, if your mandatory reconsideration request is rejected because it is late, you have the right to appeal to an independent tribunal against the disputed decision.

The DWP will look at your claim again and let you know whether they can change it.

If you are still not satisfied with the decision, you can then appeal to an independent tribunal. This may seem daunting, but don't be put off – many people who challenge benefit decisions are successful and get a better award than they originally received from the DWP.

The time limit for appealing is one month from the date of the mandatory reconsideration

decision. You must have asked for a reconsideration and had a decision on that request before you can appeal.

Further information is available on [GOV.UK](https://www.gov.uk) or call our Public Advice Line if you need advice (020 8921 6375).

13. Steps you can take now to prepare for managed migration

Although you don't need to do anything until you receive a MN from the DWP, there are steps you can take now to minimise the risk of being worse off when migrating to UC such as:

- checking that you're not missing out on any tax credits elements, other legacy benefits entitlements, or on any other benefits (like Carer's Allowance, Personal Independence Payment or Disability Living Allowance for a child in your household);
- ensuring that you have notified HMRC of any changes of circumstances;
- Renewing your tax credits claim;
- Complete a [Benefits Safeguarding Alert form](#) if you are vulnerable or have complex needs – this may help you negotiate an extension if you need more time when you receive your MN.

Remember that you will also need to verify your identity and other information as part of the UC claims process – get ready by checking what is needed on [GOV.UK](https://www.gov.uk) so that it is available when you need it.

14. Local Jobcentres used by Greenwich residents

For UC, contact is mostly online via your online UC journal or the UC Helpline on 0800 328 5644 (Monday to Friday, 8am – 6pm), but meetings with your work coach usually take place in local jobcentres – these do not have individual numbers.

Woolwich Jobcentre Nelson House 50 Wellington Street Woolwich London SE18 6PY	Bexleyheath Jobcentre Westminster House 186-194 Broadway Bexleyheath Kent DA6 7BB
Bromley Jobcentre Unicorn House, 28 Elmfield Rd, Bromley BR1 1NX	Forest Hill Jobcentre Heron House, 32-34 Dartmouth Rd, Forest Hill SE23 3XU

15. If you need more information

For benefits advice or further information about Universal Credit

Royal Greenwich Welfare Rights Service
Public Advice Line
(for borough residents only)
020 8921 6375
Textphone 18001 020 8921 6375.

Drop-in face-to-face advice is available at locations around the borough (excluding public holidays) – find out more here: www.royalgreenwich.gov.uk/advicehubs

Alternatively, visit the Royal Greenwich website (www.royalgreenwich.gov.uk/benefits) to view benefit pages, download factsheets or use our [free online benefit calculator](#).

If you are struggling to manage your Universal Credit claim and need face-to-face support or help with personal budgeting

Universal Support Team
020 8921 3333
Email universal-support@royalgreenwich.gov.uk

For help claiming Universal Credit online

Citizens Advice Bureau's Help to Claim service
0800 144 8444
www.citizensadvice.org.uk/help-to-claim

**Government website for further information
about how to claim Universal Credit**

GOV.UK

www.gov.uk/universal-credit

**Local welfare scheme providing discretionary
financial support to Royal Greenwich
residents in need.**

Emergency Support Scheme

royalgreenwich.gov.uk/ess

If you need debt/money advice

Citizens Advice Bureau

020 8309 8646

www.greenwichcab.org.uk/

Debt Free Advice

Free Helpline 0800 808 5700

<https://debtfreeadvice.com>

This factsheet is correct as of December 2023



Welfare Rights Service

Woolwich Centre

35 Wellington Street

London SE18 6HQ

Telephone 020 8921 6375

Textphone 18001 020 8921 6375

Facsimile 020 8921 2016

www.royalgreenwich.gov.uk

Appendix

Specimen Managed Migration Notice

UC Universal Credit

HM Revenue & Customs

Telephone:
0800 169 6328
8am to 6pm
Monday to Friday

www.gov.uk/dwp/move-to-uc

Your Ref:
[Redacted]

7 August 2023

You need to claim Universal Credit

You must claim by 8 November 2023 to keep receiving financial support.

Universal Credit Migration Notice

Dear [Redacted]

Universal Credit is replacing your Child Tax Credit and Working Tax Credit.

You must claim Universal Credit by 8 November 2023 to keep receiving financial support.

Universal Credit is a Department for Work and Pensions benefit.
You can make a claim even if you:

- are working
- have renewed your tax credits
- have capital or savings of more than £16,000

How to claim Universal Credit

Go online to claim Universal Credit: www.gov.uk/dwp/move-to-uc