

It is important that you have the following information at hand before you start your claim:

- Access to the internet and a computer/tablet/smartphone
- Photographic ID
- National Insurance Number
- An email account
- Your postcode
- Tenant Reference number
- Details of your housing costs (rent)
- Landlord details
- Details of your bank or building society account
- Details of your savings or other capital
- Details of any other benefits/ income you're getting

When you submit your claim you may be asked to provide more information. This information should be provided within one calendar month to ensure your claim is processed. If it is not provided within one calendar month your claim may be cancelled.

Top tips for claiming Universal Credit

- Be prepared, ensure you have the information required to make a claim
- NB Housing is your landlord, contact us for details of your rent and rates charges if you don't know these
- If you receive payment of the housing element of UC then please contact us immediately, as this should have been paid to NB Housing
- Keep in contact with your job coach
- Record all job searching activity to UC



Still need more information?

If you have any further questions regarding changes to the welfare system you can contact:

- Independent Welfare Changes Helpline on 0808 802 0020
- Visit the Welfare Changes website at www.nidirect.gov.uk/Universal Credit
- Universal Credit telephone service on 0300 123 3017 (8am to 6pm, Monday to Friday. Call charges £0.10/minute from a landline and £0.03 to £0.55/minute from a mobile.)

Or alternatively you can contact us at:



Gatelodge
8 Flax Street
Belfast
BT14 7EQ
T 028 9059 2110
Text 07498 202221

E info@nb-housing.org
W www.nb-housing.org



Universal Credit Are you up to date?

Universal Credit is a single means-tested benefit for working-age people aged 18 to 64 years and is paid to each household. It will replace the following means-tested benefits:

- Income Support
- Income-Base
- Jobseeker's Allowance
- Income-Related Employment and Support Allowance
- Child Tax Credits
- Working Tax Credits
- Housing Benefit



How is Universal credit worked out?

Universal credit is worked out in elements depending on your circumstances. It begins by calculating a standard allowance. It will then add any applicable additional elements to your claim. For example elements for children, child care and housing costs.

How is it paid?

It is paid by default twice monthly into your account and the housing element will be paid to NB Housing by default. If the housing element you are awarded does not cover the full amount of your rent, you will need to pay the rest yourself.

Some tenants have received their housing element directly in error. If this occurs please ensure that you contact NB Housing immediately to arrange to pay your rent.

Do I have to claim for rates separately when I am in receipt of Universal Credit?

Yes, you need to claim for rates separately. To apply for assistance with rates you must register with the rate rebate scheme at www.nidirect.gov.uk/articles/how-claim-rate-rebate and process a claim online. **It is important to do this as soon as you receive your Universal Credit award as time is limited to 3 months for rates rebate application.**

Help while waiting for your first payment

If waiting for your first Universal Credit payment will put you into financial difficulty, there is support available. Contact the Universal Credit Service Centre on 0300 123 3017 and ask about:

- Discretionary Support payment
- Advance payment which will be recovered from your Universal Credit payments over several months
- Universal Credit Contingency Fund payment which may be available if you are still in financial difficulty after getting an advance payment

What is natural migration to Universal Credit?

Natural migration is a change in your circumstances which means that you should now claim Universal Credit. If this happens and you receive Universal Credit, your current benefits will stop.

What is Managed Migration?

This is the process of transferring people from their current benefits to Universal Credit. This will happen after the initial roll out and is due to start from July 2019 onwards.

Help while waiting for your first payment

Transitional protection is a payment which can top up a Universal Credit award to ensure you are not worse off financially as a result of claiming UC through the managed migration process. You will only receive this if you have been a part of the Managed Migration process and not have Naturally Migrated.

Social Sector Size Criteria (Bedroom Tax)

Social Sector Size Criteria (Bedroom Tax) continues to change how Housing Benefit is calculated for your household. If you are deemed to be living in a property with more bedrooms than you require, your Housing Benefit payments will be reduced and you will have to pay any shortfall in your rent directly to NB Housing. You will not be affected by Social Sector Size Criteria if:

- You or your partner have reached state pension age.
- You live in temporary accommodation.

Benefit Cap

There is also a limit on the total amount of benefit most people can get, known as the Benefit Cap. Those affected by the Benefit Cap will have their Housing Benefit payments reduced and will need to pay any shortfall to NB Housing. Welfare Supplementary Payments may be available for those affected by Benefit Cap and Social Sector Size Criteria until 31 March 2020.