FACT SHEET

What is Universal Credit?

Universal Credit is a payment you may be entitled to if you are on a low income or out of work. It provides support for the costs of housing, children and childcare as well as support for disabled people, carers and people who are too ill to work.

If you have recently arrived in the country and want to claim Universal Credit, you (and your partner) need to pass the Habitual Residence Test. You can do this by showing that you plan to stay in the UK.

CAN I CLAIM UNIVERSAL CREDIT?

To get Universal Credit in Northern Ireland you must:

- Be aged 18 or over (16 or 17 in certain circumstances)
- Be under State Pension age
- Not be in full time education or training (unless exemptions apply)
- Not have savings over £16,000

HOW CAN I CLAIM UNIVERSAL CREDIT?

You claim Universal Credit online at **https://www.nidirect.gov.uk/universalcredit** If you need help to make a claim to Universal Credit you can ask someone to help, such as a friend, a family member or support worker. If you do not have anyone to help, you can get support through an interpreter just ask a member of staff at the Jobs and Benefit office about this.

To make a claim, you will need:

- **your e-mail address**
- **your personal information (name, address and phone number)**
- **details of your bank or building society account**
- **details of your housing costs (rent or mortgage costs, details of your landlord or mortgage provider and so on)**
- **details of your childcare costs (if appropriate)**
- **details of your income and savings**
- **internet access, and**
- **proof of identity.**

You will also need details of the people who live in your home, for example, your partner or any children. If you don't have any or all of the information needed, you can get help to progress your claim in your local Jobs and Benefits office.

IDENTIFICATION

Before Universal Credit can be paid you have to confirm (prove) your identity through your online account. You can also book an appointment to do this in your local Jobs and Benefits office. You will need to bring your identity documents to the appointment.

Department for Communities
www.communities-ni.gov.uk

You will need to bring one of these:

- A current passport
- A European identity card (non UK National only)
- An electoral identity card
- A NI/UK driving licence
- A Biometric Residence Permit
- A residence permit or permanent residence card

You will need to bring two of these:

- Your birth certificate
- An expired passport
- A NIHE rent card
- Land and Property Service rates and documents
- Mortgage repayment policies



- Recently paid fuel or telephone bills in your name
- Bank or building society statements
- A cheque book
- Travel pass (with photograph)
- NHS medical card
- Tenancy agreement for current property
- Your prison discharge form

If you do not have sufficient evidence to verify your identity you must take part in a biographical test. You will be asked to answer a number of security questions.

YOUR RESPONSIBILITIES

- When you claim Universal Credit you will make an agreement called a Commitment.
- Your Commitment outlines what you need to do in return for receiving Universal Credit.
- Your payments may be reduced or stopped if you do not carry out the activities in your Commitment.
- Your claim will be closed if you don't accept your Commitment within 7 days. Depending on your circumstances you may have to complete work search activities for up to 35 hours per week.
- You must report all changes in your circumstances. You can do this through your online account, by phone or talk to your Work Coach.
- Manage your budget of twice a month payments.
- Seek additional work and increase your earnings if you are working part-time and are able to earn more.

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SUPPORT FROM YOUR WORK COACH

Depending on your circumstances, you may be given a Work Coach. Your Work Coach will be able to give you advice and support to reach your work goals. Your Work Coach will also provide information if you need help with budgeting.

If you are unable to work due to health issues your Work Coach can help.

UNIVERSAL CREDIT PAYMENTS

Universal Credit is assessed monthly and paid in arrears. Submit your claim as soon as you can. Your first Assessment Period only begins when you submit your claim.

An Assessment Period is one calendar month. You will get your first payment 7 days after the end of your first Assessment Period. **Do not delay** in submitting your claim as it will take five weeks to receive your first payment after you submit it (provided you have satisfied the Habitual Residence Test, if one is required).

The amount you can get depends on your circumstances, including your income and how many children you have.

Universal Credit is normally paid twice a month to a household.

If waiting on your first Universal Credit payment will put you into financial difficulties, there is support available. Contact the **Universal Credit Service Centre** by phone or using your online account or speak to a member of staff in the Jobs and Benefits office about:

- Universal Credit New Claims grant payment. You will not have to pay this back.
- An advance loan payment you will have to pay back from your Universal Credit payments. You can repay this Advance over 24 months.
- Budgeting support and money advice
- A Discretionary Support payment

You must have satisfied the Habitual Residence Test, if one is required, to be considered for any of the above payments.

HOUSING COSTS

You may get money to help pay your housing costs. This is called a housing element. How much you get depends on your age and circumstances.

You may get money for:

- Rent
- Support for mortgage interest (repayable loan)
- Some Service Charges

RENT

If you rent your home, the housing element will be paid directly to your landlord. The Universal Credit housing element may not cover all of your rent and you will have to pay the difference.

SUPPORT FOR MORTGAGE INTEREST

If you are a home owner, you may receive help paying towards the interest on a mortgage and/or home improvement loan secured on your home. This loan is usually paid directly to the lender. As it is a loan you will have to repay it, plus interest when your property is sold or ownership transferred.

SERVICE CHARGES

The housing element may also pay some service charges.

SUPPORTED OR TEMPORARY ACCOMMODATION

If you are a resident of supported and temporary accommodation you will not receive the housing element of Universal Credit. Instead you may be entitled to receive Housing Benefit paid by the Northern Ireland Housing Executive. You can find out more information at **www.nihe.gov.uk**

RATES

Universal Credit doesn't include help with rates. The Rate Rebate Scheme run by Department of Finance provides rate support for tenants or homeowners who are entitled to Universal Credit.

If you have to pay rates and you receive Universal Credit, you can find out more information at **https://www.nidirect.gov.uk/articles/applying-rate-rebate**.

HELP AND ADVICE

If you need help with your Universal Credit claim please contact the Universal Credit Service Centre on Freephone **0800 012 1331.**

If you cannot speak or hear on the phone you can use the Relay Service to make a text supported call.

To access Relay from your laptop, desktop or mobile phone, download the Relay UK app **www.relayuk.bt.com**

Once you have set up the app, dial **18001** followed by **0800 012 1331**. If you are redirected to your device's default calls app, return to the Relay UK app to join the call."

More information is available at **https://www.nidirect.gov.uk/campaigns/universal-credit**

Contact Make the Call on **0800 232 1271** if you need further help or advice

If you would like independent help and advice you can visit any advice office or contact:

- Advice NI **https://www.adviceni.net/**
- Housing Rights **https://www.housingrights.org.uk/**

Department for Communities
www.communities-ni.gov.uk