

Universal Credit (UC)

What is Universal Credit?

Universal Credit is the working age benefit for any new claims for financial support. It replaces:

- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Income Related Employment and Support Allowance
- Income Based Jobseeker's Allowance

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under [Pension Credit qualifying age](#) (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK

If you live with your partner, your partner's income and savings will be taken into account, even if they are not eligible for Universal Credit.

The number of children you have does not affect your eligibility for Universal Credit, but it may affect how much you get.

How to claim Universal Credit

To make a claim for Universal Credit you will need:

- Access to a computer, tablet or smartphone
- An email address
- Photo ID
- Have a bank, building society or credit union account to receive and make payments
- Your tenancy agreement and proof of your rent.
- Details of any income, savings and childcare costs

You will need to verify your identity online at www.gov.uk with acceptable proof of ID

If you cannot verify your identity online, you can take 3 forms of proof of identity to your first interview at your local Jobcentre Plus.

Once your claim is registered, you will have an online Universal Credit account to make and manage your claim. You use this account to report all changes, send messages to your work coach and get help and support. If you don't have internet access then this can be provided by your local Jobcentre. Your local authority can also offer face-to-face advice. From April 2019 you can call your local Citizen's Advice Bureau for support with this.

How is Universal Credit paid?

Universal Credit is paid once a month, usually into your bank, building society or credit union account.

Your payment can include an amount for housing, which you'll usually need to pay to your landlord.

It usually takes around 5 weeks to get your first payment.

If you need help with your living costs while you wait for your first payment, you can apply for an advance.

You can request an advance payment of up to 100% of your award amount and repay this over 12 months. You should look at what you need for the month and only apply for this amount.

Speak to your Work Coach if you are worried or have any problems.

How do changes affect Universal Credit?

A change in your circumstances may mean a change to your benefit. You must report any changes in your circumstances such as:

- You have a change of address
- You become pregnant or have a child
- You start work
- Your Extended Period of Sickness ends and you are still unable to work
- You separate from your partner who was on a joint claim with you

How do I challenge a decision about my Universal Credit?

You can challenge almost all decisions including the imposing of a sanction. You can do this by asking Universal Credit to reconsider a decision they have made either verbally, over the phone or in writing.

This is called a 'mandatory reconsideration' and must be requested within 1 calendar month of receiving the decision notice. See our factsheet 'Challenging a benefits decision' which is available on our benefit web pages at www.nottinghamshire.gov.uk

If you need further advice on challenging a decision, or would like to discuss your entitlement to Universal Credit, you can contact Nottinghamshire County Council for more information using the details provided below.

Contact information:

Phone: 0300 500 80 80

Monday - Friday, opening times may vary.

Calls are charged at local rate.

Email: enquiries@nottscc.gov.uk

Website: www.nottinghamshire.gov.uk

Phone 0300 500 80 80 if you need the information in a different language or format.

The Council is committed to protecting your privacy and ensuring all personal information is kept confidential and safe. For more details see our general and service specific privacy notices

at: <https://www.nottinghamshire.gov.uk/global-content/privacy>