

Universal Credit

What is Universal Credit?

Universal Credit is a benefit payment for people under [Pension Credit](#) age. It provides one payment for housing, employment, children and income.

Universal Credit is one benefit with one calculation. It replaces these working-age means-tested benefits:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

Universal Credit does not replace [Council Tax Support](#) or Pension Age benefits such as [Pension Credit](#) and Pension age Housing Benefit and certain people in special accommodation still get Housing Benefit for their housing costs.

Universal Credit now applies across the country.

How will Universal Credit be paid?

To find out more about how Universal Credit will be paid visit the Newcastle City Council [website](#).

Please note that payments are made one month in arrears and it may be up to five weeks before you receive your first payment. It is possible to get discretionary advance payments if you meet certain criteria. The housing costs element of Universal Credit which replaces Housing Benefit for most tenants, will normally be paid direct to you. You then have to pay the landlord. However you can ask for it to be paid direct to your landlord under the Alternative Payment Arrangements scheme.

To receive Universal Credit you will usually need an account with a bank, a building society or a Credit Union. If you can't use such an account, Jobcentre Plus may use a [Payment Exception Service](#)

Get more details from the [Money Advice Service](#) including how to get an account and what they involve.

Am I eligible for Universal Credit?

Visit [Universal Credit on Gov.uk](#) to see if you are eligible to claim.

Benefit cap and other reductions

Your Universal Credit may be limited by 'welfare reforms' such as the "[bedroom tax](#)", the [two child limit](#) and the [benefit cap](#) and other [reductions](#).

Amounts and budgeting.

Visit the Newcastle City Council's [how to calculate](#) your benefit entitlement online, including Universal Credit.

The basic monthly allowances are as follows:

- Single and under 25 £344
- Single and 25 or over £411.51
- In a couple and you're both under 25 £490.60 (for you both)
- In a couple and either of you are 25 or over £596.58 (for you both)

Plus these amounts if they apply:

- Children (but note the [two child limit](#))
- Disabled children
- Housing costs (rent)
- Limited capability for work element
- Carer
- Childcare costs

Jobcentre Plus work coaches will also offer help with budgeting if you are having financial difficulty. This may mean a referral to the Council's debt advice service or others

How do I claim Universal Credit?

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

Jobcentre Plus provides a telephone number for help and advice on making an online claim which is available from Monday to Friday, 8am to 6pm.

- The Universal Credit number is: [0800 328 5644](#) Textphone [0800 328 1344](#)
- [British Sign Language video relay service](#)

Once the online claim is made, you will be sent details of an appointment with the Jobcentre Plus office work coach to confirm your details in the claim, perhaps help with verification and agree appropriate work related activity.

Help to claim

There are several ways to get support and advice:

1. If you get stuck while you're making your Universal Credit claim, a helpline is available Monday to Friday 8 am to 6 pm. The helpline number is [0800 328 5644](tel:08003285644).
2. Your local Citizens Advice provide a Help to Claim service. Phone [0800 144 8444](tel:08001448444) or visit the [Citizens Advice webpage](#)
3. To book a session for support to complete a Universal Credit claim online, phone [0191 277 8833](tel:01912778833) or [0191 277 8834](tel:01912778834) to speak to a member of the Assisted Digital Support team
4. YHN tenants can also seek support from YHN.
5. You can contact your [local Jobcentre Plus](#).
6. More details on support on the Council's [Universal Credit page](#)

It is worth getting support and building your confidence to get online, as you will need to manage your Universal Credit online for the foreseeable future.

If you don't have internet access at home, visit our page on [where to access computer support in Newcastle](#). There are also a number of computer clubs/sessions which will help you to develop your IT skills. Visit our events and activities section and select the [computer](#) category.

For more information read Newcastle City Council's [information and advice](#) on Universal Credit.

Help with health costs on Universal Credit

The rules for help with health costs if you receive Universal Credit can be found on [NHS.UK](https://www.nhs.uk).

There is a more general advice page about eligibility for healthcare costs including prescriptions on this [NHS.UK](#).

Where can I get benefits advice?

It can be useful to speak with someone about the Universal Credit and how it may impact upon your other benefits. A local independent advice service can help guide you through the process such as:

- [Citizens Advice Newcastle \(CAN\)](#)
- [Newcastle Welfare Rights Service](#) have [self help material](#) on their website
- [Search Newcastle](#) give benefits advice to older people in the West of Newcastle

Visit [newcastle.gov.uk](https://www.newcastle.gov.uk) for more benefit advice services available across Newcastle.

Other Useful Information

For information about budgeting and managing money read our [Managing your money](#) article on Information NOW.

InformationNOW's [Telephones article](#) has details of a more affordable telephone service if you are in receipt of certain benefits for example, Pension Credit, Income Support, Universal Credit or Jobseeker's Allowance.

You can apply for a [Budgeting Advance](#) if you are in financial difficulty and are eligible for Universal Credits.

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Useful Organisations

Citizens Advice Newcastle (CAN)

Website: <http://citizensadvice-newcastle.org.uk>

Telephone: 0191 229 2750

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Department for Work and Pensions

Website: <https://www.gov.uk/government/organisations/department-for-work-pensions>

Telephone: 0800 731 0469

Turn2us

Email: info@turn2us.org.uk

Website: www.turn2us.org.uk

Telephone: 0808 802 2000

Address: Unit 9, CF15 7QQ

Citizens Advice

Website: www.adviceguide.org.uk

Telephone: 03444 111 444

Address: Citizens Advice, EC1A 4HD

Search Newcastle

Email: info@searchnewcastle.org.uk

Website: www.searchnewcastle.org.uk

Telephone: 0191 273 7443

Address: Carnegie Building, gNE4 8XS

Related Articles

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[Carer's Allowance](#)

[Disability Living Allowance \(DLA\)](#)

[Pension Credit](#)

[Income Support](#)

[Housing Benefit](#)

[Jobseeker's Allowance \(JSA\)](#)

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[Employment and Support Allowance \(ESA\)](#)

[Personal Independence Payment \(PIP\)](#)

[How to challenge a benefit decision](#)

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