

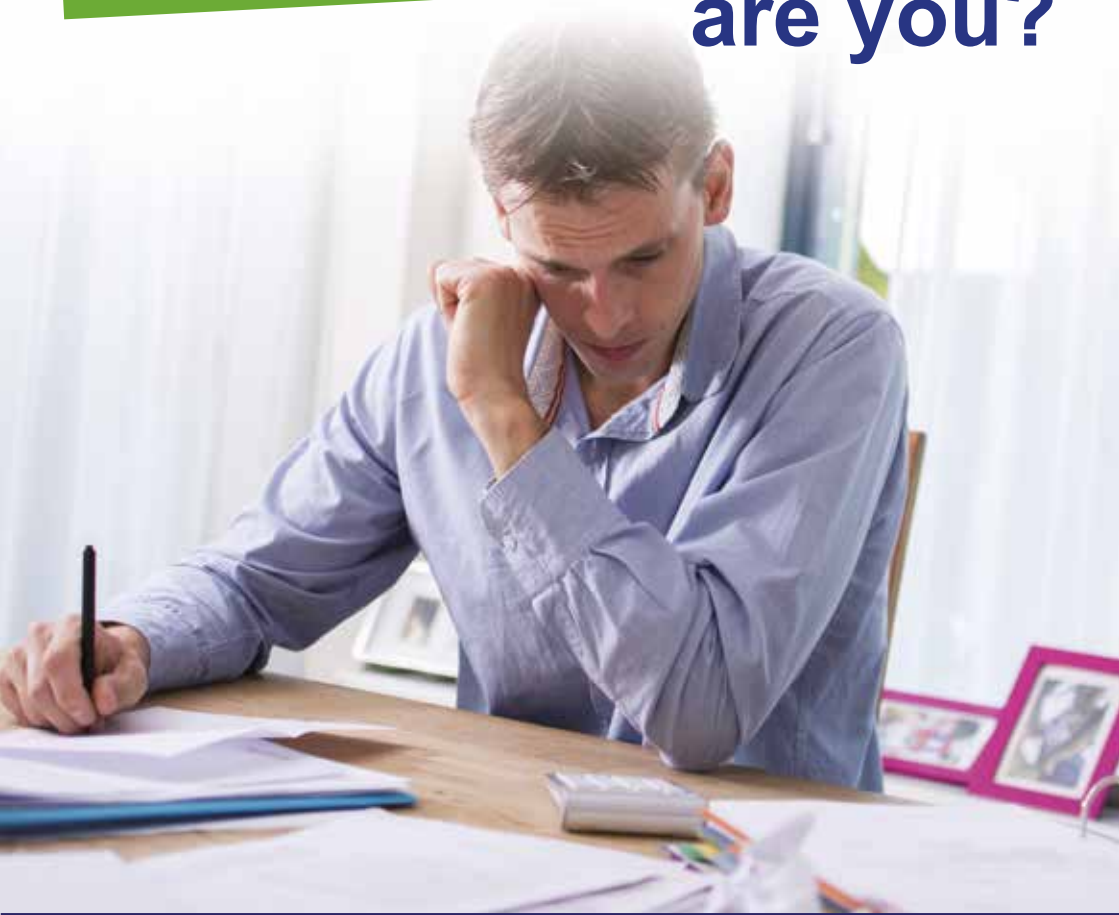
# Are you ready? ✓

Coventry, working together on welfare reform

## We're ready for

# Universal Credit

## are you?



UC is coming to Coventry in December 2015

## What is Universal Credit

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that they are better off in work than on benefits.

### Universal Credit will replace:

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

Universal Credit is being introduced in stages. In Coventry it will be introduced for single people who are either in rented accommodation or living with parents and make a new claim for benefit from 7 December 2015.

Check [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit) for information on further expansion.



## Will it affect me?

### Universal Credit will affect you if you are:

- Single, aged between 18 and Pension Credit age
- Not pregnant or given birth in the last 15 weeks
- A GB national with a valid National Insurance Number
- In possession of a bank/building society/post office account
- Not homeless or in supported accommodation or a homeowner
- Not a carer or responsible for any children
- Not required to pay Child Maintenance
- Not considered unfit for work or sending fit notes
- Not waiting for a decision on a claim for another benefit
- Not in a period of self-certification awaiting a fit note
- Not entitled to disability benefits or awaiting a decision
- Not already claiming benefits

### Then it may affect you but **get advice first**

### Some may lose out under UC and there are lots of things to know so

- Get advice first - see contacts list
- Make sure the DWP work coach knows if you are vulnerable
- Know where to go for online help? Contact one of the 'useful contacts' on the next page

### What if I move in with someone on Universal Credit?

- Your partner's Universal Credit will become a joint claim and you'll both have to sign new Claimant Commitments
- You'll be told to end your tax credits claim
- You'll have to end your benefits claims

You may be able to claim Jobseeker's Allowance or other benefits if you are not eligible for UC.

# Useful contacts

<b>Advice Services Coventry</b>	<a href="http://www.adviceservicescoventry.org.uk">www.adviceservicescoventry.org.uk</a>	
<b>Budgeting and money advice</b>	<a href="http://www.moneyadvice.service.org.uk">www.moneyadvice.service.org.uk</a>	
<b>Coventry Benefits Advice Line</b>	<a href="http://www.coventry.gov.uk/benefits">www.coventry.gov.uk/benefits</a>	024 7683 2000
<b>Coventry Citizens Advice Bureau</b>	<a href="http://www.coventrycab.org.uk">www.coventrycab.org.uk</a> <a href="http://www.advicebuddy.org">www.advicebuddy.org</a>	
<b>Coventry City Council Benefit Service</b>	<a href="http://www.coventry.gov.uk/benefits">www.coventry.gov.uk/benefits</a>	024 7683 1800
<b>Coventry Independent Advice Service</b>	<a href="http://www.covadvice.org.uk">www.covadvice.org.uk</a>	024 7652 1100
<b>Coventry City Council Job Shop</b>	<a href="http://www.coventry.gov.uk/jobshop">www.coventry.gov.uk/jobshop</a>	024 7678 5740
<b>Coventry Law Centre</b>	<a href="http://www.covlaw.org.uk">www.covlaw.org.uk</a>	024 7622 3053
<b>General online help</b>	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>	
<b>Midland Heart</b>	<a href="http://www.midlandheart.org.uk">www.midlandheart.org.uk</a>	0345 60 20 540
<b>Orbit</b>	<a href="http://www.orbit.org.uk">www.orbit.org.uk</a>	0345 8 500 500
<b>Whitefriars Housing</b>	<a href="http://www.whitefriarshousing.co.uk">www.whitefriarshousing.co.uk</a>	024 7676 7000
<b>New Central Credit Union</b>	<a href="http://www.newcentralcu.co.uk">www.newcentralcu.co.uk</a>	024 7663 3456
<b>Coventry and District Credit Union</b>	<a href="http://www.creditunioncoventry.com">www.creditunioncoventry.com</a>	024 7699 8099
<b>Jobcentre Plus</b>	<a href="http://www.gov.uk/contact-jobcentre-plus">www.gov.uk/contact-jobcentre-plus</a>	0800 055 6688

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**Support with finding a new job** - with training and work experience you have more chances of getting a job and the option of increasing your income. Visit [www.coventry.gov.uk/jobshop](http://www.coventry.gov.uk/jobshop) for details.



**Get a benefits check** - find out what you are entitled to. Millions of pounds of in work and disability benefits go unclaimed. Make sure you are not missing out. This applies whether or not you are able to claim UC. Visit [www.turn2us.org.uk](http://www.turn2us.org.uk) for details



**Get online** - to find quick and easy details of new jobs and budgeting tips, switch your energy supplier and make contact with us when it suits you. Did you know Coventry City Council library members get free computer and internet access.



**Get a bank account** - a bank account allows you to receive money such as wages and benefits, and to pay bills. Most banks offer a basic account where you can set up direct debits for important bills and may give you the opportunity to get a loan. You may also find a credit union helpful. Visit [www.newcentralcu.co.uk](http://www.newcentralcu.co.uk) or [www.creditunioncoventry.com](http://www.creditunioncoventry.com) or [www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts](http://www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts)



**Setting up a direct debit** - to pay your rent/mortgage, Council Tax, energy and other bills. It ensures these payments are prioritised and can save you £££s on your energy bills. Credit union may be able to help with jam jar accounts so that money can be set aside for specific purposes.



**Work out a new budget** - are you spending more than you are getting in? Manage your money better with [www.adviceguide.org.uk/en/tools/budget-planner](http://www.adviceguide.org.uk/en/tools/budget-planner) or [www.moneyadvice.service.org.uk/en/tools/budget-planner](http://www.moneyadvice.service.org.uk/en/tools/budget-planner)

If you need this information in another format or language please e-mail us at [admin@coventrypartnership.com](mailto:admin@coventrypartnership.com)

