

COMING
SOON



What is Universal Credit?

UNIVERSAL CREDIT IS A NEW BENEFIT FOR WORKING AGE PEOPLE WHO ARE ON A LOW INCOME OR UNEMPLOYED. IT REPLACES THESE BENEFITS:

Housing Benefit **Income Support** **Jobseeker's Allowance**
Employment and Support Allowance **Income Support**
Child Tax Credits and **Working and Tax Credits**

THIS DOES NOT INCLUDE CONTRIBUTION-BASED JSA AND ESA

If you need help while you're making your claim, you can call the
Universal Credit helpline on **0345 600 4727**
(Monday to Friday 8am to 6pm)

For further information go to
www
or call **xxx**

From FEB 2018
if you want to make a new claim for one of these, you will need to claim Universal Credit instead

How will this affect me?

If you already receive any of these benefits or tax credits, you won't be affected before 2019 unless your circumstances change.

If you make a new claim for Universal Credit...

Instead of receiving different benefits you'll receive just one monthly payment to cover all of them. It will be paid into your bank or building society once a month.

This means you will need to manage your own budget and pay for your living expenses out of your Universal Credit payment.

At the moment, the government may pay housing benefit rent directly to your landlord, this could be a private landlord, a housing association or the council.

When housing benefit is replaced by Universal Credit it will be up to you to manage your monthly finances and ensure that you pay your rent directly to your landlord on time.

How do I make a claim?

What you will need...

- **A bank account**, building society or credit union account that your monthly payment can be paid into
- **Access to the internet** to make and manage your Universal Credit claim. You will also need an email address and to verify your identity online
- **Documents** - Your Tenancy / Rent/ Mortgage Agreement , National Insurance Number and details of income, benefits you receive, childcare costs, assets, property and any other capital.

Things to remember...

Get budgeting - Your monthly Universal Credit payment includes any help towards paying your rent. You'll need to budget so you can pay your rent, your bills and your other living costs.

To make your claim go to **www.gov.uk/apply-universal-credit**

If you cannot access the internet at home, you can go online at the library or Job Centre Plus.

Who can claim?

You may be eligible to claim Universal Credit if you:

- Are a single person, a couple or family
- Are over 18 and under State Pension age
- Are not in full time education or training
- Do not have savings over £16,000
- Have 2 children or fewer
- Received Universal Credit in the last 6 months and your payments have stopped - it doesn't matter how many children you have.

You can't claim Universal Credit if you already get Income Support, Income-based Jobseeker's Allowance or income-related Employment and Support Allowance.