

Universal credit:

Universal Credit is a monthly payment for people who are on low income or are out of work.

It's being rolled out in stages across the UK and is replacing the following benefits:

Housing benefit
ESA- Employment Support Allowance
JSA- Job Seeker Allowance
Income Support
Working and child tax credit

How much you'll get depends on your circumstances, including your income and how many children you have

How it works

There's no limit to the number of hours you can work a week if you get Universal Credit.

Your payment will reduce gradually as you earn more. You won't lose all your benefits

How you'll be paid

Universal Credit is paid differently from other benefits. It'll be paid once a month, usually into your bank, building society or credit union account.

If you live with your partner and you both claim Universal Credit, you'll receive a single payment that covers you both

Paying your rent

You can get help with housing costs. It'll be paid to you as part of your monthly Universal Credit payment.

You'll have to arrange to start paying your own rent if you used to get Housing Benefit and don't do this already

Eligibility

You can currently claim Universal Credit if you're either:

- a single person anywhere in England, Wales and Scotland
- a couple or family living in certain areas

You can apply for Universal Credit if all the following apply:

- you're 18 or over
- you're under State Pension age
- you have less than £16,000 in savings
- you're not in full time education or training.

You may still get Universal Credit if you're 16 or 17 or a full time student.

You'll get less Universal Credit if you have savings over £6,000 or earn enough money to cover your basic living costs.

How to apply

You can apply and manage your claim for Universal Credit online.

<https://www.gov.uk/apply-universal-credit>

You might also need to attend an interview at your local Jobcentre Plus.

You'll be told if you need to after you apply.

If you do not have access to the internet at home you can use your local library or jobcentre.

What you'll get

The amount of Universal Credit you can get depends on your circumstances, including your income and how many children you have.

Use a benefits calculator such as

www.entitledto.co.uk

Your Universal Credit payment is made up of a basic 'standard allowance' and any extra amounts that apply to you.

It will take at least 5 or 6 weeks after you apply for Universal credit to get your first payment

Get an advance payment of Universal Credit:

You can ask for an advance payment of Universal Credit to help you get by while you're waiting for your first payment. This is called a 'short term advance'.

You should ask for an advance payment if you don't think you'll have enough money to live on between when you apply and when you'll get your first payment

The advance payment is a loan - you'll have to pay it back. The repayments will be automatically deducted from your Universal Credit payments until the advance is fully paid back. This means that you'll get smaller Universal Credit payments while you pay back the advance payment, which will take at least 3 months.

How to get an advance payment

You can ask for an advance payment at your Universal Credit interview, which you'll be booked in for after you finish your online application. The interview will take place at a

If you've already had your interview, you can phone the Universal Credit helpline to ask for an advance payment

Universal Credit helpline
Telephone: 0345 600 0723
Textphone: 0345 600 0743
Monday to Friday, 8am to 6pm

You'll have to tell them how much money you need and give a breakdown of what it's for, eg how much you need for bills, food, rent etc.

You'll need to explain how getting an advance payment will prevent damage to you or your family's health or safety. This can be situations like not being able to afford to eat, or not being able to afford energy bills or rent. You can only get one advance payment, so make sure you ask for enough to cover you until you'll get your first Universal Credit payment.

Time limit for asking for an advance payment

It's best to ask as early as possible. Remember that once you claim for Universal Credit, it will take at least 5 or 6 weeks for you to get your first payment (sometimes more). So you'll need to think about how much you'll need to get by until your first payment.

Remember.....

Your rent payments will be included in your monthly universal credit payments and you are responsible for paying the rent to your Landlord.

Council tax support will need to be claimed separately, if your eligible, as this is not included in your universal credit payment.

To claim council tax support visit:

<https://www.basingstoke.gov.uk/benefits>

For further information on universal credit please visit:

<https://www.gov.uk/universal-credit>