



Universal Credit

INFORMATION FOR RESIDENTS LIVING IN POSTCODE AREAS W6 and W14

Hammersmith residents living in postcode area W6 and W14 of working age who are making a new benefit claim or changing circumstances may now have to claim using the Universal Credit (UC) full service.



● How can you claim Universal Credit?

You will be able to apply for and maintain your UC claim online through www.universal-credit.service.gov.uk

● Need to use a computer? We can help

There is lots of support available for residents such as being provided with access to a computer to make a UC claim.

If you don't have access to the internet, you can **use a computer free of charge** and **get help with applying for UC** at the locations below. Please phone in advance. It can take an hour to complete an application, so we want to make sure you don't have to wait for a computer.

For **residents with a council tenancy**, please phone the **Rent Income Team** on 020 8753 6032, Monday to Friday 9am – 5pm, Hammersmith Town Hall Extension, 183 King Street, W6 9JU

Other options are the **White City Housing Office**, New Zealand Way, W12 7DE 020 8753 4808, Monday to Friday, 9am – 5pm, or **Fulham Area Housing Office**, Clem Attlee Estate, SW6 7RX, 020 8753 4327, Monday to Friday, 9am – 5pm.

● What is Universal Credit (UC) full service?

UC is part of the government's wider welfare reform plans. It replaces the following six working-age benefits into a single household benefit payment:

- 1 **Jobseeker's Allowance** (income based)
- 2 **Employment & Support Allowance** (income based)
- 3 **Working Tax Credit**
- 4 **Housing Benefit**
- 5 **Income Support**
- 6 **Child Tax Credit**

One of the biggest changes with UC is that housing costs (previously called 'Housing Benefit') are paid directly by the Department for Work and Pensions (DWP) to residents as part of the monthly UC payment. This means you will have to pay your full rent to the council.

● Money problems?

We're here to help. We have two specialist Welfare Benefit Officers and can arrange for you to meet the CAB Afford-Ability Officer or Crosslight Advice. We can also provide support to set up a bank account. See here for more information and to arrange an appointment www.lbhf.gov.uk/sites/default/files/section_attachments/having_difficulty_paying.pdf

If you are in **council managed temporary accommodation**, please phone 020 8753 1742 or call in at 145 King Street, W6 9XY and ask for the **h&f Link (HB Assist) team**.

The **h&f Link team** can help you make a UC claim online if you have no internet access, need budgeting/welfare benefit advice or employability support.

Support is also available at:

Hammersmith Jobcentre

Glen House, 22 Glenthorne Road,
London W6 0PP

Access to a computer to make a claim online and support for vulnerable residents.

Monday to Friday, 9am-5pm
Wednesday, 10am-5pm

jobcentreplus



You will need the following information before you start claiming

- ✓ Your postcode
- ✓ Your National Insurance number
- ✓ Details of the bank or building society account you want UC paid into
- ✓ Your tenancy agreement
- ✓ Details of your savings or other capital
- ✓ Details of any income that's not from work, for example from an insurance plan
- ✓ Details of any other benefits you're getting
- ✓ Details of any children, including their Child Benefit numbers
- ✓ You may also need the above information for people who live in your home such as if you have a partner.



● What will change?

If you're successful with your claim, you'll usually get your first payment one month and fourteen days after you made your claim.

If you are currently receiving benefits and have a change of circumstances and need to claim UC full service, this may mean that your next payment will be made after one month and seven days. All future payments will be paid monthly in arrears.

If you will find it difficult to adjust from your existing weekly or fortnightly benefit payments to a monthly payment in arrears, you can ask for an advance on your first month's payment. This is then taken off your future monthly UC payments.

If you contact us, we can help you to apply for an advance payment of UC.

UC is paid monthly in arrears to a household and direct into your bank or building society account. This means that when there is more than one person in a household making a claim, for example a couple, UC will

be paid jointly and not to each person individually.

The 'housing element' of UC (previously called Housing Benefit) will be paid direct to you (if a single person household) or to the household, and not directly to your council rent account.

One of the biggest changes with UC is that housing costs (previously called 'Housing Benefit') are paid directly by the Department for Work and Pensions (DWP) to residents as part of the monthly UC payment. This means you will have to pay your full rent to the council.

Council Tax Support - if you apply for UC, your UC payment includes a payment of your rent (housing costs), but UC does not include council tax support. Therefore, please apply for council tax support here www.lbhf.gov.uk/benefits/make-new-claim

£ Why do you need a bank account?

UC will be paid directly into your bank or building society account. If you don't already have a bank account, you will have to set one up. We can help and advise you on how to do this.

London Plus Credit Union provides budgeting and savings accounts as well as affordable loans that are much cheaper than doorstep lenders and payday loans.

Go to <http://londonpluscu.co.uk/> to apply online, or call 020 7471 2620, or visit either 274 North End Road, Fulham, London, SW6 1NJ, or

10am-2pm Monday to Friday at our North Area Housing Office at New Zealand Way, White City Estate, W12 7DE

info@londonpluscu.co.uk