

Universal Credit — Are you ready?

If you are working age you need to know about Universal Credit!

Universal Credit (UC) is a means-tested benefit for working age people, on low incomes, who are either in or out of work. It replaces the following benefits:

- ◆ Child tax credit
- ◆ Working tax credit
- ◆ Income support
- ◆ Housing benefit
- ◆ Income-related employment and support allowance
- ◆ Income based jobseeker's allowance

Making a new benefits claim or changing your circumstances?

There are some important facts you'll need to know:

- ◆ UC is assessed and paid directly to you in arrears on a monthly basis, in a single payment.
- ◆ You may have to wait between five and six weeks for your first payment.
- ◆ UC includes a Standard Allowance and Housing Costs Element. You will need to claim both elements.
- ◆ It will be your responsibility to pay your rent directly to your landlord.
- ◆ You may have to top-up rent payments if your UC housing costs don't cover all of your rent.
- ◆ Claimants can be single, in a partnership, married and have a family.
- ◆ UC helps working parents by providing financial help with eligible childcare costs, no matter how many hours you work.

Getting ready for UC

There are some important steps **you will** need to make to successfully claim Universal Credit:

- ◆ Verify your ID
- ◆ Get online
- ◆ Have a bank account
- ◆ Have an email account
- ◆ Make your landlord aware of your UC claim

Need more information?

Here are some useful sources of help:

 **Universal Credit**
www.gov.uk/universal-credit

Universal Credit & You online leaflet 
www.gov.uk/government/publications/universal-credit-and-you

 **Watch the 'how to make a claim' YouTube link**
www.youtube.com/watch?v=4jVeWPsCzUI

South Staffordshire Work Clubs 
The Work Club team is able to provide Universal Credit information, advice and guidance in an informal setting.
Visit www.southstaffsworkclubs.btck.co.uk to find out more.

Please tell us straight away if you are claiming UC so that we can help you avoid rent arrears

Call us on **01785 312000** or email universal.credit@ssha.co.uk

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