InformationNOW
Information for people in Newcastle upon Tyne

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.

How is Universal Credit paid?

Visit the Newcastle City Council website to read more about how Universal Credit is paid.

Payments are made 1 month in arrears. It may take up to 5 weeks to 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 your 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**

Money Advice Service has more information about 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. Before claiming Universal Credit, check out the City Council's webpage **move to Universal Credit** and also **get advice** to make sure you do not lose out.

Two child limit lifted

Your Universal Credit may increase from April 2026 as the **2 child limit** is being removed. If you currently get only two child elements but have more than two children please make sure that your Universal Credit claim includes all of your children by April 2026 or you may risk missing out on those extra child elements.

When you receive those extra child elements it might mean you are then affected by the **benefit cap**

If your benefits are reduced by the benefit cap it would be a good idea to get advice from a benefits advisor on how you might be able to have the cap removed.

If you have moved to Universal Credit from an old benefit such as Tax Credits you might have a Transitional Protection Element (TPE) included in your Universal Credit. If you do any more child elements that are added will reduce this TPE amount so you might not see the full benefit of having those extra child elements.

People who are terminally ill or at end of life

People considered by a health professional to have 12 months or less to live can get quicker (or fast-tracked) access to Universal Credit. People who are eligible do not have to have a face-to-face assessment or complete a waiting period. Most people receive a higher rate of Universal Credit.

Amounts and budgeting

Visit the Newcastle City Council's **how to check your benefit entitlement online**, including Universal Credit.

You can see the basic monthly allowances on **www.gov.uk**

You may also be able to claim additional benefits if they apply:

- Children
- Disabled children
- Housing costs (rent)
- Limited capability for work element
- Carer
- Childcare costs

You can apply for a **Budgeting Advance** if you are in financial difficulty and are eligible for Universal Credits.

How to make a Universal Credit claim

You can only normally **claim Universal Credit online.** But you can claim over the telephone in limited circumstances.

When you make an online claim, you're sent an appointment with a Jobcentre Plus Office Work Coach. At the appointment you will confirm the details of your claim and plan appropriate work related activity.

Help to claim Universal Credit

You can get practical help and advice to make a claim online or if you have problems with your claim from services in Newcastle. This includes:

Gov.uk Universal Credit Helpline open Monday to Friday 8am to 6pm. Call **0800 328 5644**. They can help if you get stuck while you're making your claim

Citizens Advice Help to Claim service you can talk to them on the phone, or online over chat

Universal Credit online claim support at Newcastle Libraries you can book a face to face appointment at Kenton, Fenham, Outer West, East End, City Centre library

Newcastle City Council tenants can get support from their support services.

Your local Jobcentre Plus for help with a new or existing claim.

Read more on Newcastle.gov.uk about local help and support

Computer classes and support

To help you manage your online claim for Universal Credit you need to be able to use a computer and the internet. Training and support to learn computer skills and develop your confidence is available.

Get Online Newcastle runs computer classes for everyone at libraries across Newcastle. They also run informal sessions where you can practice your skills, such as techy tea parties.

Universal Credit online claim support at Newcastle Libraries you can book a face to face appointment at Kenton, Fenham, Outer West, East End, City Centre library.

Read more on computer classes and digital support on InformationNOW.

Where to access computers and digital equipment for free on InformationNOW.

Health costs

You can get help to pay for health costs when you are receiving certain benefits. This includes things such as prescriptions, glasses, wigs, dental treatment and travel costs to health appointments.

The rules for help with health costs if you receive Universal Credit can be found on **NHS.UK.**

Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **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
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Managing on a low income

You may find these pages on InformationNOW useful if you are on a low income

Cost of living support lists many local support services and tips on how to make your money go further

Managing your money for more information about budgeting and managing money

Telephones services 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.

NHS Healthy Start Scheme is for people who are more than 10 weeks pregnant, or have children under the age of 4, who receive certain benefits. You get a free prepaid card that's topped up every 4 weeks to buy: milk, fruit and vegetables. You can also collect free vitamins from locations listed here.

You can use the card in shops that accept Mastercard payments and sell at least one of these Healthy Start foods.

Free meals and low cost food where you can get a free hot meal or buyer cheaper food in Newcastle

Food banks and emergency food parcels where you can get free food parcels in Newcastle

Last updated: September 18, 2026

Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

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

Telephone: 0808 223 1133

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

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Department for Work and Pensions (DWP)

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

Turn2us

Website: www.turn2us.org.uk

Address: Unit 9, CF15 7QQ

Newcastle City Council Community Hubs

Email: council.housing@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 8600

Address: Newcastle City Council, NE1 8QH

Citizens Advice

Website: www.adviceguide.org.uk

Telephone: 0808 223 1133

Address: Citizens Advice, EC1A 4HD

North East Law Centre

Email: reception@nelawcentre.co.uk

Website: www.nelawcentre.co.uk

Telephone: 0191 230 4777

Address: 2nd Floor, 10 - 13 Saville Row, NE1 8JE

Newcastle Council Housing Services

Email: council.housing@newcastle.gov.uk

Website: https://new.newcastle.gov.uk/housing/council-housing/

Telephone: 0191 278 7878

Address: Newcastle City Council, NE7 7LX

Government Cost of Living Support

Website: https://www.gov.uk/guidance/cost-of-living-payment

Citizens Advice Northumberland

Website: https://www.citizensadvicenorthumberland.org.uk/

Telephone: 0800 144 8848

Address: Post Office Chambers, NE63 8RH

Healthy Start Scheme

Email: healthy.start@nhsbsa.nhs.uk

Website: https://www.healthystart.nhs.uk

Address: Healthy Start, NE1 6SN

Universal Credit digital support at Newcastle Libraries

Telephone: 07970632851 / 07484096495

Address: Newcastle City Library, NE1 8AX

Related Articles

Council Tax Support

Carer’s Allowance

Disability Living Allowance (DLA)

Pension Credit

Housing Benefit

Jobseeker’s Allowance (JSA)

Industrial Injuries Disablement Benefit

Telephones

Child Benefit

Dealing with debt

Welfare benefits

Employment and Support Allowance (ESA)

Personal Independence Payment (PIP)

How to challenge a benefit decision

Managing your money

Bank accounts

Credit Unions