

Housing Services

Combating Homelessness • Creating Opportunities • Promoting Change

UC Universal Credit



UNIVERSAL CREDIT

Universal Credit (UC) is a single monthly payment for people on a low income or out of work.

Further advice and useful links:

UC helpline: 0800 328 9344

www.citizensadvice.org.uk/benefits/universal-credit

www.entitledto.co.uk/benefits-calculator

www.moneyadviceservice.org.uk/en/categories/universal-credit

www.moneyadviceservice.org.uk/en/categories/budgeting-and-managing-money

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

CLAIM ONLINE



Within Seven Days

UC INTERVIEW

Sign Claimant Commitment



Straight away

TELL BHT AND SET UP DIRECT DEBIT



Throughout your claim

KEEP JOURNAL
UPDATED

ADVISE BHT OF
ANY CHANGES

Dos and don'ts

Do

- ✓ complete your UC claim as soon as you are told to
- ✓ have all of the information ready when you start your claim
- ✓ tell BHT when you claim UC or if you have any queries about UC
- ✓ ensure you have a bank or credit union account with direct debit capabilities
- ✓ set up a direct debit for your rent
- ✓ create a monthly budget plan
- ✓ keep in touch with your work coach using your UC journal
- ✓ take responsibility for your claim

Don't

- ✗ delay in starting your UC claim
- ✗ ignore any letters from the DWP
- ✗ think you will not be affected by the changes to benefits

During your claim

If you have any change in your circumstances while claiming UC you must inform the DWP immediately.

You can **call the helpline** on **0800 328 9344** or inform your work coach via your online **UC journal**.

If you are in work, the amount you will receive reduces gradually as you earn more. As a rough guide, for every £1 you earn over your minimum entitlement, your payment reduces by 63p.

Remember to keep BHT informed of any changes to your income or circumstances. BHT will not be able to speak to the DWP about your claim and the DWP will not inform BHT if your claim stops or starts.

It is your responsibility to budget for the month and pay your rent in full and on time. You may not be used to managing your money this way but there are services that can help you such as the Money Advice Service or various local advice services.

If you experience problems paying your rent it may be possible to arrange for an **alternative payment arrangement** (APA) where the rent is paid to BHT. The DWP will assess your circumstances and decide if it is in your best interests to offer an APA.

Please contact your work coach and BHT if you feel you will be unable to manage your rent payments yourself.

Finally, remember to:

- ✓ BE PREPARED
- ✓ HELP YOURSELF BY TAKING RESPONSIBILITY
- ✓ TELL BHT ABOUT YOUR CLAIM

Your claim interview

After you have claimed online you will need to contact your local job centre within seven days to make an appointment for your interview.

Your claim will be canceled if you miss your interview appointment. At the interview you will agree and sign your claimant commitment.

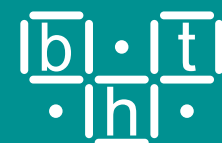
The claimant commitment outlines what you are expected to do in order to prepare for work. It is important that you are open and explain your circumstances to your work coach so they can create a commitment you are able to agree to.

Paying your rent

When you have started your claim for Universal Credit you will need to contact BHT to set up a direct debit for your rent.

The money for your rent will be paid to you so it is your responsibility to pay this to BHT. You will need to let us know as soon as you have started your claim as BHT have to confirm your tenancy details with UC. Your claim will be delayed if this is not done.

Council Tax reduction is separate from UC and you will need to contact your local council to apply for this.



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01323 340018

Benefits are Changing

Universal Credit (UC) is a new benefit that will replace the following state benefits:

1. Jobseekers Allowance (JSA) income-related
2. Employment Support Allowance (ESA) income-related
3. Housing Benefit
4. Income Support
5. Working Tax Credit
6. Child Tax Credit

If you receive one of the above benefits and have a change of circumstances you will need to apply for Universal Credit. Current benefit claimants will gradually be phased on to UC over time.

Components

UC is split into two components:

1. **Your Personal Allowance:** money for you to live on
2. **Your Housing Element:** for your rent

UC will be paid to you monthly in arrears into your bank, building society or credit union account.

You will be paid on the same date every calendar month.

Direct payments

Unlike Housing Benefit, you cannot choose for your housing element to be paid to your landlord: the money for your rent will be paid to you directly.

It is your responsibility to manage your finances and make sure you pay your rent to BHT in full each month.

Your housing element may not cover your full rent so you are responsible for paying any shortfall yourself.

It may be possible to request the housing element to be paid to BHT if you have trouble managing your money or have rent arrears. This is called an Alternative Payment Arrangement.

Please contact us if you have any queries about this.

Your first claim

When you first claim UC you will receive your first payment approximately six weeks after you make your application.

If you don't have enough money to live on you can ask for an advance payment at your UC interview or call the helpline after you made your claim. The advance is then repaid through deductions from your normal monthly UC payments. You should be told how much your deductions are and how long you have to repay the advance.

It is important that you tell BHT immediately if you make a claim for UC or have a change in circumstances.

We can give advice or signpost you to other services that can support you if you have difficulty making your UC claim.

How to claim

If your circumstances change and you need to apply for Universal Credit or you receive a letter telling you to apply for Universal Credit you will need to start your claim online.

All UC claims are made online. You will need to be able to use the internet and have access to it throughout your claim. If you do not know how to use a computer there are a number of free classes in your local area. Please contact us for further information.

If you know the basics but aren't confident using the internet you can take a free online course at www.learnmyway.com

We recommend you complete the application on a computer, laptop or tablet rather than a mobile phone.

BHT has computers in each of our local offices which you can use during our office hours. There are also phones which are free to use for benefit applications or queries.

When you apply for UC the form needs to be completed in full in one go. There is no option to save the form and come back to it at a later date.

We recommend you give yourself at least an hour to complete the form or more time if you are not confident with computers.

Preparing to claim

Before you start your application you will need to have all of the information needed for your claim in front of you:

- ✓ proof of ID such as passport, driving license, debit or credit card
- ✓ your bank, building society or credit union account details
- ✓ an email address
- ✓ your National Insurance Number
- ✓ information about your housing such as your tenancy start date and how much rent you pay
- ✓ details of your income such as payslips
- ✓ details of savings and any investments, such as shares or a property you rent out
- ✓ details of how much you pay for childcare if you are applying for help with childcare costs

If you don't provide the correct information when you apply this may delay your payment or affect the amount you get paid.

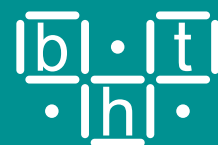


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