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Universal Credit Guide



Veor Surgery
Information Advice and
Guidance



Website
www.veorsurgery.co.uk



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Universal Credit Explained

Universal Credit has replaced these benefits for most people:

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

You might be able to get Universal Credit if you're not working or you're on a low income – check if you're eligible for Universal Credit.



Universal Credit

Am I Eligible?



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You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be:

- Out of work
- Working (including self-employed or part time)
- Unable to work, for example because of a health condition

To claim you must:

- Live in the UK
- Be aged 18 or over (there are some exceptions if you're 16 to 17)
- Be under State Pension age, or you are aged 65 or under.
- Have £16,000 or less in money, savings and investments

[Check if you're eligible for Universal Credit.](#)



Universal Credit Migration Notices



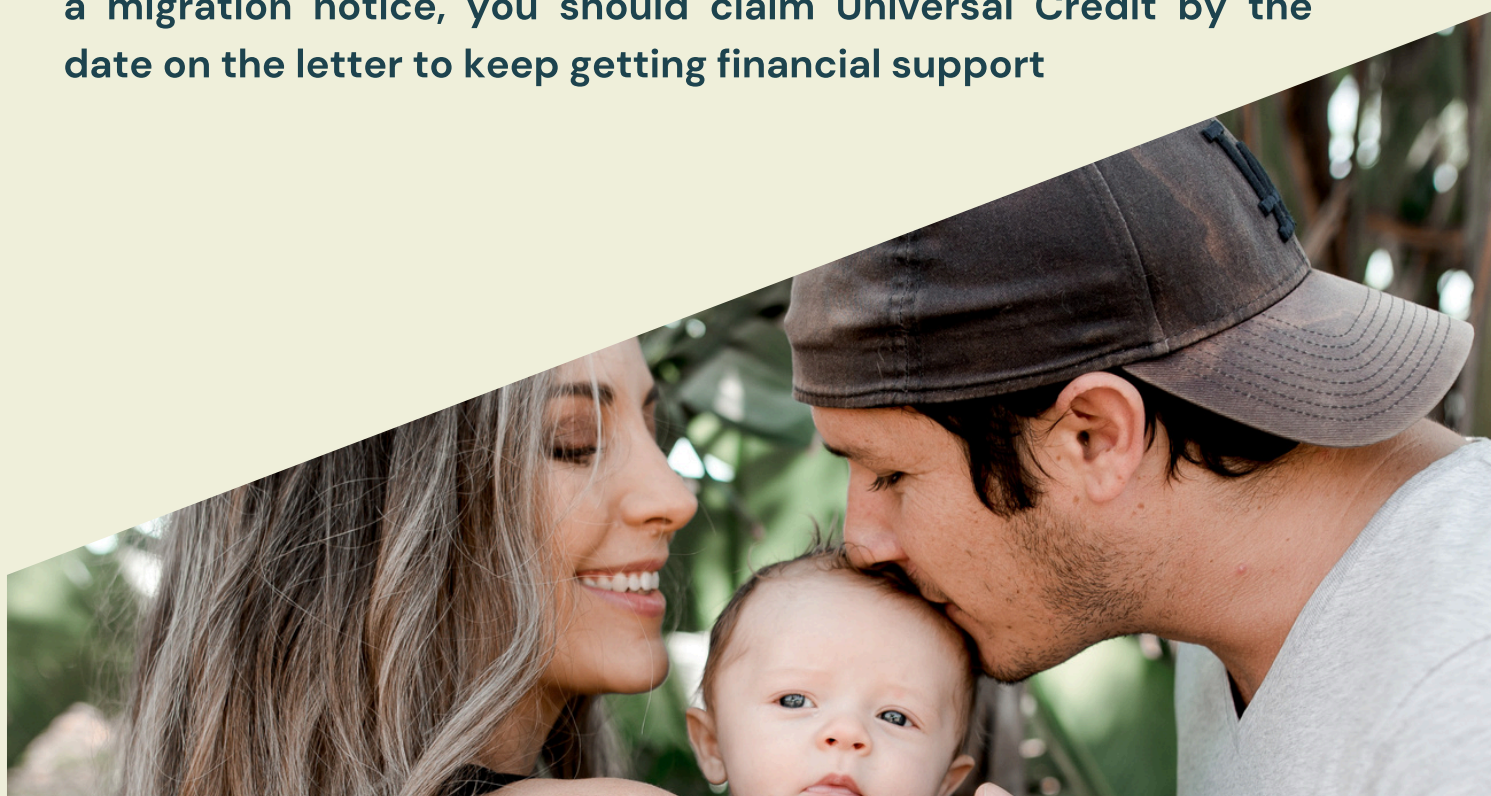
Universal Credit is replacing older benefits

These are called 'legacy benefits':

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

You can't usually make a new claim for these benefits.

You'll have to move to Universal Credit when you get a letter from the Department for Work and Pensions (DWP) telling you to claim by a certain date – this is a 'migration notice'. If you get a migration notice, you should claim Universal Credit by the date on the letter to keep getting financial support





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Universal Credit

How it Works

You'll usually get one monthly payment to cover your living costs. If you claim Universal Credit as a couple, you and your partner will get one payment between the two of you. The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if you:

- Look after one or more children
- Work and pay for childcare
- Need help with housing costs
- Have a disability or have a health condition
- Are a carer for a person with a disability or you have a child with a disability.

Check how much you might get on GOV.UK.



Universal Credit Help With Rent



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If your Universal Credit payment includes help with rent, you'll usually need to pay your landlord each month from your Universal Credit payment, even if you live in social housing.

You can ask the DWP to pay your rent directly to your landlord if you're in debt, have rent arrears or are struggling with money.





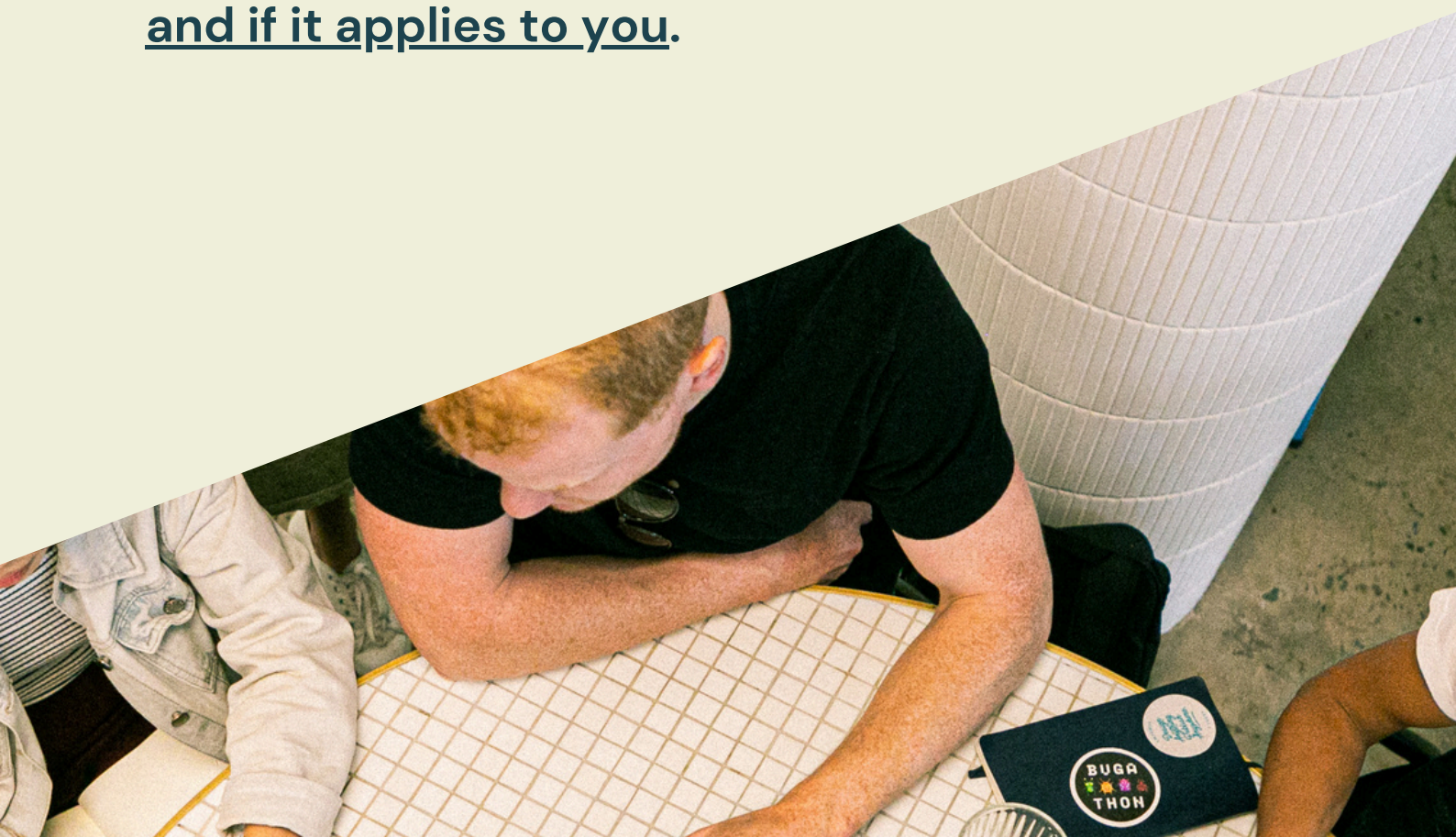
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Universal Credit If You're Working

You can work and still get Universal Credit – your Universal Credit will reduce gradually as you earn more. Your Universal Credit will go up if your job ends or you earn less.

If you're self-employed, your payment might also be affected by how much the DWP expect you to earn each month – this expected amount is called your 'minimum income floor'.

Find out how the minimum income floor works and if it applies to you.





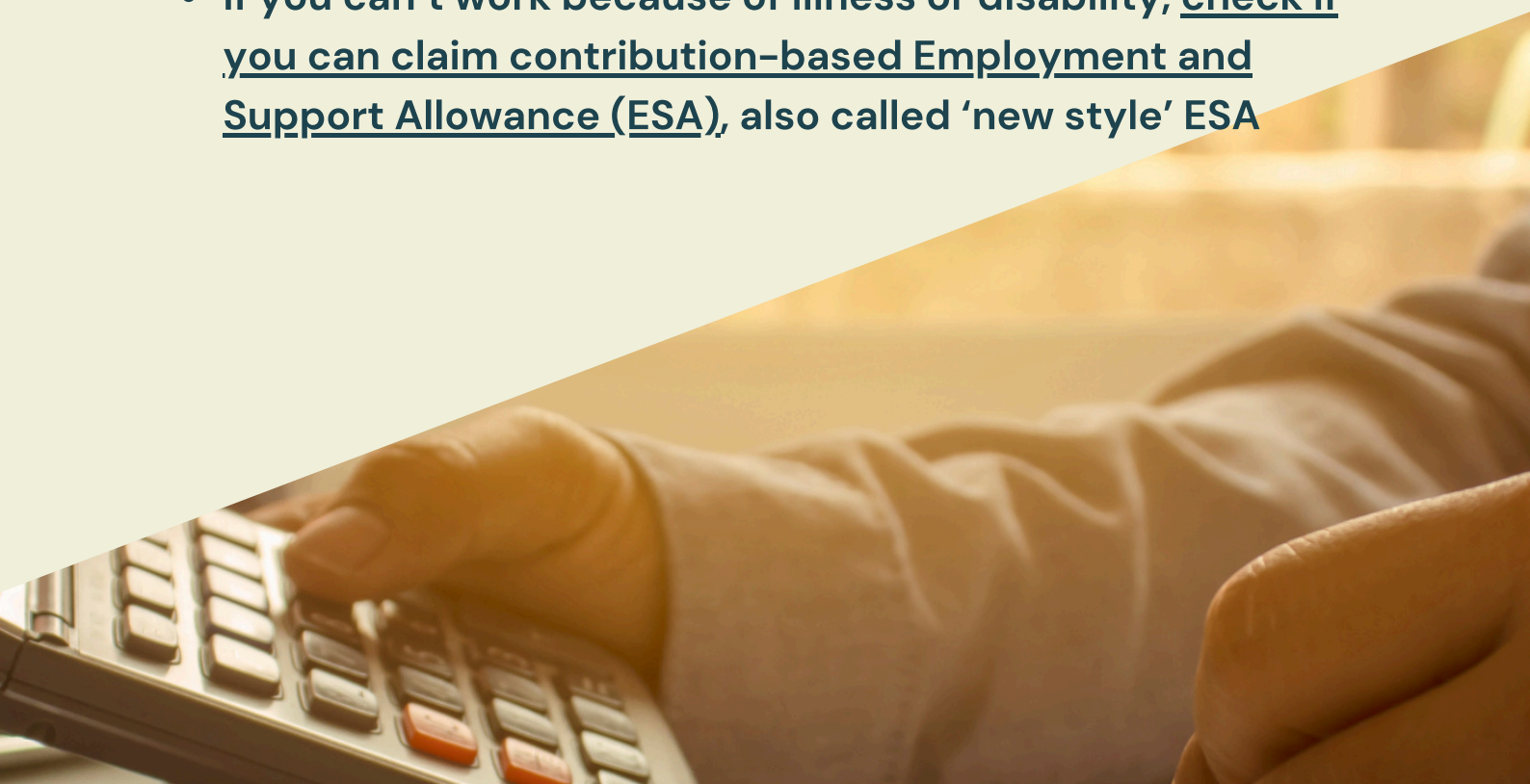
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Universal Credit Other Benefits

You should apply for Council Tax Reduction – if you get it, it won't reduce the amount of Universal Credit you get. If you have a disability, you should check if you're eligible for Personal Independence Payment (PIP). If you're responsible for a child with a disability, you should check if you can claim Disability Living Allowance (DLA) for your child. Getting PIP or DLA won't reduce the amount of Universal Credit you get.

You can also claim other benefits if you have enough national insurance contributions. For example:

- If you're unemployed, check if you can claim contribution-based Jobseeker's Allowance (JSA), also called 'new style' JSA
- If you can't work because of illness or disability, check if you can claim contribution-based Employment and Support Allowance (ESA), also called 'new style' ESA





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Universal Credit Work Capability

If you can't work because you have a disability or have a health condition, the Department for Work and Pensions (DWP) usually send you a form to check if your Universal Credit should change. The form is called the 'work capability questionnaire' or 'UC50'.

The DWP will use the form to decide whether you:

- Have to work or look for work
- Don't have to work, but have to do things to prepare for work – called 'limited capability for work' (LCW)
- Don't have to work or prepare for work – called 'limited capability for work-related activity' (LCWRA)
- It's important to tell the DWP about all the difficulties you have, so they can make the right decision.
- There are things you can do beforehand to help you give the DWP the information they need – for example, keeping a diary and getting the other evidence you need. Check how to get ready to fill in the form.



Universal Credit Housing Benefit

You might be able to get Housing Benefit to help pay your rent if you're on a low income or you claim benefits – but most people have to claim Universal Credit instead. You should check if you can get Housing Benefit before you apply.

To claim Housing Benefit you usually have to:

- Have a low income or be claiming other benefits
- Be at least 16 years old – if you've been in care you'll need to be at least 18
- Either have less than £16,000 in savings or be getting the guarantee part of Pension Credit

If you live with your partner, only one of you needs to claim Housing Benefit – it doesn't usually matter who makes the claim.



Contact Us



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