

Universal Credit replaces these benefits

- Child Tax Credit
- Housing Benefit
- Income Support;
- income-based Jobseeker's Allowance (JSA);
- Income-related Employment and Support Allowance
- Working Tax Credit

A lot of benefits are not affected by Universal Credit including the State Pension, Pension Credit, DLA, PIP and Child Benefit.

ONLY apply for Universal Credit if you're on one of these benefits and your circumstances change.

What you need to make your claim for Universal Credit

- A bank, building society or suitable credit union account
- An email address
- Your National Insurance number
- Rent and service charge details
- Income details — payslips
- Childcare costs
- Details of any savings, investments and/or property

First steps in applying for Universal Credit - the new benefit for working age people

You apply for Universal Credit **online** at www.gov.uk/apply-universal-credit. You can apply on a computer — or on your smartphone. As a first step you will be asked to set up an **online account**.

In a few circumstances you can apply by phone, and in a very few cases can get a home visit to make your claim.

You must apply as a couple if you and your partner live together. Couples have their own accounts. but you and your partner will each be given a code to link each other to your joint claim.

You must submit your claim within 28 days of setting up your online account. Once you've sent in your claim you have **seven days** to contact the Job Centre and book an appointment. If you don't phone within seven days your claim may be closed. When you go to the Job Centre you will be asked to agree and sign a **claimant commitment**. This is a very important document - see below.

It will take at least five weeks before you get your first payment. If you can't manage during that time, you can apply for an advance on your first payment. This is a loan which must be paid back within 12 months.

Your monthly "payday" will be the same day as you submitted your claim - if you claimed on the 5th of the month, you will be paid on the 5th of every month.

As part of your online account you will get a to-do list and a journal. You must clear anything on your to-do list. You should use your journal to manage your claim. You will get a text message or email to alert you if there is a message for you on your journal. You will be allocated a work coach by the DWP. This person will be your first line of contact.

Your claimant commitment is important - if you don't keep it your benefits can be cut

The claimant commitment sets out what you are expected to do to receive your benefits. If you apply with your partner **both of you** have to sign and keep to the claimant commitment.

You may have to commit to look for a job, or to increase your hours if you're already in work. However, in certain circumstances - for example if you care for a disabled relative - you may not have to look for work, and in some circumstances - if you are a domestic abuse victim - you may be able to have your claimant commitment suspended.

If you don't keep to what it says in your claimant commitment you can be **sanctioned**. This means some of your benefits can be cut. If you're sanctioned a second time your benefits may be cut for longer. If you think you've been unfairly treated, you should ask for a **mandatory reconsideration** of the sanctions. There's more about this over the page.

Key points to remember about Universal Credit

- You apply online
- You apply as a household
- You're paid monthly in arrears
- Housing costs are paid to you - not your landlord
- You get all your benefits in a single payment into a single bank account
- There's a two-child limit for most households (this does not apply to Child Benefit)

To deal with problems you can apply for:

- A home visit in special circumstances to make your claim
- An advance payment if you can't wait for 5 weeks for your first payment
- A hardship grant if you get sanctioned
- An alternative payment arrangement if you need your rent to be paid direct to your landlord
- Split payments if there are special reasons why Universal Credit should not be paid into a single bank account

How to make sure you don't lose out

Make sure you book your appointment at the Job Centre within seven days of making your claim. Sign your claimant commitment and complete your to-do list online.

If your circumstances change, tell the DWP as soon as possible, using your online journal or through the helpline.

Make sure you claim your housing costs! It's easy to forget if you've been used to Housing Benefit being paid direct to your landlord.

And if you think DWP has made a mistake

In many circumstances you can apply for a mandatory reconsideration. You need to do this within one month of the date of the decision. It may be better to apply for a mandatory reconsideration rather than making a new claim. Ask your work coach for more details about how to ask for a mandatory reconsideration, or see below for a website advice. If you lose the mandatory reconsideration and are still dissatisfied, you can appeal to a tribunal. However, doing this is hard, so get advice.

Make sure to claim for your housing costs

One of the big changes with Universal Credit is that you get your rent money in with the rest of your benefits. You can ask for an Alternative Payment Arrangement if you want the rent to be paid direct to your landlord.

Some councils charge rent once every four weeks - that's 13 times a year. Housing Benefit is paid monthly - that's 12 times a year. This can cause problems with budgeting.

If you have a joint tenancy, but the other tenant moves out, you may find yourself forced to pay the whole of the rent. But your Universal Credit may only cover half of it. So it's advisable to get a clear statement from your landlord saying how much of the rent you are responsible for paying.

There are special arrangements for people in temporary accommodation or supported accommodation, including people affected by domestic abuse.

Where to go for more help in Northampton

Contact your work coach online or by phone or phone the Universal Credit helpline on 0800 328 5644.

Citizen's Advice Bureau and Community Law Services are key organisations for advice and help. They both have desks at the Guildhall. CAB provides help with preparation and computer access and Community Law Service provides specialist debt and housing advice.

Look at the **Money Advice Service** website for advice on budgeting - it's absolutely essential with Universal Credit. Careful budgeting can help you avoid some of the pitfalls.

This is a short briefing note. The special Universal Credit page at www.sallykeeble.com has more information and links to resources