



Are you
ready for
Universal
Credit?

UC Universal
Credit

WHAT IS UNIVERSAL CREDIT?

Universal Credit is a new means tested benefit which is being introduced across the UK for people in and out of work. Universal Credit is single monthly payment which replaces the following 6 benefits:

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



A small number of people may already be receiving UC but it will be available to anyone making a new claim from 5th December 2018.

If you are currently receiving any of the above 6 benefits this will continue until the Department of Work & Pensions transfer everyone to Universal Credit. This is called migration. The DWP expect migration will be complete by March 2023.

UC is paid in one single monthly payment. You must have a bank/building society or credit union account. **Post Office accounts cannot receive UC payments.**

New Powers by the Scottish Government can help you receive your payments twice monthly. UC can include housing costs for assistance with rent, this can also be paid direct to your Landlord. See here for further info.

<https://beta.gov.scot/news/scottish-flexibilities-for-universal-credit/>

HOW DO I CLAIM ?

Claims should be made online at <https://www.gov.uk/universal-credit/how-to-claim>

Call the helpline on 0800 328 5644 if you need help with your claim **but you cannot make a claim using this number.**



It is important you note your preferred method of contact (email/text etc) as this is how you will be alerted to changes in your claim.

If you are part of a couple you are expected to make separate claims which are then joined together using a partner code.

You must contact Jobcentre Plus within 7 days of the application to make an appointment with a Job Coach. Your claim will fail if you do not.

You must also have an email address and verify proof of identification online using a passport, driver's licence or credit or debit card.

If you do not have any of these items, take everything you have to your first Job Coach appointment and they will decide what can be used or provide further advice.



There are 3 people involved in a Universal Credit Claim:-

- ⇒ You
- ⇒ Your Job Coach
- ⇒ Your Claim Assessor
(based in DWP Office)

HOW MUCH WILL I RECEIVE ?

Universal Credit contains the following elements:-



- ⇒ The standard allowance.
- ⇒ An amount for the responsibility of children and young People.
- ⇒ An amount for housing costs—so you will no longer get Housing Benefit paid through the Local Authority.
- ⇒ Additional elements if you're a carer, have childcare costs or you have been found unfit to work.
- ⇒ The amount of UC you receive depends on your circumstances and the circumstances of your partner. You must have a low income and savings/capital of £16,000 or less. The government recently announced that they will disregard savings/capital over £16,000 for 12 months if you move on the official migration process. After 12 months savings/capital you have will be counted as normal.



REMEMBER YOU CAN STILL CLAIM UC EVEN IF YOU ARE IN LOW PAID WORK !!



You and if appropriate your partner will both be asked to sign a Claimant Commitment. This will be based on your availability for work and may include activities such as writing CV's, training courses and looking for work. Failure to meet the terms of the agreement could result in a benefit sanction.

You can appeal such decisions if you have good cause to do so within one month of the sanction.

All information about your claim will be on your journal. This is your online account where you and your Job Coach manage your claim.



WHAT HAPPENS IF I HAVE A CHANGE IN CIRCUMSTANCES ?

If you have a change in circumstances you will be expected to notify the change(s) through your journal which is your online account.

Changes can include:

- ⇒ Finding or finishing a job
- ⇒ Having a child
- ⇒ Moving in with your partner
- ⇒ Starting to care for a relative
- ⇒ Moving to a new address
- ⇒ Change of bank details
- ⇒ Change in your monthly rent charge
- ⇒ Changes to your health condition
- ⇒ Becoming too ill to work or meet your work coach
- ⇒ Changes to your earnings (only if you're self employed)

UC HELPLINE TEL NO:

0800 328 9344

[HTTPS://WWW.GOV.UK/
UNIVERSAL-CREDIT](https://www.gov.uk/universal-credit)



HOW CAN CALVAY ASSOCIATION HELP?

Calvay will be holding digital skills training to help you to make and manage your online claims. If interested please contact Dawn Kane at the office , no 0141 771 7722.

Dawn can also assist with any benefit issues.

Calvay Job Club is also open every Tuesday from 10.00am—3.00pm.

Check out the Calvay HA website for regular updates !!

**WE ARE ALSO KEEN TO HEAR FROM ANYONE WHO ARE EXPERIENCING UC ISSUES. IF YOU HAVE ANY ONGOING ISSUES THEN CONTACT:
DAWN 0141 771 7722.**