

# Universal Credit



The new low-income benefit

## How ready are you?

First don't panic; it is not in Leeds yet. But let us explain what it will do when it arrives.

Universal Credit will replace:

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

It will be one benefit that will cover all those payments. But remember if you get Child Benefit, DLA, PIP, Carer's Allowance, or Pension Credit they will still be paid to you separately.

## What else will Universal Credit change?

- ✓ Normally you will apply for it **ONLINE**.
- ✓ It can only be paid into a **BANK ACCOUNT**.
- ✓ It will be paid late and **MONTHLY** like a wage.
- ✓ A single person or a couple making a joint claim will get **ONE** payment each month.
- ✓ Universal Credits is **CAPPED**. You will get no more than £2166 per month.
- ✓ **YOU** will have to pay your **RENT** and other bills from it.
- ✓ You can **WORK** and get Universal Credit.

## What details do I need to know?

Unlike current benefits Universal Credit does not stop at 16 hours worked (JSA, ESA) and you don't have to work a minimum number of hours to get it, for example 24 or 30 hours (Working Tax Credits). So if you start work and build up your hours slowly, or if your hours drop, you keep your wage and your Universal Credit adjusts without stopping. Your Universal Credit just reduces as you earn more.

All claimants will have to sign a claim commitment and will have to do their best to find work or increase their earnings. Regular contact with the JobCentre is expected, even if you are in work.

If you make a joint claim, both joint claimants will have to sign the claim commitment even if one of you is already working. If either of you are already working you will be expected to increase your earnings if it is reasonable.

If you are vulnerable, have trouble budgeting, have debts, or can not manage your money without advice, you may be able to get support when applying for Universal Credit, including having your Universal Credit split up, or paid more frequently. In some cases your landlord can temporarily get the rent paid directly from your Universal Credit. You must inform the JobCentre when you apply if you feel you need this help.

## What should I do to get ready?

Get a **BASIC BANK ACCOUNT** if you don't already have one, as you can't be paid Universal Credit without one. Most banks have one but they are

called different names. Look for accounts with Cash or Basic in the name. These accounts should **NOT** offer overdraft facilities and you should not pay for the account. Unity's Financial Inclusion Officer can assist you to do this.

If you have any outstanding **DEBTS, GET HELP NOW**. When Universal Credit pays you in a big amount once per month, your debts will want to take it all and leave you with nothing for essentials and rent. Unity's Financial Inclusion Officer can guide you through getting help step by step.

**REDUCE OR CLEAR ANY RENT ARREARS** as soon as you can. Universal Credit will take over a month to pay you, and if you miss a month's rent for any reason you may very quickly be taken to court for the old and new arrears. Unity's Income Support Officers can help you arrange to do this.

**SAVE FOR EMERGENCIES**, even open a savings account if you can for any spare money to go in to. Universal Credit is first paid five weeks after you apply, and you don't want to have no money at that time.

Get an **EMAIL ADDRESS** and get on a course about computers and the **INTERNET** if you are not good at using them. Unity's Employment Services and the library offer courses that can help you.

Can you **BUDGET MONTHLY?** Imagine your benefits now came together once each month, rather than separately weekly, fortnightly and monthly. Would you be able to work out what to buy, when to buy it, which bills to pay and when to pay them, so you don't run out of money?

Your Income Management Officer can help if you think you will struggle.

Be ready to **PAY** for rent, utilities and other priorities such as Council Tax by **STANDING ORDER** or **DIRECT DEBIT** in line with your Universal Credit payment. You won't risk missing payments and will know what you have left in your budget for food and other spending for the month. Our Customer Services Team can set these up for you.

### How can we help?

All you have to do is call us and ask to speak to your **Income Management Officer**

 **0113 200 7700**

 **uha@unityha.co.uk**

You can also visit the Unity website **unityha.co.uk** where there is a Welfare Support & Advice page which gives links to budget planning tools and useful advice websites to help you manage your money and spend it wisely.

### Useful contacts

#### Step Change Debt Charity

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

 **0800 138 1111**

[www.stepchange.org](http://www.stepchange.org)

#### Leeds City Credit Union

Save regularly, get access to fair-interest loans and get help budgeting with a Budget Account.

 **0113 242 3343**

[www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)

#### Leeds Citizens Advice Bureau

Leeds CAB has bureaux in five sites across Leeds. They can offer appointments to advise on a range of issues.

 **0113 223 4400**

[www.leedscab.org.uk](http://www.leedscab.org.uk)

#### Money Advice Service

Free and impartial money advice from the Government on benefits including Universal Credit and money issues in general

 **0300 500 5000**

[www.moneyadvice.service.co.uk](http://www.moneyadvice.service.co.uk)

#### 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.

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