

Welfare Reform

What you need to know about Universal Credit



What is Universal Credit?

Universal Credit is a new benefit introduced as part of the Government's Welfare Reform programme. It replaces the six existing benefits with a single monthly payment for those who are out of work or on a low income.

Universal Credit replaces:

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

Does this apply to me?

Initially, Universal Credit will only apply if you are a single person or a couple with no children, and you are making a new claim for benefits. Universal Credit will be gradually rolled out and extended to more groups of people in the future with all claimants being switched to it by 2017.

You will be told when you make a claim, which benefit you are entitled to.



What do I need to do?

If you already claim a benefit

If you already claim one of the existing benefits you will continue to do so for now. You do not need to do anything.

If you are making a new benefit claim

If you are newly unemployed you may be eligible to make a claim for Universal Credit.

Find out full information about Universal Credit and apply for it at www.gov.uk/universal-credit

If you are not eligible to claim Universal Credit you will be advised to claim the other benefits as normal.

Please note

If you require this document in a different format, contact us on 01900 702 702, or at one of our customer contact centres.

How do I make a claim?

You will need to make a claim for Universal Credit online. If you don't have your own facilities to do this, you can visit the Jobcentre Plus or any of Allerdale Borough Council's offices. Details can be found on the back of this leaflet.

What do I need to make a claim?

Make sure you have the following information before you start as you cannot save your application and return to it later:

- Your National Insurance number
- Details of the bank, building society or Post Office account you want the money paid into
- Your rent agreement (if you have one)
- Details of your savings or other capital
- Details of any income that's not from work (e.g. from an insurance plan)
- Details of any other benefits you're getting

What support is available to help me budget?

When you receive Universal Credit your benefits will be consolidated into one monthly payment to be used for things like rent and bills. The money will need to last you for the whole month until the next payment. Personal budgeting support is available if you need help managing your money.

You can get debt advice and help with managing your finances from Allerdale Borough Council.

For further information call 01900 702 650.

What if my circumstances change?

If you are in receipt of Universal Credit and have a change of circumstances (such as a partner or dependent child moves in, you start work, or you move house) you must report this to the Department for Work and Pensions (DWP) on:

Telephone: 0845 600 0723 or 0345 600 0723 (check which one is cheaper for your phone package)

Textphone: 0845 600 0743

If you need to supply the DWP with proof of your circumstances such as income, capital or rental agreement you must post these to:

FREEPOST RTCX-RBUG-TUCU
Universal Credit
Faraday Court
Faraday Way
Blackpool,
FY2 0SQ



Useful contacts

Allerdale Borough Council contact details:

Telephone: 01900 702 650

E: customer.service@allerdale.gov.uk

Allerdale House

Workington, CA14 3YJ

Opening times:

Monday to Thursday 8:45am - 5pm;

Friday 8:45am - 4.30pm.

Cockermouth Customer Service Centre

Fairfield Car Park

Cockermouth

CA13 9RT

Keswick Customer Contact Centre

Main Street, Keswick,

Cumbria, CA12 5JP

Maryport Customer Service Centre

Town Hall, Senhouse Street

Maryport, CA15 6BH

Wigton Local Links, Customer Service Centre

Market Hall, Church Street

Wigton, CA7 9AA

Opening times:

Monday to Thursday 9am - 5pm;

Friday 9am - 4.30pm

Citizens Advice Bureau

Workington

Vulcan's Lane,

Workington CA14 2BT

Drop-in session Mon, Weds, Fri

9:30-12:30

(01900) 604 735

Outreach sessions:

Maryport (Weds 9:15-1)

Cockermouth (Weds 10:15-12:30)

Wigton (Mon 9-1)

Keswick (Mon 10-3)

You may need an appointment, so please ring (01900) 604 735 for more information and check times and availability.

Your local Jobcentre Plus:

140-142 Vulcan's Lane,

Workington, CA14 2BW

Budgeting Advice

West Cumbria Community

Money Advice,

The Bridge Centre, Central

Square, Workington, CA14 3BG,

Tel No: 01900 62677 or

07716176204

Your local Housing Associations:

Home Housing Association

(0345) 141 4663

Derwent & Solway Housing Association / Your Housing Group

(0345) 345 0272

Impact Housing Association

(0344) 873 6290

Two Castles Housing Association

(01228) 547 463

Westfield Housing Association

(01900) 602 906

Anchor Housing Association

(0845) 140 2020

Cumbria Law Centre

8 Spencer St, Carlisle CA1 1BG

(01228) 515129

DWP

<http://www.gov.uk/dwp>

Jobcentre Plus

<https://www.gov.uk/contact-jobcentre-plus>

(0845) 606 0234



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

Disclaimer

All details correct as of December 2014. There are a lot of changes being made to benefits and new information is being made available all of the time. This leaflet is intended as a guide only, but should not be relied upon to make important decisions about your financial situation. You should seek independent advice from a solicitor, Law Centre or Citizens Advice Bureau if in any doubt.