

# Your guide to Universal Credit



**UC** *Universal  
Credit*

# What it means to you and how you can prepare for it

Universal Credit is a new benefit that will replace a range of benefits for people of working age. It is paid different to these benefits, it will be paid to you in a single, monthly payment that includes help with your rent.

Universal Credit is for anyone on low-moderate income. It does not matter whether you are in or out of work. Universal Credit brings together six benefits and tax credits and replaces them with a single, monthly payment.

## **It's replacing**

- Income Based Job-seekers Allowance
- Income - related Employment and Support Allowance
- Child Tax Credit
- Income Support
- Working Tax Credit
- Housing Benefit

## **Any other benefits will be paid to you separately.**

This booklet aims to ensure that you are as prepared as you can be for when you first make your claim for Universal Credit.

A Monthly Budget Planner is attached overleaf to help you manage your finances with Universal Credit.

From September 2018 all those within Worcestershire will be affected by the full digital roll out of Universal Credit. This means anyone of working age either single or with a family and have a change of circumstances will claim Universal Credit including the Housing Benefit element. The government plans to start transferring people who are still on existing benefits or tax credits to Universal Credit from July 2019. They plan to complete this process by March 2022.

In most cases, any financial support you get to help pay your rent will be included in your Universal Credit award and paid to you on a monthly basis. You will then pay your full rent to your landlord yourself. Housing Benefit will stop.

However, if you are two months or more in arrears with your rent, your landlord can request that an amount be taken out of your Universal Credit award and paid directly to them. If you feel you would be unable to cope with paying your rent and worried about falling into arrears, you can ask DWP to consider payment direct to your landlord via an alternative payment arrangement.

### Example

Micah gets Child Benefit, Child Tax Credit, Income Support, Housing Benefit and Council Tax Support. Due to change of circumstances she is told to claim Universal Credit. Her Child Benefit and Council Tax Support will continue to be paid as usual but all other benefits will stop and be replaced by a monthly Universal Credit payment. Including housing benefit!

# Your Monthly Budget Planner

Income		Monthly total
Earnings	Other Benefits	
Universal Credit	Other	

Cannot avoid		Monthly total
Rent	TV Licence	
Council Tax	Water Rates	

Can control		Monthly total
Electricity	Gas	
Phone	TV/Internet	
Car	Fuel	
Insurances	Debts	

Can cut back		Monthly total
Food	Clothing	
Travel	Other	

Makes life easier		Monthly total
Entertainment	Takeaways	
Hobbies	Trips	

# Making a Budget

## Spending you cannot avoid

Things like Rent, Council Tax and TV Licence. If not paid it can end in court, conviction or even eviction.

With Universal Credit payments coming only once a month, it is important to make a budget and control your spending. There are four elements of spending:

## Spending you cannot avoid

Things like Rent, Council Tax and TV Licence. If not paid it can end in court, conviction or even eviction.

## Can control

Gas, Electricity, Water Rates and Debts. There is lots of advice on how to reduce costs and payments. Debt advice agencies can help with these.

## Can cut back

Food, Clothes, Transport, Kids stuff. Spend smarter by changing brands, cooking rather than takeaways, buying in bulk, walk instead of short bus journeys. Whatever money you have left after the above put into what makes your life easier...

## Makes life easier

It's up to you how you spend the rest of your money, a night out, family holiday, gym membership. If the money's not there, it's not there, no one will come after us if the cutting back starts here.

# Making a Universal Credit Claim

To make a claim online you'll need to have some information to hand.



National insurance number, email address



Phone number, your address



Landlords address:

Bromsgrove District Housing Trust  
Buntsford Court, Buntsford Gate  
Bromsgrove, B60 3DJ



How much rent you pay



Bank account details



Any salary or other income



Proof of identity

Go to [www.gov.uk/universalcredit](https://www.gov.uk/universalcredit) to make a claim.

This will need to be done in one sitting so you will need this information with you when you begin your claim.

### Banking



I have a current account that can make and receive automated payments

### Budget



I have worked out my monthly budget

### Internet Access



I have access to broadband internet to make my claim (this doesn't need to be your own)

### Proof of Identity



I have two forms of ID - Passport, Driving Licence, Birth Certificate or Bank Statement

### Documentation



I have all the documents and information ready that I will need

### Email Address



I have an email Address

# What it means to you and how you can prepare for it

## Universal Credit Payments

Your first payment will be made around six weeks after your claim, if you think you might find it difficult to manage you can ask DWP for an advance payment, this will be taken back out of your monthly payments over the space of a year.

## Bank Account

You must have a bank account that Universal Credit can be paid into, such as a basic bank account, current account, post office account or a 'Jam-jar' account. The best account for you will depend on how you wish to use it. Your account will need to be able to have direct debits taken to ensure you pay your rent to bdht on a monthly basis.

## Ensuring your rent is paid

When you move onto Universal Credit, tell bdht immediately and make arrangements with them for how your rent will be paid. If you can, try paying a little extra rent each week now, so that when you move onto Universal Credit and are paid monthly in arrears there is a 'buffer' on your rent account.

## Proof of Identity

If you don't have the correct form of ID, your Job Centre have a pot of money that can pay for it for you.



# Useful Contact Information

## How to make a Claim

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

## A bit about Universal Credit

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

## Universal Credit Helpline

0800 328 9344

## Citizens Advice Bureau

0344 411 1303

## Housing Benefit

01527 881288

## bdht's Financial Inclusion Team

tel: 0800 0850 160 or email:  
[financial\\_inclusion@bdht.co.uk](mailto:financial_inclusion@bdht.co.uk)

## Department for Wealth and Pensions

0800 169 0310

## Bromsgrove District Councils Financial Inclusion Officers

Provide financial assistance with housing benefit & council tax claims, discretionary housing payment and essential living fund as well as budgeting, debt and welfare support.

## Driving Futures Team

The Driving futures team includes job coaches and a digital inclusion officer - we can help teach you how to use a computer and the internet to get you ready for making your Universal Credit claim. We can also help get you back into work  
0800 0850 160 or email: [Driving\\_Future@bdht.co.uk](mailto:Driving_Future@bdht.co.uk)





## Our contact details:

Free phone: **0800 0850 160**

Outside office hours: (emergency only) **0800 0304 254**

Website: **bdht.co.uk**



[facebook.com/bromsgrovehousing](https://facebook.com/bromsgrovehousing)



[twitter.com/bdht](https://twitter.com/bdht)



**Bromsgrove District Housing Trust. Buntsford Court, Buntsford Gate,  
Bromsgrove, Worcestershire, B60 3DJ. Registered Charity number: 1111423**

 **bdht**  
Bromsgrove District Housing Trust