



Homes & Enterprise

Supporting BME Communities and Multi-Cultural Neighbourhoods

Universal Credit



The new low-income benefit

How ready are you?

Universal Credit is finally being introduced to Leeds in full online on the 10th October 2018.

Universal Credit replaces:

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

You will keep Child Benefit and disability allowances.

Are you 18 - 65 years old? If so,

From 10th October 2018, if you apply for a benefit or have to change your benefit you may have to apply for Universal Credit for financial help.

A quick reminder of Universal Credit:

- Gives **you all** your money **once a month**, into your **bank account**;
- Most of your **old benefits will end**, it replaces Housing Benefit;
- It pays you while you work;
- Pays you in **"arrears"** up to five weeks late;
- It is applied for and managed **online**.

To apply successfully you **must have**:

- A mobile phone number

- An email address
- A bank account
- Proof of ID
- A statement of rent and service charge.

Should you claim Universal Credit?

You may have no choice (if you don't already have a benefit), but if you are claiming for any other reason you should get advice first, to avoid being paid less than you already get.

Tell Unity when you are going to apply for Universal Credit

Our Income Management Officers may be available to help you apply online for Universal Credit. They also offer help completing online forms for **Discretionary Housing Payments** and signposting to debt advice.

How to claim? (from 10th October)

- Visit www.gov.uk/apply-universal-credit and complete the online form.
- Universal Credit only starts on the day you submit the completed application.
- If you have no internet at home nor a mobile phone with internet, use a computer at the job centre or library.
- If you have trouble using a computer ask your job centre, library or Unity for help.
- You will need your personal details, financial details and those of the other people in your home, including children.

- Remember even if you received housing benefit, or your landlord received it for you, you must tell them you pay rent.
- If you have a partner at home they will also have to make a claim and add it to yours.
- You will then wait five weeks for your first payment. If you will struggle to pay bills, you can apply for an advance loan online, but be careful do not borrow more than you need.
- If you are in arrears already, you or Unity can apply for the housing costs to be paid to Unity. Ask your work coach about this at any time.
- Whether Universal Credit is paid to you or your landlord it is **your responsibility to ensure your rent is paid in advance.**
- Whilst your claim is being decided and during the life of your claim you will have to log into your online "journal". This is your Universal Credit claim website. You must look at this and do what you are told to do to receive your money.

For more detailed information visit:
www.understandinguniversalcredit.gov.uk/
 Or, download the government leaflet called "UC and You"

What should you do now to prepare?

- ✓ Learn to use the internet on either a computer, a tablet or a smartphone;
- ✓ Create an email address for yourself and get used to using it;

- ✓ Open a basic bank account (not post office) if you don't already have one;
- ✓ Get used to paying bills by Standing Order or Direct Debit, so you can pay your rent in this way;
- ✓ Or download the ALLPAY app to your smartphone, you can use it to pay your rent, or register on the website www.allpayments.net to pay your rent that way instead;
- ✓ Save a little bit of money from your current earnings or benefit each payday, so that when you are paid late you have some savings to use for essentials.
- ✓ Trying budgeting monthly, imagining how much money you will get per month and spending from that budget each week. If you overspend and run out of money, get advice from www.moneyadvice.org.uk for an online budget planner and other money saving tips.
- ✓ Get debt advice now to help with any debts that will only get worse under Universal Credit.

How can we help?

Unity's Employment Services can help you learn to use the internet, learn English, look for work and apply for jobs, making it easier to claim.

Unity's Income Management Team will help you manage your rent and arrears payments.

When your claim is active

- Log in to your journal regularly and do what it says;
- Use your journal to see the money you will receive and when;
- Record any changes, things you can't do, problems or questions for your work coach on your journal;

Unity will not be able to see or talk about your claim with the Job Centre.

Debt advice

Step Change Debt Charity

Step Change gives free, confidential advice and support over the telephone.

 **0800 138 1111**

www.stepchange.org

Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

Unity Housing Association Ltd
 113-117 Chapeltown Road, Leeds, LS7 3HY

 **0113 200 7700**

 **uha@unityha.co.uk**

web: www.unityha.co.uk



Search 'Unity Homes'