

Changes to your benefits: Universal Credit



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What is Universal Credit?

Universal Credit is a new combined benefit, paid monthly in arrears, that will replace the following benefits:

- ✓ Income Support (IS)
- ✓ Income Based Jobseekers Allowance (IBJSA)
- ✓ Income Related Employment & Support Allowance (IRESA)
- ✓ Housing Benefit (HB)
- ✓ Working Tax Credit (WTC)
- ✓ Child Tax Credit (CTC).

Other benefits are not included in Universal Credit.

At first, only people in certain areas of the UK will be affected, however by 2021 everyone on these benefits will be transferred to Universal Credit.

Important: We can help make sure you receive everything you are entitled to - contact us to find out how we can help you.



What does Universal Credit include?

Universal Credit is made up of two parts:

- > A personal allowance dependent on your circumstances in place of your IS, IJBJS, IRESA, WTC, and CTC.
- > A Housing Element, which is your rent money. This replaces your Housing Benefit and will be paid directly to you. You will be responsible for paying your rent direct to your landlord unless you have a Alternative Payment Arrangement.

You can pay the rent part of your Universal Credit by Direct Debit.

Does it affect me?

If you are over the age of 18 and claim one of the benefits included in Universal Credit, you will be affected by 2021.

When will I be affected?

If you are a new tenant, you need to contact the Department of Work and Pensions (DWP - JobCentre Plus), tell them of your new address and check whether you need to claim Universal Credit.

If you already claim one of the benefits included in Universal Credit, the DWP will notify you when you will be moved across. It's important you follow the instructions otherwise your payments will stop.



If you're making a new claim, experience a change of circumstance, or are a single jobseeker, Universal Credit is being rolled out in phases, according to your nearest JobCentre Plus:

- > **February 2018** - Brixton, Clapham Common
- > **March 2018** - Acton, Barking, Ealing, Palmers Green
- > **April 2018** - Slough, South Bucks District Council
- > **May 2018** - Barnet, Edmonton, Hendon, Walthamstow
- > **June 2018** - Finsbury Park, Marylebone, Redbridge, Twickenham
- > **July 2018** - Canning Town, Harrow
- > **September 2018** - High Wycombe, Wandsworth
- > **October 2018** - Hackney, Hayes, Hertford, Hoxton, Stevenage, Tottenham, Uxbridge, Wood Green
- > **November 2018** - Biggleswade, Harlesdon
- > **December 2018** - Borehamwood, Kentish Town, Milton Keynes, North Kensington, Wembley.

How do I make a claim?

All claims for Universal Credit must be made on-line via www.gov.uk/apply-universal-credit.

In exceptional cases they may accept a telephone claim but these will be very rare, so please check with the JobCentre for details.

You can ask for your claim to be backdated but only by one calendar month. No further backdating is permitted, so it's important that you claim as soon as you think you qualify.

How is Universal Credit paid?

Universal Credit is paid one month in arrears direct to your bank account; you need a bank account to receive Universal Credit.

What kind of bank account do I need?

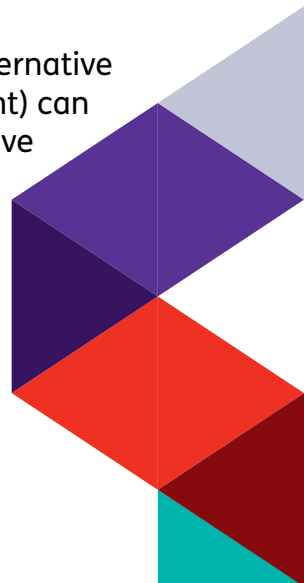
You will need a bank account that accepts payments of Universal Credit and allows you to make Direct Debit payments.

Please check that your bank account is eligible and contact your bank if you need to change account type.

What if I go into arrears?

If you are in arrears you may be able to get an Alternative Payment Arrangement. Your Housing Element (rent) can be paid directly to your landlord (only after you have received your first Universal Credit payment).

The Housing Element plus an additional 10% or 20% of your personal allowance will be paid to your landlord towards the arrears. The percentage you pay depends on your circumstances. The remainder of your personal allowance will be paid to your bank account.



What happens if I get sanctioned?

If you have sanctions applied to your Universal Credit, these will be deducted from your Personal Element and not your Housing Element.

You will still be expected to pay the Housing Element to your landlord in full, if you don't you risk losing your home.

When will I receive my first payment?

As long as you have provided all the information on time, you should receive your first payment in six weeks.

For example:

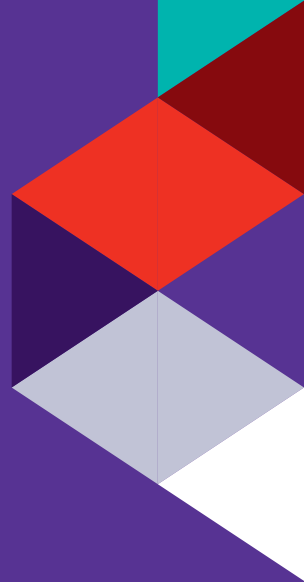
If you were to claim on 1 September, you would not receive a payment until mid October. Your next payment would then be in mid November.

From February 2018, the wait time to receive your first payment will reduce from six weeks to five weeks.

What can I claim while waiting for my first payment?

You can claim a short-term advance payment, which you must pay back over six months. This advance of Universal Credit is from your Personal Allowance and not from the Housing Element (rent).

You may also be able to request a budgeting advance which must also be paid back over a period of six months.



From January 2018, you will be able to get a month's advance within five days of your claim. The period you have to pay this back will be extended from six months to one year. If you claim in December, you can get a 50% advance, topped up to 100% in January.

From February 2018, if you already receive Housing Benefit, you will continue to receive it for the first two weeks of your claim while you wait to receive Universal Credit.

How can we support you?

Please quote Universal Credit when you are contacting us! Our Welfare Benefit Advice Team can assist you - contact them on **welfareadvisors@networkhomes.org.uk**.

Need help managing your payments? Our Income Team will help - email **customerservice@networkhomes.org.uk**.

Our Worksmart team can get you work ready - find out more by contacting **worksmart@networkhomes.org.uk**.

In Hertford, our Tenancy Sustainment team can support you. Speak to someone at **yomatter@networkhomes.org.uk**.

Call any of our teams on **0300 373 3000**.


Where can I get more info?

For further information, visit **www.gov.uk/universal-credit**.






Contact us

 by phone on **0300 373 3000**

 online at **www.networkhomes.org.uk**

 email **customerservice@networkhomes.org.uk**

 in person at our offices:

**Olympic Office Centre, 8 Fulton Road,
Wembley, HA9 0NU**

or 36 Ware Road, Hertford, SG13 7HH

 **@networkhomesuk**

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