

This information sheet has been compiled by Advice Services Café, Our Place Community Hub. Information contained is our current understanding of the new Universal Credit changes. We cannot guarantee the accuracy of this information and advise individuals to visit our Advice Café or another advice-giving service before acting on the below information.



## **Universal Credit**

### **Basic Information for Claimants about to make an initial claim**

Universal Credit will replace:

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

Anyone with any changes to report in any of the above benefits will have to do so at their local Job Centre from 08/11/2017. Moving house or needing to claim JSA would be examples of such changes.

To claim Universal Credit you must:

- be 18 or over (in most cases)
- be under Pension Credit age
- not be in education
- Have no more than two children (till November 2018 CTC applies)

If you have a partner you will make a joint claim as a couple. If one of you does not meet any of the above conditions, that person will be ignored for the purposes of calculating the Universal Credit maximum amount - although their savings/capital, income and earnings will still be taken into account.

You can start a claim for Universal Credit at <https://www.gov.uk/apply-universal-credit>

In most cases, you have to claim Universal Credit online and then attend an interview in person.

If you have a reason for not being able to apply online, you may be able to claim by phone instead. You can claim by phone if, for example, you can't use a computer or you have problems reading or writing.

To start a claim by phone, call the Universal Credit helpline:

Telephone: 0345 600 0723

Textphone: 0345 600 0743

**Sutton Coldfield Job Centre have computers and support staff ready to help if you don't have IT access or feel you need support – it is available on a drop in basis.**

There are very stringent checks in place before you can access Universal Credit, Job Centres are now taking over from Neighbourhood Offices as the administration centre for Housing Benefit

**This is a list of documents that may be needed before a claim is accepted:**

- your identity, e.g. passport, driving licence or EEA national identity card. If you don't have photo ID, the Job Centre might ask you security questions about yourself and use other evidence to identify you - this may delay your claim as they might reschedule the interview while they carry out checks to confirm your identity
- your address, e.g. an official letter from a bank or energy company
- your NI number - you can find this on a pay slip or a letter from HMRC - call the helpline on 0300 200 3500 (textphone 0300 200 3519) if you can't find your NI number
- your bank, building society or credit union account, e.g. a bank statement or bank card - ask your bank for a copy of a statement if you don't have one (you might have to pay for an extra copy)
- how much rent you pay - this can be found on your rent agreement, ask your landlord or letting agent for a copy if you don't have one
- your landlord's address - this can be found on your rent agreement, ask your landlord or letting agent for a copy if you don't have one
- any savings you have and any other 'capital' investments, e.g. shares or property - you'll need a bank statement to show your savings or details of property you own
- any income you get that's not from work, e.g. from a pension or insurance plan
- details of how much you earn from work, e.g. recent pay slips
- how much you pay for childcare (if you want to claim for childcare costs), e.g. an invoice or receipt
- a P45 if you've left work
- any other benefits you're getting, e.g. benefits letters or a bank statement
- birth certificates of your children - if you've lost a birth certificate you can [order a new one](#)
- 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 won't get your Universal Credit payment until you've given all the documents you need to. So it's important to get all the documents to them as quickly as possible.**

It will be six to seven weeks before any benefit is paid – it is possible to have an advance of up to 50% of your monthly payment once your details are processed, accessed via a request to your job coach at your initial interview with them – this must be repaid within six months of receipt – so if you have a £600 advance it will be repaid at £100 x 6 repayments out of your Universal Credit payment.

**If you are sanctioned – ALL benefits, including housing benefit, are stopped for the duration of the sanction.**

**Contact a welfare benefit advisor as soon as possible if this happens.**

**To make this less likely to happen it is important your claimant commitment reflects your personal situation accurately, it is important to mention any facts that affect your ability to look for/do work to avoid sanctioning at your work coach interview:**

Some of these things might be hard to talk about, but it's important to tell your work coach, as they could mean you have to do less work-related activities. In particular, you should mention any of the following if they apply to you:

- you look after children
- you have a disability or health condition
- you don't have good reading or writing skills
- you have a learning disability
- you look after someone with a disability
- you've been a victim of domestic violence within the last 6 months
- you have to do jury service
- you're homeless
- you're undergoing treatment for a drug or alcohol problem

If you have children and you're part of a couple, you'll need to nominate a main carer. If you're a single parent, you'll automatically be the main carer. If you're the main carer, you'll be expected to do fewer work-related activities, depending on the age of your youngest child who lives with you.

Housing cost element is paid directly to you not the landlord unless you have difficulty managing and are in arrears.

Budgeting support should be available through your Work Coach via CAB or Money Advice Service.