

## What is Universal Credit?

Universal Credit (UC) is a benefit that is paid to working age people on low income with low / no savings. It is paid whether they are in or out of work, a carer, sick and/or disabled, look after children or need support with housing costs like rent or mortgage.

UC will be extended to all **new** claimants of means tested benefits from 13 December 2017.

UC will replace Income Support, Income-Based Jobseekers Allowance, Income-Related Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit.

It will not replace the other benefits like contributory Jobseekers Allowance or contributory Employment and Support Allowance.

You may need to claim UC if you have a change in your circumstances that ends your current entitlement to benefits.

## How is Universal Credit different from other benefits?

- There will be no paper claim forms. Most claims will be made online.
- No benefit entitlement for the first seven days at the start of your claim – known as 'waiting days'.
- Entitlement to benefit starts from the 8<sup>th</sup> day of your claim. You then enter an assessment period for one calendar month. After this your entitlement to benefit will be assessed and paid (6 weeks from date of claim).
- Any change of circumstances within the assessment period will be backdated to

the start of the assessment period. You must tell DWP straight away within the same assessment period for any increase.

- Any decrease in entitlement will be backdated to the start of the assessment period that the change occurred in.
- Awards will be paid to one member of a couple.
- You will receive one monthly payment that includes an element for your rent. You will have to pay your rent to your landlord.
- You can ask about alternative payment arrangements.
- All claimants, including both members of a couple, will be placed in a work related conditionality group.
- Your claim will be managed online and communications will be via email / text.
- Claimants will have to complete an online journal to maintain their claim.

## Get help to claim Universal Credit

Contact your local Job Centre

### Free PC and WiFi access

Get access to a computer and get help in the Civic Centre, libraries, Blaenymaes District Housing Office (more DHOs soon) or from your housing association

Free WiFi is available in libraries

### Free PC and tablet courses for beginners

Free courses are available to help you get online - ask in your local library

## Information for Swansea residents

[www.swansea.gov.uk/universalcredit](http://www.swansea.gov.uk/universalcredit)

### **Banking**

You will need to have a bank / building society account, post office or credit union account to receive your payments. Some banks provide free accounts.

### **Mobile phone number**

Want to get text alerts about anything you need to do about your claim? If yes, you will need to give a mobile phone number

## **What do I need to claim UC?**

### **E-mail address**

You need an email address to claim and manage your Universal Credit. If you do not have access to a computer or you need help to get online visit the Job Centre, Civic Centre, your local library, housing office or housing association

## **Applying for UC checklist**

To make the application, you need to collect:

- ✓ Your National Insurance (NI) number
- ✓ If you have a partner, their National Insurance (NI) number
- ✓ Your postcode
- ✓ Your email address
- ✓ Your phone number
- ✓ Your landlord's name and address
- ✓ Your rent details
- ✓ Details of any children/relatives who live with you including their name, date of birth, age, income
- ✓ Details of any savings
- ✓ If you work, your wage before and after tax, national insurance deductions and pension contributions
- ✓ Details of any other income you receive

Details of the bank account you want your UC paid into – name and address of the branch, account number and sort code.

### **Will I be affected?**

- If you or your partner are of working age and need to claim a means tested benefit for the first time after 13 December 2017, you'll have to claim Universal Credit
- If you already get a means tested benefit and your entitlement ends because of a change of circumstances you will need to claim UC. For example, you are getting Housing Benefit and your employment ends so you need to claim a benefit because you are unemployed
- If you already get Universal Credit but made your claim before 13 December, you will be contacted between March - June 2018 so that your UC claim can be transferred over to the full digital service.

### **Who won't be affected?**

- Anybody who does not claim UC
- Those in receipt of a benefit who do not have a change of circumstances
- If you have three or more children you will not be able to claim UC

### **Housing Benefit, Council Tax Reduction and UC**

Housing Benefit claims still need to be made if you claim UC and you live in supported accommodation.

You will need to claim Council Tax Reduction if you have to pay Council Tax.

### **Get further advice and support before you claim Universal Credit if:**

- You are a student
- You are an EEA national
- You get a disability benefit and have your first child
- You have recently been found fit for work so your award of Employment and Support Allowance has ended, but you do not agree with the decision and are challenging it.