



Universal Credits

Universal credits, replaces the following benefits:

- Job Seekers Allowance
- Housing Benefit
- Working Tax Credit
- Child tax Credit
- Employment and Support Allowance

Universal credits (UC) are being rolled out across the country in stages; in **Suffolk** single people without children will be the first to be put on Universal credits. If you are already claiming benefits you don't need to do anything but new claimants in the category mentioned will be told to claim universal credits.

You won't be restricted to the number of hours you can work if you are on UC, the amount you get will be reduced gradually as you earn more. This means that you won't lose all your benefits if you are on a low income.

UC are **paid once a month** into the claimants bank/building society account not fortnightly as you have been used to if already on benefits, therefore you will need to get **used to budgeting** your money. You will also have to **pay your rent directly to your landlord** yourself. **Your local Citizens Advice can help you draw up a budgeting plan.**

How to claim universal credits

You are expected to **claim UC on line**, but you can apply over the phone or in person if you have a good reason for not being able to apply on line e.g. you can't use a computer or have trouble with reading or writing. You can telephone the **UC helpline on 0345 600 0723**. Calls cost 9p a minute from a landline and between 8p and 40p a minute from a mobile. Applications take about 40 minutes on the phone. Ask the person on the helpline to ring you back so you don't have to pay for a long call.

To apply on line go to www.gov.uk website and follow the link (putting universal credits in the search box will take you there). If you don't have a computer you can access one free of charge from your local Job Centre, Library, Council Offices or the Citizens Advice Bureau.

When making your first claim you won't be paid for the first 7 days from when you make your claim, and will receive your first letter and payment after 6 weeks, but if in financial difficulty you can ask for an advance payment.

When you go for your interview, you will also have to accept a **claimants commitment** if you want to apply for UC. This is a written document where you agree to complete certain tasks and it should be written in a manner that takes into account your circumstances. You will be asked to sign this commitment and be given a copy. If you don't keep to it you may be sanctioned and lose your universal credit.

Before you apply for universal credits you need to gather some information first. On the back of this fact sheet is a checklist of what you need.

1/6/16 Sudbury CA. For further information refer to www.adviceguide.org.uk or www.gov.uk

Don't start the application until you have all these details as your online session will time out if you are inactive for more than 20 minutes, and you will have to start again

Check you have everything you need to apply

The information you gather will help make sure you only have to do the application once, and help you to get Universal Credit as quickly as possible if you're eligible. Don't start your application until you have all of the following details for you and your partner, with you:

- your postcode
- your NI number - you can find this on a payslip or letter from HMRC - call the helpline on 0300 200 3500 (textphone 0300 200 3519) if you can't find it
- details of your bank, building society or credit union account (if you don't have a bank account, you'll need to open one or use simple payment (<https://www.gov.uk/simple-payment>))
- the type of accommodation you have, e.g. private rental, council tenant, or housing association tenant - make sure you check this before you apply
- how much rent you pay - this can be found on your rent agreement, ask your landlord for a copy if you don't have one
- your landlord's address - this can be found on your rent agreement, ask your landlord for a copy if you don't have one
- your landlord's phone number
- details of any savings you have and any other 'capital' investments, e.g. shares or property that you don't live in
- details of any income that's not from work, e.g. from a pension or insurance plan
- details of how much you earn from work, e.g. recent payslips
how much you pay for childcare (if you want to claim for childcare costs)
- details of any other benefits you're getting, i.e. what benefit and how much you get
- child benefit reference numbers for any children you have if you get child benefit - this can be found on letters to you about child benefit, it will start with 'CHB' and is made up of 8 numbers and 2 letters, e.g. CHB12345678 AB - phone the Child Benefit Office on 0300 200 3100 (textphone 0300 200 3103) if you need help

You'll also need evidence for all these details for when you go to your interview

Once your application is accepted you will be allocated a work coach at your local Job Centre who will work with you in your journey to find suitable employment