

## UNIVERSAL CREDIT FACTSHEET (Oct 2017)

Universal Credit is a new benefits system – it replaces Housing Benefit, Working Tax Credit, Child Tax Credit, Income Support, Income Related Employment and Support Allowance and Income Related Job Seekers Allowance.

### MAIN CHANGES TO THE CURRENT SYSTEM:

- You will need to claim Universal Credit online
- You will need an email address to claim Universal Credit.
- Universal Credit will be paid monthly in arrears and one payment will be made per couple, if partners are claiming
- A bank account or credit union account is required to receive Universal Credit payments.
- Universal Credit replaces Housing Benefit. Any housing costs that are paid as part of a Universal Credit claim will be paid directly to you.
- You are responsible for paying your housing cost directly to Rykneld Homes.
- You will be required to manage your Universal Credit claim online.
- In return for receiving Universal Credit you will need to sign a Claimant Commitment with your Work Coach at the Department for Work and Pensions
- Currently you may have to wait a minimum of six weeks before you receive your first Universal Credit payment

### What information you will need to make a claim

Before you start to make an **online** claim you need to make sure you have **ALL** the following information with you, including details for a partner if you have one and other household members.

- Your National Insurance Number
- Your email address
- Your phone number
- Your address
- Your landlords name and address
- How much rent you pay – you may be asked to provide proof
- Your bank account details

- Details of any savings you have
- Full details of your salary or any other income which includes other benefits

If you have children you will need

- The Child Benefit number
- Childcare Provider's address and registration number if appropriate

**To make a claim online go to:** [www.universal-credit.service.gov.uk](http://www.universal-credit.service.gov.uk)

**Universal Credit (Full Service Claims):** 0800 328 5644 **(Live Gateway Claims):** 0800 328 9344

### IMPORTANT INFORMATION

**Contact your Rent Collection Officer to tell them you are applying for Universal Credit on 01246 217670 or via email: [rents.team@rykneldhomes.org.uk](mailto:rents.team@rykneldhomes.org.uk)**

**If you are unsure about your Housing Costs (rent charges) we can give you the correct information for your Universal Credit Claim.**

**We have a Financial Inclusion Team who may also be able to assist you with further questions about Universal Credit and other welfare benefits. You can contact the Team on 01246 217670.**

## UNIVERSAL CREDIT – NEW CLAIMANT APPLICATION TIMELINE

### WEEK 1

- Online claim made for Universal Credit

### WEEK 2

- Job Centre Plus will make an appointment to see you in a week's time
- Your Universal Credit claim starts
- Discuss an Advance Payment if you are in financial hardship – you will have to pay this money back from future Universal Credit payments as it is a loan.

### WEEK 3

- Attend your appointment with the Job Centre Plus to meet your Work Coach and agree your Claimant Commitment.

### WEEK 4&5

- Assessment Period

### WEEK 6

- First payment of Universal Credit should be made

## TEMPORARY FINANCIAL HELP DURING THE ASSESSMENT PERIOD

Organisations which may be able to help you:

- Derbyshire Discretionary Fund – 01629 533399
- Chesterfield & NE Derbyshire Credit Union – 01246 278833
- Foodbanks – Referral only basis via Job Centre Plus, Citizens Advice Bureau & Rykneld Homes