Universal Credit

Getting Ready for Universal Credit (UC)

# Is UC in your area yet?

Universal Credit is the new benefit administered by the Department of Work and Pensions (DWP), for working age people on a low income or unemployed. Universal Credit is live in all area, so if there is a change in your circumstances, you may have to claim UC.

# Universal Credit replaces these six benefits:

* Child Tax Credit
* Working Tax Credit
* Housing Benefit
* Income Support
* Income-Based Jobseeker’s Allowance (JSA)
* Income-Related Employment and Support Allowance (ESA)

# What is the difference between UC and your current benefits?

* It needs to be claimed online *(****claims can be made over the phone in exceptional circumstances***), visit [www.gov.uk/universalcredit-](http://www.gov.uk/universalcredit-)
* It’s paid directly to you and not your landlord (***requests can be made for your rent element to be paid directly to your landlord***)
* It’s paid monthly, and in arrears (***but you can request an advance payment***)
* It’s paid into your bank, building society or similar, such as a Credit Union account

# How will Universal Credit affect your rent?

* If you currently receive Housing Benefit, or have your Housing Benefit directly paid to us, your entitlement will stop 2 weeks after the date you claim Universal Credit
* There is at least a five-week delay between applying for Universal Credit and getting your first payment, so it is important to start thinking about what you need to do now.
* **You should request an advance payment instead of waiting 5 weeks, you should then call CDS and pay 1 month’s rent from the advance payment received.**
* You will be responsible for paying your rent directly to us (**but you can ask your housing element to come directly to us)**
* If you are worried about coping with universal credit, paying your rent, or you are falling into arrears, contact your Income Recovery Officer/Housing Officer, or local advice agencies for help and support.

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| **PLEASE NOTE: You must claim council tax reduction directly from the council because universal credit will not include an amount for council tax** |

Who can claim Universal Credit?

* You must be over 18 but under pension credit age
* If between 16-17 you can still claim, if you meet the relevant conditions
* If you are above pension credit age you won’t be affected by Universal Credit
* If you already claim benefits, they will carry on as usual, the DWP will contact you to advise when you will be migrated and have to claim Universal Credit.

What you can do to prepare for Universal Credit?

## **Get a bank account**

Universal Credit will be paid into a bank, building society or credit union account that lets you make automated payments. It would be useful to set up Direct Debit or Standing Orders to help prioritise your rent or other payments

## **Get an email address and get online**

Most people will need to manage their Universal Credit claim online, and you will need an email address to claim. To get online, ask at your local Jobcentre Plus office, CAB or Credit Union who have all received funding to assist UC claimants to get online. You can also take a free basic course on using the internet <https://www.learnmyway.com/>

## **Improve your computer skills**

You can learn how to use a computer free contact your local library, the council, other advice agencies and by visiting: <https://www.gov.uk/ukonline-centre-internet-access-computer-training>

1. **Budget your monthly payments**

You will need to pay your rent, council tax and any other living costs every month. UC is paid monthly so if you are used to budgeting weekly or fortnightly, you will need to manage your money across a whole month. Your Work Coach at Jobcentre Plus can help you get independent advice around budgeting. **The Money Advice Service can also help and have various tools you can use to budget.** <https://www.moneyadviceservice.org.uk/en/tools/budget-planner/budget/edit/income>

1. **Speak to our Welfare Benefit Adviser Maureen so she can help you**

**Email:** [**Maureen.bello@cds.coop**](mailto:Maureen.bello@cds.coop)

**Call: 07818017830**

**Check out the below websites**

<https://www.understandinguniversalcredit.gov.uk/>

<https://www.gov.uk/universal-credit>

[https://www.moneyadviceservice.org.uk/en/articles/universal- credit-an-introduction](https://www.moneyadviceservice.org.uk/en/articles/universal-%20%20%20%20%20credit-an-introduction)