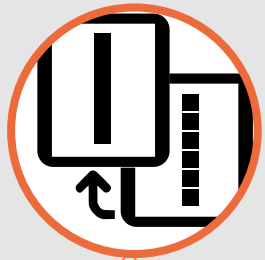


# Quick guide to Universal Credit

This guide takes you through the basics of how to make and manage a claim to Universal Credit. It doesn't cover everything so please talk to your work coach or support worker if you have further questions.

## About Universal Credit



Universal Credit replaces the following benefits:

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



Universal Credit is usually paid monthly. Your Universal Credit payment is made up of a standard allowance and any extra amounts that apply to you, for example if you:

- have children
- have a disability or health condition
- need help paying your housing costs

Universal Credit does not include help to pay for Council Tax. When you have your own tenancy you will need to claim this separately; speak to your work coach for more information.

# What can I expect at the jobcentre?



1. I don't have an address and sometimes stay in a hostel. I go into the jobcentre to make a claim for Universal Credit.



2. I get support to complete the online form and use my hostel or jobcentre as my 'care of' address. I use the jobcentre phone to book my 'Initial Evidence Interview.'



3. I attend my 'Initial Evidence Interview' and get help proving my identity and setting up a bank account. I attend my 'New Claim Interview' and agree my Claimant Commitment. I'm clear and honest about my situation and the difficulties I'm facing and get the help and advice I need.



4. I can get money straight away by claiming an advance and know that budgeting advice is available too.



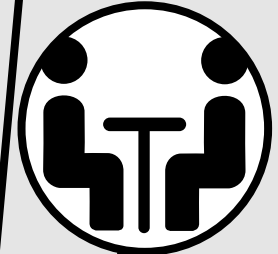
5. I need help with my housing, so I ask my work coach to be referred to a local authority for housing support.



6. I'm concerned about getting paid monthly so I ask about getting payments more often. I'm then asked to visit the jobcentre in 4 weeks' time. I can ask my work coach what other support is available locally.



7. My housing is sorted so I tell my work coach and ask about getting rent payments sent directly to my landlord.



8. I'm ready to start looking or preparing for work. My work coach will help find me the right support or training.

# What the work coach will do



## Jobcentre online / Universal Credit help

1. Claims to Universal Credit are usually made online. If you need help to make a claim online, you should visit your local jobcentre or call the service centre (0800 328 5644. For Welsh Language call 0800 328 1744 and if you need to use textphone call 0800 328 1344).



## Jobcentre Assisted Service Team

2. A member of staff helps you to set up an email account and make your claim online. The hostel or jobcentre address can be used as the correspondence address. The member of staff helps you to book an Initial Evidence Interview.



## Work coach

3. The work coach confirms your identity via a set of questions and helps you set up a bank account or Post Office card account. At the new claim interview the Claimant Commitment (an agreement which sets out your responsibilities) is tailored to reflect your personal circumstances. The work coach also advises that they will apply an easement so you don't have to look for work and can focus on finding accommodation.



## Work coach

4. The work coach refers you for housing support from your local authority.



## Work coach

5. The work coach offers to arrange an immediate advance payment. A referral will be offered (face to face or over the phone) to help you manage your money.



## Work coach

6. The work coach discusses budgeting with you and agrees to set up more frequent than monthly payments. The work coach will consider what other local support you may need.



## Work coach

7. The work coach helps you to report your change of circumstances and add new housing cost details on the online system. Your monthly overall entitlement now includes housing costs and, after discussions, rent payments direct to the landlord are set up.



## Work coach

8. The work coach helps you start to prepare for work by suggesting courses or other programmes which might help you.



## Advances

You can ask for an advance payment of your Universal Credit if you are in financial need while you wait for your first payment, for example if you can't afford general living expenses.

To apply for a Universal Credit advance you can either:

- apply through your online account, or
- speak to your Jobcentre Plus work coach, or
- call the Universal Credit service centre

You can claim up to 100% of your Universal Credit entitlement. Deductions are then taken from your future Universal Credit payments to repay your advance. The deduction won't be more than 40% of the standard allowance of Universal Credit.

You can take up to 12 months to pay back the advance. You can ask for your repayments to be put on hold for up to 3 months if you can't afford them. This is only allowed in exceptional circumstances.



## Being open about your situation

We understand that it is sometimes difficult for you to talk to us about issues or challenges that you are experiencing, but your work coach is there to help you. It is really important that you tell your work coach about any issues you may have including homelessness, addictions or poor mental health. The sooner the work coach knows, the sooner they can start giving you the support you need. Your Claimant Commitment sets out what you have agreed to do to prepare or look for work in return for receiving Universal Credit, so it can be tailored to take account of your circumstances.

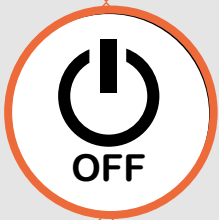
The Claimant Commitment should be reviewed regularly. Please speak to your work coach if at any point you are struggling with the tasks in your Claimant Commitment or if your situation changes.



## Ways of managing your claim

Because Universal Credit is an online system you will usually need to check your account to see if your work coach has set you actions to complete, these are called 'to dos'. If you don't have regular access to a computer you can go into your local jobcentre to check your Universal Credit account or use public access points computers in libraries.

Work coaches can help you do this.



## Switching off job search requirements

If you are homeless or at risk of homelessness your work coach can decide if the Claimant Commitment should be tailored or if your requirements should be temporarily switched off for a period of time. This is known as an easement. You will need to be actively looking for stable accommodation and will have these steps noted on your Claimant Commitment.