

## Essential info – Universal Credit

Universal Credit is a new benefit which is being introduced gradually across the country. Universal Credit will replace Working Tax Credit, Child Tax Credit, Housing Benefit, Jobseeker's Allowance (JSA), Income Support (IS) and Employment and Support Allowance (ESA). The Government says that all working age people who qualify will be moved on to the benefit in time. At the moment, only a few people will be affected.

### WHEN?

- The changes started in Edinburgh on Monday 9<sup>th</sup> March 2015

### WHO?

- Only **new claims from single jobseekers in straightforward circumstances** will be affected at first
- If you are already receiving a benefit such as JSA, ESA, IS, IB, SDA, DLA or PIP *you will not be affected* at the moment *unless you make a joint claim with someone in receipt of UC*
- Once on UC you will continue to receive it even if your circumstances change
- You may be affected if you are working part-time

### HOW?

- Claims must be made on line @ <https://www.gov.uk/apply-universal-credit> (for help with online claims call **0345 600 0723** – Mon to Fri 8-6)
- Permission from DWP is required to make telephone claims
- There are no paper forms
- See info on the claiming process and the claimant commitment overleaf

### PAYMENTS

- You will have to wait at least 5 weeks for your first payment (but can request an advance if necessary on **0345 600 0723** – Mon to Fri 8-6)
- Payments will be made monthly – although you can request more frequent payments if you have good reason
- Housing Benefit will be paid to you and you will be responsible for paying it to your landlord (Council, Housing Association or private landlord). In some cases (ie if you fall into arrears) direct payments to landlords can be arranged.

## What happens once I have submitted my claim?

### THE INTERVIEW

- You will need to attend an interview at the Jobcentre with a *Work Coach*
- You will need 4 pieces of ID which include 1 with a photo, another with proof of address
- You will need to take a recent rent account statement and a copy of your tenancy agreement to this interview
- You will need to agree a Claimant Commitment with the *Work Coach*. The claimant commitment sets out your responsibilities with regard to looking for work etc, ie what you agree to do in return for receiving Universal Credit

### THE CLAIMANT COMMITMENT

- **Make sure you are able to meet the commitments you make**
- **If you feel the commitment is unrealistic, you can ask for it to be reviewed**
- If you are working part time you may be required to look for additional work or work more hours unless you earn the minimum wage x 35 hours or more

### CHANGES OF CIRCUMSTANCES

- You will need to report any changes of circumstances
- These will normally take effect from the first day of the monthly assessment period in which they occur, NOT on the day of the change SO
  - If a change will reduce your entitlement, wait for the next assessment period to report it
  - If a change will increase your entitlement, report it ASAP

### What if I get a job?

- Inform the DWP and tell them who your employer is
- You may still be eligible for Universal Credit (help towards housing costs or an earnings top up similar to tax credits)
- If you are paid through PAYE the DWP should automatically be informed of any changes to your earnings and calculate your UC award accordingly

### How can I prepare?

- Open a bank account
- Improve your budgeting skills
- Improve your internet skills

*The Recovery Essentials team will update this leaflet as the situation changes.*

