

Your benefits and tax credits are changing

# Get ready for Universal Credit



# What is Universal Credit

Universal Credit is a new benefit for working age people who are on a low income or out of work. It replaces a number of existing benefits and tax credits:

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

If you want to make a new claim for one of the benefits listed above, then you might need to make a claim for Universal Credit instead.

## What you need to do to get ready

### 1. Get a bank account

You'll need a bank, building society or credit union account for your monthly payment to be paid into.

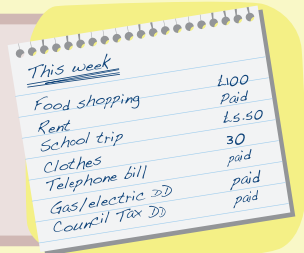


### 2. Get online

You'll need internet access to make and manage your Universal Credit claim. You will also need an email address to verify your identity online and log on to your journal.

### 3. Get budgeting

Your monthly Universal Credit payment includes any help towards paying your rent. You'll need to budget so you can pay your rent, your bills and your other living costs.



# How to apply

You can apply for Universal Credit online at

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)



You will need:

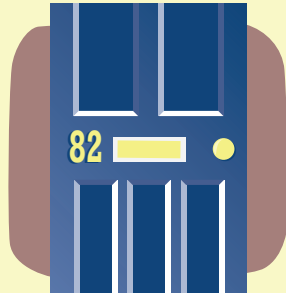


## Personal information

- Your National Insurance number
- Your email address
- Your phone number

## Housing information

- Your address
- Your landlord's address
- Your tenancy agreement (if you have one)
- Your rent



## Financial information

- Your bank, building society or credit union account details
- Details of any income or benefits you get
- Details of any savings or capital you have

If you can't make an online claim and don't know anyone else who can help, you should contact the free Universal Credit helpline on **0800 328 5644** to discuss your options.

Visit the Customer Service Centre at the Town Hall,  
Princes Street, Ipswich. Open Monday - Friday 8:30 - 17:00

# We can help

You will need to manage your claim online and may need to have regular meetings with your work coach.

We provide support to Universal Credit claimants:



- **Help to pay your Council Tax** - Council Tax reduction is **not included** in Universal Credit and you will have to apply for this separately. Go to [www.ipswich.gov.uk/uc](http://www.ipswich.gov.uk/uc) to find out more
- **Help and advice if you are struggling to manage one monthly payment** - If you would like help with budgeting please speak to your work coach about **Personal Budgeting Support**. An appointment can then be arranged for you with Ipswich Housing Action Group (IHAG's) Money Advice Service, who offer impartial advice and support with managing your new monthly payment.
- Alternatively, you can make an appointment yourself by speaking to IHAG on 07999 085829 or by email at [pbs@ihag.co.uk](mailto:pbs@ihag.co.uk)

## Contact us



For up to date information and advice, visit [\*\*www.ipswich.gov.uk/uc\*\*](http://www.ipswich.gov.uk/uc)



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