

Universal Credit - what does it mean for me?

What is Universal Credit (UC)?

UC is a monthly payment for people on a low income whether in or out of work.

It replaces 6 means-tested benefits (benefits you can get if your income and savings are below a certain level):

- Income-based Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Income-related Employment and Support Allowance
- Income Support

When is UC being introduced in my area?

UC is being rolled out in stages. You can find out when UC applies to you at

<https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>

Hastings and Eastbourne Job Centre areas are live now, with the rest of East Sussex due to go live by November this year.

If you are already receiving one or more of the benefits listed above, you will be told when to make a claim - this will usually be following a change of circumstances once UC is live in your area.

Transfer on to the system has not been straightforward for everyone - so it's important to seek help early if you are not clear what to do.

What are the main differences?

- You can get UC whether or not you are working.
- There's no limit to the number of hours you can work a week if you get UC. Your payment will reduce as you earn more. You won't lose all your benefits at once if you're on a low income.
- You will get a single payment each **month**, which covers everything, rather than weekly or fortnightly. This will usually be paid direct into a bank, building society or credit union account. (It is possible to get fortnightly payments and direct payments to your landlord, but you have to ask.)

- Instead of getting separate housing benefit, your housing costs will be paid directly to you **as part of your monthly UC payment.**
- You will be asked to accept a **Claimant Commitment**. This is an agreement that you'll complete certain tasks in order to claim UC, taking into account your personal circumstances e.g. job search.
- If you live with your partner and you both claim UC, you'll receive a single payment that covers you both.
- Most of the communication about your claim and monitoring your claimant commitment will be done **online**. It's really important you comply with deadlines given - your claim may have to start again if you don't.
- You will have to **wait at least 5 weeks** for your first payment, and in our experience this can be significantly longer. If you won't have enough money to live on while you wait, you can call the Universal Credit helpline for free (see below) to ask for an advance payment. You'll repay this through your regular UC payments so they will be lower initially until you pay it back.

How do I apply?

You have to start the claim online at www.gov.uk

Where can I get help?

Universal Credit Helpline: 0800 328 9344

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

Your **local library** can help you get online.

Citizens Advice provide free confidential and independent advice, try our website www.citizensadvice.org.uk or call our **ADVICELINE** on 03444 111444.

The **Money Advice Service** has tips about managing your money while waiting for your claim, www.moneyadviceservice.org.uk

Delivering on
Universal
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