



About Universal Credit



November 2015 – March 2016

Introduction

Universal Credit is a new benefit for single people, couples and families who are on low incomes, unemployed, sick, disabled or caring for someone.

Eventually Universal Credit will replace the following six main benefits/tax credits for people of working age;

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

However from November 2015 and until 2017 the **ONLY** people that will be able to claim Universal Credit in Sunderland are single people aged between 18 and 60 years and six months old that would otherwise have claimed Income-based Job Seeker's Allowance.

Is Universal Credit the right benefit for you?

- If you have just become unemployed and have paid National Insurance contributions you may be entitled to Contributory Based Job Seekers Allowance instead of, or as well as, Universal Credit
- You may get both, especially if you have rent to pay
- There are also some other exceptions, to find out what applies to you ring the Universal Credit service centre on 0345 600 0723 or visit www.gov.uk/universal-credit
- Other benefit entitlements/applications are **not currently covered by Universal Credit** so if you are sick or disabled you should try to claim Employment and Support Allowance instead.

Council Tax support

You should claim Council Tax support from Sunderland City Council to help you with your Council Tax as Universal Credit does not cover this. You should do this as soon as possible to prevent you paying more Council Tax than you need to.

Don't delay claiming Universal Credit

- Universal Credit can only be backdated in very limited circumstances and for no more than one month, so if you delay claiming you will lose money
- Your date of claim for Universal Credit is when your online claim or claim by phone has been properly completed – any entitlement will not start before this
- If in doubt make the claim.

Preparing for Universal Credit

Facts about Universal Credit	What you need to do
You can only apply and manage your Universal Credit account online	<p>Get online</p> <p>Think about improving your digital skills as this could be useful for lots of things not just your Universal Credit claim.</p>
You have to have a bank account	<p>Universal Credit will be paid monthly into an account. If you don't have a bank, building society, Credit Union or Post Office account that accepts electronic payments you will need to get one.</p>
You are not paid for the first seven days of your claim (called waiting days) and any payment after that will take one month plus one week to process	<p>This means you may wait for up to six weeks to receive your first payment and will receive nothing at all for the first week of your claim.</p> <p>There are exceptions to this waiting period, which means that you can be paid for this period in some circumstances. See www.gov.uk/universal-credit/what-youll-get</p> <p>Any money you have in the bank or any pay received at the end of your last period of employment will need to be used to help you manage across this period.</p> <p>If this delay is likely to cause you financial hardship because you are unable to make your final salary or wages last and if you have no savings you can apply for a Universal Credit Advance payment from Job Centre Plus.</p> <p>You should apply as soon as possible – you can discuss this with your work coach.</p> <p>A Universal Credit Advance payment is likely to be worth 50% of what Job Centre Plus estimates your Universal Credit entitlement will be – and if you receive one you will need to repay it within six months.</p>

Facts about Universal Credit	What you need to do
<p>Payments are made monthly in arrears</p>	<p>Universal Credit is paid monthly in arrears in a single payment paid directly to you.</p> <p>Plan your spending over a month so that you've got enough for your rent, Council Tax, fuels, food and other bills until your next payment.</p> <p>You could use the Universal Credit Personal Planner to help you - available at www.gov.uk/universal-credit</p> <p>Budgeting courses also run at local colleges so check out what's available near you.</p> <p>Once you have made a claim it is possible to request an alternative payment arrangement such as rent direct to your landlord, or more frequent payments, ask the work coach at your interview. They can also refer you for personal budgeting support. For more information on alternative payment arrangements see www.gov.uk/universal-credit</p>
<p>Any support with housing costs will be paid to you to pass onto your landlord</p>	<p>Your Universal Credit payment will include money towards your housing costs. You'll need to make your own arrangements to pay your full rent directly to your landlord so you don't get into debts or risk losing your home. You will not receive separate housing benefit from Sunderland City Council.</p> <p>When planning your budget make sure you identify this as a priority payment.</p> <p>If you are struggling to make this payment – or think that you will, it may be possible to seek an alternative payment arrangement so your housing costs are paid direct to your landlord. Ask your work coach about alternative payment arrangement or more frequent payments.</p>
<p>You only claim Universal Credit once and it can remain in payment at a lower rate if you start work depending on how much you earn</p>	<p>There are no limits on how many hours a week you can work if you claim Universal Credit.</p> <p>The amount you receive will reduce as you start to earn more, easing the transition between unemployment and the world of work.</p> <p>For more information about how this works and support Job Centre Plus can give you in finding a job see www.gov.uk/apply-universal-credit</p>

How to claim

- Most people will need to claim online at www.gov.uk/apply-universal-credit but if you cannot claim online you can make a claim by phone
- You can call Job Centre Plus for help and advice on 0345 600 0723, Monday to Friday, 8am to 6pm
- If you are Profoundly Deaf you can make a claim via this email address rp1.pilot@dwp.gsi.gov.uk or via (Text phone) 0345 600 043
- If you have access to a computer and feel able to complete the claim yourself, use the step by step guide to completing the form available at www.sunderland.gov.uk/universalcredit and claim at www.gov.uk/apply-universal-credit
- If you don't have access to a computer to make a claim you can use one for free at your Job Centre Plus office, local library or customer service centre
- If you need help using a computer to make your claim visit your local Job Centre Plus or visit one of the drop in sessions below:

Tuesday, 9.30 – 11.30am	Washington Library (Heritage Area), Independence Square, Washington NE38 7RZ
Tuesday, 2.30 – 4.30pm	City Centre Customer Service Centre, 31-33 Fawcett Street, Sunderland SR1 1RE
Wednesday, 9.30 – 11.30am	City Centre Customer Service Centre, 31-33 Fawcett Street, Sunderland, SR1 1RE
Thursday, 2.30 – 4.30pm	Houghton Customer Service Centre, 74 Newbottle Street DH4 4AF
Friday, 9.30 – 11.30am	City Centre Customer Service Centre, 31-33 Fawcett Street, Sunderland SR1 1RE

What information will I need to make my claim?

You will need to have all of your information with you when you make your claim - as you cannot save your claim and come back to it later.

You will need details of;

- your address and postcode, national insurance number, account to receive Universal Credit payments, rent-tenancy agreement (if you have one)
- savings, capital, income – including benefit tax credit income
- your partner, dependent children and child care payments – but if you have any of these at the moment you should be claiming other benefits instead of Universal Credit
- if you do not have some of the information asked for in the Universal Credit questions you may be able to enter approximate details in order to be able to submit the online form.

For example if you don't know how much of your rent is for service charges put in a rough amount and take the correct information to the meeting with your work coach.

This may prevent your claim being delayed but you must remember to correct or confirm these details later.

How long will it take to make a claim online?

- It may take up to 40 minutes to complete your online application and you must do this in one go, as you cannot save it
- If you haven't entered anything or pressed a key for 20 minutes your claim will be timed out and any information entered will be lost – you may get a warning five minutes before this happens.

What happens next?

You will not receive a receipt or email confirming your claim has been made, or with the details you entered on your claim, so you will need to;

- record the date you made your claim
- keep as much evidence as possible of what and when you submitted it, such as screen shots
- save the final page if you can
- if you have made a claim online or by telephone you should be sent details of an appointment at your local Job Centre for a meeting with a work coach.
- If you have not received details of an appointment within two working days of submitting your claim you should contact Job Centre Plus on 0345 600 0723.

Meeting with the work coach

A Job Centre advisor will check your identity and go through your claim form – which gives you the chance to correct or confirm any information that you provided. You may have up to one month to provide or correct any information on your form.

The work coach will go through your claim and discuss and agree what steps you will need to take as a condition of getting paid Universal Credit - called a Claimant Commitment.

- You need to think about whether you can do everything suggested in this Commitment as if you are unable to meet these conditions future Universal Credit payments could be stopped or reduced due to sanctions
- If you cannot agree your Claimant Commitment to start with you will not get paid Universal Credit at all. In such cases you should seek advice (to find your local advice provider go to www.sunderland.gov.uk/local-advice) in case it can be argued that the commitment is unreasonable
- You should always read your Claimant Commitment before agreeing it – and should never sign a blank form.

If you need any further advice or information about Universal Credit call 0345 600 0723 or take a look at www.gov.uk/universal-credit



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Information correct at time of going to print