



## Universal Credit



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## Universal Credit

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Universal Credit is a new payment for working age people, aged 18 to state pension age, who are on a low income or are out of work. It will be introduced in Northern Ireland on a phased geographical basis from September 2017.

## What is Universal Credit?

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Universal Credit supports people who are on a low income or out of work. The payment will include support for the cost of housing, children and childcare, as well as financial support for disabled people, carers and people who are too ill to work.

In return for this support, it is the claimants responsibility to do everything they can to find work or increase their earnings.

## Universal Credit will replace the following benefits;

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





## What if I am already receiving a benefit that is being replaced by Universal Credit?

If you currently receive any of the six benefits being replaced, you will be transferred to Universal Credit between July 2019 and March 2022. The Department for Communities will contact claimants whose benefits or credits are due to be replaced by Universal Credit in advance of any changes, to guide and assist them through the process.

However, if your circumstances change after Universal Credit has been introduced in your area, you may move to Universal Credit at that time.

## When will Universal Credit be introduced?

Universal Credit will be introduced for new claims on a phased geographical basis from September 2017 to September 2018, starting in Limavady. The full schedule for the roll-out of Universal Credit can be found on the Choice Housing Website and the NI Direct Website.

## How are Universal Credit payments calculated?

Universal Credit payments are worked out in three stages.

### Stage 1 – standard allowance

This is an amount for you, or you and your partner. There are four Standard Allowance rates. The amount you get will depend on your age and if you are part of a couple.

### Stage 2 - elements

You may be entitled to an additional amount, known as an element, as detailed below:

- Child element
- Childcare element
- Limited capability for work element
- Limited capability for work-related activity element
- Carer element
- Housing element

### Stage 3 – other income

Your Universal Credit payment will be dependent on your other income such as:

- savings and/or capital above £6,000
- other benefits you receive
- any other income (for example, a pension) or take home pay
- any advances, sanctions, overpayments or third party deductions you and/or your partner have.

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### How and when will Universal Credit Payments be made?

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- If your Universal Credit claim is successful, you will get your first payment between five and six weeks after you make your claim.
- Universal Credit will be paid twice a month to a household; however you can request a monthly payment.
- If you are part of a couple you may request a split payment into separate bank accounts.



## Other related help and support

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### Rate rebate scheme

A Department of Finance Rate Rebate Scheme will provide rates support for tenants who are entitled to Universal Credit.

### Working families

Support will be available for working families claiming Universal Credit. These families can apply for a supplementary payment to help with expenses relating to their employment.

### What to do next

You can find out how Welfare Changes might affect you in a number of ways:

1. Phone our Contact Centre: **0300 1122111**.
2. Email our Contact Centre: **enquiries@choice-housing.org**
3. Visit Choice's website: **www.choice-housing.org**
4. Visit the Government's Welfare Changes website:  
**<https://www.nidirect.gov.uk/campaigns/welfare-changes>**

## Welfare Changes

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As you may be aware, Welfare Changes will result in changes to the benefits system in Northern Ireland. Some of the current benefits will cease to exist and new benefits and payment systems will be introduced.

Some of the changes have already taken place and others will follow in forthcoming months.

Choice is advising its customers about the changes introduced as a result of welfare reform. We will be outlining the main changes, what they mean and when they will come into effect and undertaking regular advice clinics to inform tenants of upcoming changes and how they can prepare for them.

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### Make The Call:

To check if you're getting all the money you're entitled to Make the Call free to the Benefits Advice Line on **0800 232 1271** or alternatively, **text CHECK to 66101** and an advisor will call you back. All calls are confidential and a friend or relative can even make enquiries on your behalf.

## CONTACT US

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