

What is Universal Credit and how will it affect me?



What is

UC *Universal Credit*

The way that benefits are paid is changing.

Universal Credit is a single monthly payment that is replacing the following benefits:

- Housing benefit
- Child Tax Credit
- Income support
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance

This should make it easier for you to claim and be paid, but it requires a big change in the way in which things are done.

So if you receive one or more of these you will only receive one payment per month, instead of the separate weekly/fortnightly amounts, and you will have to manage this money.

Does Universal Credit affect me?

If you are of working age and have a change in circumstances which affects your benefit claims then it could trigger a move to Universal Credit.

If you would like us to support you with a particular issue with your claim please give explicit consent via your journal so that we can assist.



How does Universal Credit affect paying my rent?

Currently if you are on Housing Benefit the Local Authority / the Council probably pay your rent or a portion of it directly to us, and you haven't had to worry about paying it.

But with Universal Credit you receive all your benefits, including a payment for housing costs in one amount, paid directly to you (You will need to make a separate claim with your local council to receive help towards your council tax payments.).

You will then need to pay your rent out of that lump sum, to Gloucester City Homes, your landlord.

You can pay us monthly, or weekly, and you can pay by Direct Debit so it automatically gets paid.

For some this will be a big change and more responsibility, particularly as you must pay your rent on time in order to maintain your tenancy and home.

Your benefits and changes to them come from the Government. GCH is an independent housing association with no ties to the Government or the Council.

We rely solely on rent that you, our tenants, pay, to maintain all our homes, and stay in business.

So when the Government gives you money in the form of benefits, for your housing costs, you need to pass that on to us.

If you do not, and you fall into rent arrears, we have to press you to pay.

Eviction is always our last resort, after looking at all ways of working with you and other agencies, but if you do not pay your rent, despite receiving the benefit for it, we will be forced to evict.

So we want to help you make that transition and be prepared for some big changes.



How do I make a claim?

If you are currently on one of the benefits that Universal Credit is going to replace, the DWP will contact you to make a new claim, you won't need to do anything until you hear from them.

Alternatively if you have a change in circumstance around a benefit then that may lead to your being moved onto Universal Credit. But again – you will be told by the DWP to do so.

To make a claim for Universal Credit you will need to make a claim online at www.gov.uk/apply-universal-credit

The claim has to be made online, if you do not have a computer or tablet, you can visit your local JobCentre, library or community venues where they have free access to computer and internet.

If you need help making a claim, tenants can call us on 01452 424344 and ask to speak to our Tenancy Sustainment Team. It is important to get the claim right the first time you do it as any errors can mean a delay in getting your money.

After you have finished and submitted your online application for Universal Credit you will need to make an appointment at the JobCentre.

To make a claim you need to have all of this information ready:

- your postcode
- your National Insurance number
- details of the bank, building society or credit union account you want Universal Credit paid into
- your rent agreement (if you have one)
- details of your savings or other capital
- details of any income that's not from work, eg from an insurance plan

- details of any other benefits you're getting
- details of any children, including their Child Benefit numbers

You might also need these details for people who live in your home, eg your partner. You will need this information with you when you make your claim, start getting it ready now.

Find all this information and keep it in a safe place for when you need it.

How can I prepare for Universal Credit?

The average time it takes for a UC claim to be verified and paid is 5 weeks.

This means you won't get benefits money for all of that time, so you could be having to borrow money, owe money or just have nowhere to turn.

Once you make your claim for UC, you are able to request a budgeting advance from the DWP. The amount of money you can request is based on how much UC you may be awarded and you can choose to take any amount up to 100% of the award. Any UC advance payment you take will be paid back via deductions from your ongoing UC for up to a 12 month period. The advance might include an amount towards your rent so please make sure to pass it to us.

So, we urge you to be prepared:

1. Build up a larder of food in case you have little money to buy food.
2. Build up some credit on your rent account – Your rent is one of the most important payments you need to make as it pays for your home. If you do not pay your rent, we can (and will) take action to receive your rent payments, if you continue to not pay your rent you put your home at risk.
3. Get some support on budgeting now, whilst you have time, and start to save

money, or at least keep any debts or arrears down. This way you won't get into an emergency situation so quickly if the claim is delayed.

Don't bury your head in the sand and hope this goes away, it won't. If you are struggling with your rent payments, talk to us and tell us what you can do.

If we know what is happening then we can support you and help where we can.

If you would like help with budgeting, benefits or debt advice, contact us, we have friendly advisors who can help.

1. Set up a bank account



You will need a suitable account - such as a bank, building society or credit union account - for your monthly payment

2. Make an online claim



To make a claim for Universal Credit you will need to make a claim online at:

www.gov.uk/apply-universal-credit

3. Plan out your monthly budget



Always plan ahead with a monthly budget to ensure you can buy food and pay the rent and bills.

How can I make sure I am paid quickly?

All people currently claiming benefit, or coming onto benefit will soon have to make a Universal Credit Claim. Here are some facts and advice as to how to make it as smooth as possible.

1. Claims can only be made online and it takes approximately 45 minutes. If you do not feel confident about your skills, or have no device to get online with, then seek help now. Our Shine Employment Support Service can help with your digital skills and access to a device (pc or tablet) if you need it.
 - www.citizensafe.co.uk
 - www.digidentity.eu/en/home
 - www.experian.co.uk/identity-and-fraud/govukverify
 - www.postoffice.co.uk/government-verify
 - www.royalmail.com/personal/identityverification
 - www.secureidentity.co.uk
2. For a claim to be accepted your ID will need to be verified. It is quicker if you can do this online. If you cannot use them, please select 'verify later' when filling in your claim and book an ID verification appointment at the JobCentre. You can use the following online verification websites
3. You will **NOT** be paid any Universal Credit unless you have a bank account.
4. Make sure you attend any appointments that the JobCentre give you as your payments will be delayed if you don't turn up

You need to prepare...



How much rent you are paying



Your bank account details



Details of any savings you have



Any salary or other income you have



National Insurance Number



Your email address



Your phone number



Your address



Your landlords address

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If you are unable to verify your identity online select 'verify later' in your application and book an appointment at the JobCentre.

Now I'm on Universal Credit (UC) – how do I keep going?

There are 2 key things about UC that you will notice – you have to prove you are seeking a job for up to 35 hours per week, AND you are now responsible for paying your rent.

Here is some guidance to help with those:

1. Pay your rent automatically by direct debit or set up a reoccurring card payment. With a direct debit you don't have to even remember to pay your rent, but if you don't want to set one up, the reoccurring card payment option gives you some control as this automatically pays but doesn't take money and cause charges on your bank account if the money isn't in your account. Speak to the Income Team at GCH for advice on either of these.
2. Job seeking activities will need to be put in your online claimant journal to prove you are spending time looking for work. A smart phone should be all you need for most of the time, but to write a CV or an application form it will be easier to use a tablet or a pc.

Libraries have computers available for use, so do some community cafés and other organisations.

3. Remember that the JobCentre or DWP will contact you through your online claimant journal so you will have to regularly check it for updates. You need to check your journal regularly and in particular your 'to do list'. You must also update the 'change of circumstances' tab if anything changes such as your rent changing, moving home or adding a new partner.
4. Free digital skills training is available, through our Shine Employment Support Service, contact us today.

FOR FURTHER INFORMATION

Visit: www.gov.uk/universal-credit

Visit: www.gch.co.uk

Phone: 01452 424344



Remember
to pay your
rent
monthly

Need help getting online?

We hold weekly drop-in sessions to help you get online and learn new skills.

Free sessions take place weekly:
Mondays 2-5pm At Matson Library
and Thursdays 12-3pm At City
Centre Library

Visiting the JobCentre?

One of our friendly staff will be on hand to help you with any queries you have at Gloucester JobCentre on Tuesdays between 10am – 2.30pm and Wednesdays 10am – 5pm.

Gloucester City Homes tenants can find out more information.

Phone: 01452 424344

Email: income@gch.co.uk

Visit: www.gch.co.uk/universalcredit

Free Universal Credit Support for GCH tenants: 0800 802 1998
or text 'Gloucester City Homes' to 0786063300 for a call back.

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