

- On your marks
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# Universal Credit (UC)

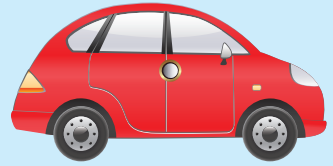
Universal Credit is gradually being rolled out to everyone of working age claiming one of the main six benefits.

You may be required to make your claim soon!

More  
handy  
info  
inside



# Getting you on the right path to **Universal Credit**

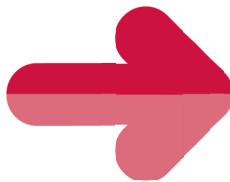


## What is UC?

UC is a means-tested benefit for people of working age. It is designed to support people who are on a low income or out of work.

It is currently being rolled out across the UK and combines some of the benefits you may be getting now.

The new system is based on one single monthly payment, transferred directly into a bank account.



## What benefits will UC replace?

### **Income Support**

**Income-based Jobseeker's Allowance**

**Income-related Employment Support Allowance**

**Housing Benefit**

**Working Tax Credits**

**Child Tax Credit**

## Which benefits will remain outside of UC?

**Attendance Allowance**

**Carer's Allowance**

**Child Benefit**

**Disability Living Allowance**

**Industrial Injuries Benefits**

**Local Council Tax Support schemes**

**Local Welfare Provision**

**Pension Credit**

**Personal Independence Payment**

**State Retirement Pension**

**Contributory Benefits**

**Statutory Benefits**

## Who can claim Universal Credit?

To claim UC you must:

- Be 18 or over (16 in some limited circumstances)
- Be under pension credit age
- Be a British citizen (non-British citizens can apply in some places – contact the Universal Credit Helpline for more information)
- Not be in education
- Have accepted a 'Claimant Commitment' (see page 7)



***If you have a partner you will need to make a joint claim as a couple.***

## How does UC affect people over pension credit age?

If one of you is over Pension Credit age, and the other one is under, both of you will have to claim UC unless you are already receiving Pension Credit when UC is introduced. However, if for any reason there is a break in your Pension Credit claim you may have to claim UC instead of returning to Pension Credit.

Pension Credit age for both men and women is linked to women's State Pension age.

## When can I claim Universal Credit?

Around **12.5 million** benefit claims will be replaced by UC. Because of the number of people affected the Government has decided to introduce UC in stages.

By the end of 2018, all working age single people and families (apart from those with three or more children) will be able to claim UC.

If you're currently claiming one or more of the benefits being phased out, you can carry on claiming as normal for now. You'll be told by the Department for Work and Pensions (DWP) when you need to do anything differently.

## How do I claim Universal Credit?

Universal Credit is '**digital by default**'. You will be expected to claim it online and then attend a face-to-face interview with an advisor at your local Job Centre Plus.

Your online application will normally take up to 40 mins to complete. You will then be expected to manage your claim online.



If you want to practice making an online claim for Universal Credit, you can do so by visiting <http://www.gov.uk>



To speed up your claim you can register on [www.gov.uk/verify](http://www.gov.uk/verify)

## How will UC be paid?

Universal Credit will be paid once a month into your bank, building society or Credit Union account. Without one of these you won't be able to receive your payments.

### Paid once a month into your bank



You will receive one single payment for your household on a monthly basis, in arrears, so it's important that you are able to budget and make this last the whole month.

**Universal Credit includes your rent so you'll need to pay this to Linc yourself. Remember that your rent is always due in advance even if your UC is paid in arrears.**



Ideally your bank account should allow you to make automated payments such as direct debits or standing orders, but there are other ways you can pay. **Contact us for more information on 0800 072 0966.**

# Claimant commitments and sanctions

You'll have to accept a '**Claimant Commitment**' if you want to get Universal Credit. This is an agreement that you'll complete certain tasks in order to receive your payments.

What you agree to do will depend on things such as your health, responsibilities at home and how much help you need to get back into work or increase your income.

If you fail to meet your Claimant Commitment without good reason, you could be sanctioned. This means your benefit will stop or be reduced for a certain period of time. Sanctions normally last between one and three months, but can last up to three years.

If you are sanctioned you may be able to apply for a hardship payment to cover essential household expenses. This is similar to a loan, so you will have to pay it back once your sanction ends.

## Advance payments

It will normally take around five to seven weeks after you apply to get your first UC payment. You can ask for an advance payment of UC if you're struggling to get-by whilst waiting.

An advance payment is a loan and you will have to pay it back. The repayments will automatically be deducted from your Universal Credit. Hardship payments are also sometimes available. If you need a hardship or advanced payment, talk to your Work Coach at your local Job Centre.



# Would you like any assistance or advice?

If you have any questions about Universal Credit or are concerned about making your claim, you can contact your Housing Officer on **0800 072 0966**.

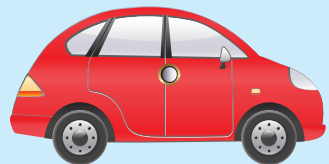
Your local Job Centre or Council can also offer face-to-face advice and advise you on where you can access the internet.


The Universal Credit helpline can also provide help and advice over the phone.

**Telephone: 0845 600 0723**

**Textphone: 0845 600 0743**

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