



GOV.UK

# Universal Credit

NOTES

## 1. Overview

You may be able to claim Universal Credit [instead of certain benefits](#) if you're on a low income or out of work.

You don't need to do anything if you're already claiming benefits.

### Tax credits

You'll be told to [end your tax credits claim](#) if:

- you or your partner claim Universal Credit
- you move in with a partner who is getting Universal Credit

### Where you live

Universal Credit is being introduced in stages. Whether you can claim depends on where you live and your personal circumstances.

See the list of [areas where you can claim Universal Credit](#).

**!** You may be able to claim [Jobseeker's Allowance](#) or [other benefits](#) if you don't live in a qualifying area or you're not eligible to claim Universal Credit.

## 2. What you'll get

The amount of Universal Credit you'll get depends on your circumstances and your income.

It can include support:

- for housing
- for children and childcare
- if you're disabled or have a health condition
- if you care for somebody with a disability

**!** You must pay your rent directly to your landlord if you get Universal Credit to help you with housing.

### Work while you claim Universal Credit

There are no limits to the number of hours you can work a week if you get Universal Credit.

Your payment will reduce gradually as you earn more. You won't lose all your benefits at once if you're on a low income.

### How you'll be paid

Universal Credit is paid differently from current benefits. It'll be paid once a month, usually into your [bank, building society or credit union account](#).

If you live with your partner and you both claim Universal Credit you'll receive a single payment that covers you both.

You'll get a letter and your first payment around 6 weeks after you've finished applying for Universal Credit.

Your letter will tell you:

- when you'll normally get paid
- how much you'll be paid
- which bank account it'll be paid into

## Waiting period

There is a waiting period of 7 days from submitting your claim before your Universal Credit will start.

This may apply if you're out of work and claim Universal Credit, unless you:

- were claiming Universal Credit as a couple and are now claiming by yourself
- were claiming Universal Credit by yourself and are now claiming as a couple
- claimed Universal Credit within the last 6 months but left because you earned too much to continue claiming
- are terminally ill
- have been the victim of domestic violence within the last 6 months
- are a carer
- are 16 or 17 years old and have no parental support
- have left prison in the last month
- were entitled to contribution based Jobseekers Allowance (JSA) or Employment and Support Allowance (ESA) within the last 3 months
- were entitled to income related JSA, ESA or Income Support within the last 3 months and stopped claiming to start working
- were entitled to income related JSA, ESA or Income Support within the last month
- were entitled to Working Tax Credit, Child Tax Credit or Housing Benefit within the last month



Contact the [Money Advice Service](#) to get help budgeting and planning for Universal Credit.

## 3. How to claim

You can [claim Universal Credit online](#).

Contact the helpline if:

- you have any questions
- your circumstances change and you're already getting Universal Credit

### Universal Credit helpline

Telephone: 0345 600 0723

Welsh language (make a claim): 0800 012 1888

Welsh language (report changes): 0345 600 3018

Textphone: 0345 600 0743

[Find out about call charges](#)

## Your Claimant Commitment

You'll have to accept a 'Claimant Commitment' if you want to get Universal Credit.

This is an agreement that you'll complete certain tasks in order to claim Universal Credit.

What you agree to do will depend on things such as your health, your responsibilities at home and how much help you need to get work or increase your income.

## 4. You're claiming other benefits

Universal Credit will replace the following:

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

Apply for any other [benefits you're eligible for](#) as usual.

Once you've claimed Universal Credit, any benefits that it replaces will stop and you'll start getting Universal Credit instead.

Your benefits may end before your Universal Credit starts.



You may be able to get an advance on your first Universal Credit payment if:

- you've recently been receiving another benefit
- you're in urgent financial need

Check with your work coach if this applies to you.

## Housing Benefit and paying your rent

Universal Credit may include money towards your housing costs. You'll have to arrange with your landlord to start paying your own rent, if you don't do this already.

Find out details of your rent from your landlord, for example:

- how much the rent is and how you need to pay it
- if you need to pay any service charges or bills, eg gas and electricity

If you think you'll have problems managing your rent, talk to your landlord or work coach.

## Tax credits

You'll be told by HM Revenue and Customs that you need to [end your tax credits claim](#).

You may have to pay back any [tax credits overpayments](#) to HMRC - it won't be automatically taken from your Universal Credit payment.

## If you move in with someone on Universal Credit

You'll have to end your benefits claims.

Your partner's Universal Credit will become a joint claim and you'll both have to sign new Claimant Commitments.

## 5. Change of circumstances

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You need to report any changes in your circumstances. This can include:

- you find or finish a job
- your address changes
- you change your banking details
- you become too ill to work or meet your work coach

You don't need to report any changes to your income unless you're self-employed.

**Universal Credit helpline**  
Telephone: 0345 600 0723  
Textphone: 0345 600 0743  
Monday to Friday, 8am to 6pm  
[Find out about call charges](#)

## 6. Appeal a decision

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You can [appeal to the Social Security and Child Support Tribunal](#) if you disagree with a decision.

You must usually [ask for 'mandatory reconsideration'](#) before you appeal.

## 7. Getting help

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You can get help and advice with budgeting from:

- your JobCentre Plus work coach
- [Money Advice Service](#)
- [Citizen's Advice Bureau \(CAB\)](#)
- [Money Advice Trust](#)
- the [Money Charity](#)

You can get advice and help about renting from [Shelter](#).

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What you were doing  What went wrong