



Your pocket guide
to Universal Credit



6 payments in 1

Universal Credit will replace the following benefits and tax credits with one single monthly payment:

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

What is Universal Credit?

Universal Credit (UC) is the new way of paying benefit, and replaces six current types of benefit. It is being introduced gradually across the country. Details on when it is being introduced in the area where you live can be found at

www.emhhomes.org.uk

The change affects anyone making a new claim, or advising of a change in their circumstances which will affect their existing benefit entitlements – this includes moving home.

Most people who are affected will be of working age, but some people over pension credit age may also be affected (e.g. if their partner is still of working age).



Your weekly payments will be changing to monthly payments



Any rent payments will be made directly to you and not to emh homes

What you need to know

- ▶ Households with three or more dependant children should continue to claim Housing Benefit.
- ▶ UC will be paid **monthly in arrears**.
- ▶ It will take up to **6 weeks** from the date you make your claim before you receive your first payment and will be paid on the same date monthly there after.
- ▶ Payments will **not** be backdated to take into account any delays in you making your claim, so it is important that you make your claim on time and in full.
- ▶ UC can only be paid directly into a bank, building society, or credit union account, so it is therefore **important** that you have one of these accounts.
- ▶ The housing element which should be used to pay your rent will also be paid direct to you into your bank account. It will therefore be **your responsibility to make sure your rent is paid in advance monthly or weekly on time**.

- ▶ If you are currently receiving **Housing Benefit** towards your rent, whether it is paid directly to you or emh homes, please ensure that you complete the Housing section when making your claim. You should confirm your rent and service charges otherwise they may not be included in your claim.
- ▶ **You can only apply for UC online**. If you do not have internet access at home, your local Job Centre Plus will be able to help you make your claim. Face-to-face and help over the phone is also available.
- ▶ Advance payments are available during the first month of your claim if you do not have enough money to pay your rent and other bills. You must request this as soon as possible.
- ▶ Advanced payments **must be repaid** to the Department of Work and Pensions (DWP) from your ongoing UC claim over the first 12 months of your claim (or sooner).
- ▶ If you have more than four weeks rent arrears outstanding on your rent account, we can request an **Alternative Payment Arrangement** for your rent and arrears to be paid direct to us from your UC payment.

- ▶ **If you have difficulties** in managing your finances, please advise emh homes or your Work Coach of this. Support and advice is available.
- ▶ **You must notify** UC immediately of any changes in your circumstances or any change to your rent and service charges. Failure to do so could result in an under or over payment of UC which you will be expected to pay as UC is unlikely to be backdated.
- ▶ UC will only be paid for up to four consecutive weeks where the claimant is not in the UK.
- ▶ Don't forget to make an appointment with your Work Coach, once you have submitted your claim.
- ▶ If you are claiming Housing Benefit directly before you claim UC, you will be automatically awarded two weeks of extra Housing Benefit to help you pay your rent during the first assessment period.

If you are claiming UC you MUST also claim Council Tax Support directly from your local authority otherwise you may fall behind.

What you will need to make your claim

Before you make your claim, please ensure you have the following:

- ✓ Your tenancy agreement
- ✓ A rent statement showing your eligible rent and service charges
- ✓ Your postcode
- ✓ Your (and, where applicable, your partner's) National Insurance number
- ✓ Details of anyone who lives with you
- ✓ Your bank account details
- ✓ Details of any savings
- ✓ Your expected monthly salary (if working)
- ✓ Details of any other income you receive
- ✓ Your email address and landline or mobile number

What you can do to prepare



Start saving

1

Make sure you have some savings to fall back on in case your circumstances change and you need to make a claim in the future. Local credit unions provide ethical savings accounts.



Make a budget plan

2

Help to create a budget can be found online at www.moneyadvice.org.uk. Our financial inclusion officers can also visit you at home or discuss this over the phone with you.



Open a bank account

3

Make sure you have a bank account which allows you to receive payments electronically and make payments for your bills via Direct Debit or reoccurring debit card payments.



Set up a Direct Debit for your rent

4

You must pay your rent in advance in line with your tenancy agreement. We therefore advise you to pay more every week or month to get your rent account a month in advance to prevent further action being taken for rent arrears.



Get access to the internet

5

Set up an email account and find out where you can access the internet for free. Job Centres provide computer access points, and many local libraries also provide access to the internet. Our staff can also support you with making an online claim.



How we can help



Our staff have been trained to understand how the introduction of UC may affect you, and can help you with:

- ▶ Making a claim for UC
- ▶ Access to the internet to make a claim either in our offices or remotely
- ▶ Advice on how to budget monthly
- ▶ Advice on how to manage any debts you already have
- ▶ Support to open a bank account
- ▶ Support with savings via local credit unions
- ▶ Setting up a Direct Debit to pay your rent
- ▶ Setting up affordable agreements to support you to get in advance with your rent



For advice and support on Universal Credit or any other money matter, please visit our website www.emhhomes.org.uk or call us on **0300 123 6000** and ask to speak to a member of the Income team. You can also find helpful information at:

www.gov.uk/universalcredit

www.moneyadvice.org.uk

LET'S GET DIGITAL!

Why not manage your tenancy via your online account?

www.emhhomes.org.uk



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April 2018