



CITYWEST HOMES

Your guide to Universal Credit



The government is introducing
Universal Credit in Westminster
from November 2015.

**This leaflet
will help you
prepare for
the changes**

What is Universal Credit?

Universal Credit is a new benefit that supports people who are on a low income or out of work. It is currently, being rolled out nationally and is being introduced in stages across Westminster from November 2015.

What you need to know

Universal Credit is a single benefit that will replace a range of existing means-tested benefits and tax credits for people of working age. It is available to single people, couples, families and jobseekers. The new benefit will also provide you with the opportunity to prepare for work, move into employment or increase your earnings.

It will replace

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

What you will get

The amount of Universal Credit you'll get depends on your circumstances and your income.

It can include support:

- For housing
- For children and childcare
- If you're disabled or have a health condition
- If you care for somebody with a disability

*If your Universal Credit includes rent you'll need to pay this directly to your landlord yourself. In some circumstances payments can be made direct to the landlord using the 'Alternative Payment Arrangements' method. For example, when there are rent arrears or threat of eviction or you find it difficult to manage payments. Speak with your Jobcentre Plus work coach about this.



How you'll be paid

Universal Credit is paid differently from current benefits. It'll be paid with one single monthly payment, usually into your bank, building society or credit union account.

If you live with your partner and you both claim Universal Credit you'll receive a single payment that covers you both. Once your application has been received a letter will be sent to you with details of your first payment, which you should receive around six weeks after submitting a claim.

Your letter will tell you about:

- Your payment schedule
- Details of how much you'll be paid
- Which bank account it will be paid into

Your Claimant Commitment

If you want to get Universal Credit you will have to accept a 'Claimant Commitment' with your Jobcentre work coach. This is an agreement that you'll complete certain tasks in order to claim Universal Credit. If you are able to work you will be expected to look for employment on a full time basis.

*If you unable to fulfil your claimant commitment the benefits you receive could be stopped.

Work while you claim Universal Credit

There are no limits to how many hours a week you can work if you're claiming Universal Credit. Instead, the amount of Universal Credit you receive will go down as your take home pay goes up, so you won't lose all your benefits at once if you're on a low income.

You can work more than 16 hours a week and still receive Universal Credit. If you are a parent you will be able to get help towards childcare cost even if you work just a few hours a week.

When to apply for Universal Credit

When Universal Credit is introduced in Westminster, new claimants for Jobseeker's Allowance are likely to be asked to make an online application for Universal Credit at www.gov.uk/universalcredit.

When the application has been submitted, an interview will be arranged at your local Jobcentre Plus. You will also be asked to provide supporting documentation such as your tenancy agreement and copies of any rent increase letters.

UNIVERSAL CREDIT FREQUENTLY ASKED QUESTIONS

Q. Why is Universal Credit being introduced?

Universal Credit replaces some in work and out of work benefits, making it easier to take short-term or part-time work, which can be a crucial step on the road to long-term employment.

Q. How can I prepare for Universal Credit?

If you want to make sure you are prepared for Universal Credit, plus find out information about budgeting and ways to get online visit the following website and answer a few questions at <https://secureonline.dwp.gov.uk/universal-credit-preparation>

If you need further support with any of the following please get in touch with us at CityWest Homes, for example if you:

- Need guidance about how to manage a monthly budget
- Do not have a bank account (excluding the Post Office account)
- Are unable to access the internet either at home, on a mobile device or for free at a local library or community centre

Contact us for advice on what to do next on **xxxxxxxxxx?** or email **xxxxxxxx?**

Q. What information do I need to make a claim?

- **Personal information:** National insurance number, email address and phone number.
- **Your housing information:** Your address, landlord's address, how much rent you are paying.
- **Your financial information:** Bank account details, details of any savings you have, any salary or other income.

Q. What happens to other benefits I may get?

Once you've claimed Universal Credit, any benefits that it replaces will stop and you'll start getting Universal Credit instead. Your benefits may end before your Universal Credit starts and you may be able to get an advance on your first payment in certain circumstances such as:

- You have recently been receiving another benefit
- You have been in urgent financial need

Check with your Jobcentre Plus work coach whether this applies to you.

Q. Can I claim Universal Credit if I am newly unemployed?

If you've recently become unemployed and live in a specific postcode, you might be asked to claim Universal Credit rather than Jobseeker's Allowance.

Q. What happens if I am not eligible to claim Universal Credit?

You may be able to claim Jobseeker's Allowance or other benefits if you're not eligible to claim Universal Credit. Speak with your Jobcentre Plus work coach for further information about this.

Q. What happens if you move in with someone on Universal Credit?

You will have to end your benefits claims. Your partner's Universal Credit will become a joint claim and you'll both have to sign new Claimant Commitments.

Q. What happens to my tax credit overpayments if I am not eligible for Universal Credit?

You'll be told by HM Revenue and Customs that you need to end your tax credits claim who will then tell you whether any tax credits overpayments have to be paid back to the HMRC. The sum you owe will not be automatically taken from your Universal Credit payment.

How to claim universal credit

If you are eligible for Universal Credit, you are expected to make your claim online on at: www.gov.uk/universalcredit.

If you do not have access to the internet your local Jobcentre Plus or housing office can help provide you with information about where you can access the internet for free.

Contact the helpline if:

- You have any questions
- Your circumstances change and you're already getting Universal Credit

Universal Credit helpline:

Telephone: 0345 600 0723

Textphone: 0345 600 0743

Find out about call charges at www.gov.uk/call-charge.



CityWest Homes, 21 Grosvenor Place, London, SW1X 7EA