



# Universal Credit

## What's happening...?

**Universal Credit (UC) starts in Teignbridge District this September. It replaces six benefits/tax credits, by combining them into a single monthly payment.**

- Anyone of working age can make a claim.
- Some people will be better off or able to get a financial top-up for the first time.

### **What does UC replace?**

- Income based Job Seekers Allowance
- Income related Employment & Support Allowance (ESA)
- Income Support
- Child Tax Credit/Working Tax Credit
- Housing Benefit – your housing costs will be included in your Universal Credit payment and you will need to pay your rent directly to your landlord.

Any other benefits you receive will continue to be paid as usual.

You will need to make a separate claim for Council Tax.

### **How often is it paid?**

One of the main changes is that UC will be paid monthly and the amount you receive will include your entitled housing element (previously known as Housing Benefit). Once you have made your claim for UC you may have a delay in payment whilst your claim is being assessed.

# Universal Credit – What's happening...?

## When will I need to claim?

Immediately, when you're told to. You must act straightaway and if you're unsure speak to a benefits adviser. If you don't act straightaway your benefits will stop.

You will need:

- Regular access to the internet via computer
- An email address and mobile phone number
- A bank account
- ID such as a passport, photo driving licence or two forms of ID including original birth or marriage certificate, National Insurance Card, Tenancy Agreement Utility Bill, Credit Card Statement, Council Tax statement, communication from DWP, divorce paperwork.

## How do I make a claim?

Go to [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

If you're claiming as a couple you'll still need to claim separately but one of you will be given a unique code called a Personal Security Number (PSN) enabling your claims to be joined.

*Your PSN is a 16-digit number and unique to you, and allows you to log on to your UC account. If you lose your PSN, you won't be able to access your UC account, and you'll have to attend another ID check appointment at the Job Centre to get another.*

## What happens when I log in?

You'll must regularly login to your account. When you log in you'll be able to:

- Check for **to do's** that you must action immediately
- Contact your work coach
- Check payment details
- Notify any changes in your circumstances
- Search for a job
- Record your work search and preparation activities
- Ask any questions about your UC claim
- Challenge decisions.

If you're going to struggle to get online or don't feel confident using a computer, let your work coach know. You can contact Teign Housing who can offer free training. **If you don't complete any actions you are asked to do you could be sanctioned.**

# Universal Credit – What's happening...?

## What do I need before I start my claim?

You will need your:

- Postcode
- National Insurance No.
- Bank/building society sort code and account number or credit union account number you want your UC award paid to
- Tenancy agreement and **current** gross rent charge
- Details of income, savings or capital
- Details of children and their child benefit number
- Photo ID to speed the application process up otherwise your claim will take longer to validate.

## What next.....?

Once you've made your claim you'll need to:

- Book an interview with the Job Centre
- Agree and sign your Claimant Commitment
- Provide documents requested
- Request help with budgeting if you need this
- ID interview if you've been unable to verify your ID online
- Regularly check your **to do** list and **journal**
- Look for work, unless you've been advised you don't need to.

**You must attend all of your appointments on time to avoid being sanctioned. If you don't do the above, your claim will be cancelled.**

## When will I get paid?

- Monthly, in arrears, and on the date you made your original claim.
- Once you've made your claim it will be a calendar month before your claim is assessed then a further seven days before you will be paid.

You'll need to think about how you budget and if you are used to paying bills on a set date you may need to speak to the billing company and ask to change the payment date.

If you think you're going to struggle to wait for your first payment you can ask about an **Advanced Payment** by calling the UC helpline on 0800 328 5644. You'll have to pay it back so think carefully before applying.

# Universal Credit – What's happening...?

## How do I pay my rent?

- On UC, you're responsible for making sure your full rent is paid to Teign Housing.
- Your UC payment will include an amount for your rent which you are entitled to (minus any bedroom tax reduction and/or non-dependent charges which apply).
- If you've been getting Housing Benefit and are used to your rent being paid directly to Teign Housing, this will stop once you're on UC. You must tell Teign Housing when you apply for UC.

**Make sure you prioritise your rent to avoid placing your home at risk.**

## What if I go into rent arrears?

- If you go into rent arrears, Teign Housing can apply for something called an Alternative Payment Arrangement (APA).
- This means some of your UC payment will be paid direct to Teign Housing. However, it may not cover your full rent which means you will need to make up the rest of your payment.

## What is a Claimant Commitment?

Your Claimant Commitment will outline what you need to do in exchange for receiving UC.

Depending on your circumstances it could include some work related conditions:

- Attending work-focussed interviews
- Undertaking work preparation
- Work search if you're fit for work.

**If you're having problems looking for work you must let your work coach know.**

## What if I'm in a couple?

- Each person will have their own claim and their own Claimant Commitment so the conditions may vary depending on the individual's circumstances.

## What happens if I don't stick to my Claimant Commitment?

- If you don't stick to your claimant commitment it will mean you'll lose some of your UC payment for a period of time – this is called a **sanction**.
- If you're sanctioned, you can challenge the decision by contacting a benefits adviser for help.

# Universal Credit – What's happening...?

## What if I'm working?

- UC can still be paid but how much you get will depend on how much income you receive and your circumstances.
- Each month the DWP will work out your award at the end of each month which is known as your Monthly Assessment Period (MAP) and based on the wages you and any partner received during the period.
- Any changes in your wages or other income during a MAP will mean your UC payment will fluctuate accordingly.

**TIP – look on your journal to find out what your MAP is.**

## What if I become unwell?

- If you're too ill to search for work you must tell your work coach immediately. Your Claimant Commitment requires you to undertake your work search and preparation required and if you don't you could be sanctioned.

## What if my illness is long term?

- Speak to your work coach and benefits adviser.

## Which account should I set-up?

UC can be paid into a:

- Current account
- Basic bank account
- Credit union account or jam jar account
- Prepaid card account.

It's best to have UC paid into a bank account or credit union account.

**If you're claiming UC as a couple its best to set up a joint account because a joint UC claim can only be paid into one account. If you do this, you will both have access to the UC payment. The UC payment cannot be split across two accounts.**

**For more information about banking services look online: [moneyadviceservice.org.uk/bankaccounts](https://www.moneyadviceservice.org.uk/bankaccounts)**

## Useful contacts:

**Department for Work and Pensions**  
[www.gov.uk/universal-credit](https://www.gov.uk/universal-credit)

---

**Citizens Advice (CAB)**  
[www.citizensadvice.org.uk](https://www.citizensadvice.org.uk)

---

**National Debt Line**  
[www.nationaldebtline.org](https://www.nationaldebtline.org)  
0808 808 4000

---

**Money Advice Service**  
[www.moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)  
0800 138 7777

---

**Step Change**  
[www.stepchange.org](https://www.stepchange.org)  
0800 138 1111