



Northamptonshire
Rural Housing
Association

Your pocket guide
to Universal Credit



6 payments in 1

Universal Credit will replace the following benefits and tax credits with one single monthly payment:

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

What is Universal Credit?

Universal Credit (UC) is the new way of paying household benefits, and replaces six current types of benefit. It is being introduced gradually across the country. Details on when it is being introduced in the area where you live can be found on our website

www.northamptonshirerha.org.uk

The change affects anyone making a new claim, or anyone making a fresh claim following a change of circumstances. Most people who are affected will be of working age, but some people over pension credit age may also be affected (e.g. if their partner is still of working age).

As you will receive Universal Credit payments monthly, please ensure you contact your housing officer to arrange for your rent to be paid monthly.



What you need to know

- ▶ If you are currently receiving **Housing Benefit** towards your rent, whether it is paid directly to you or Northamptonshire Rural Housing Association, please ensure that you tick the box on the UC form confirming that you have housing costs to pay otherwise they will not be included in your claim.
- ▶ UC will be paid **monthly** in arrears from the date after which you submit your claim.
- ▶ It will take up to **7 weeks** from the date you make your claim before you receive your first payment.
- ▶ Payments will **not** be backdated to take into account any delays in you making your claim, so it is important that you make your claim on time and in full.
- ▶ UC can only be paid directly into a bank, building society, or credit union account, so it is therefore **important** that you have such an account.

- ▶ We will no longer receive the housing element of UC directly as payment of your rent. It will therefore **be your responsibility to make sure your rent is paid on time.**
- ▶ **You can only apply for UC online.** If you do not have internet access at home, your local Job Centre Plus will be able to help you make your claim. Face-to-face and help over the phone is also available.
- ▶ **Interim payments are available** during the initial first processing period, but **you must request them** at the point of making your claim.



Any payments for **rent** will be made **directly to YOU and NOT to Northamptonshire Rural Housing Association**



- ▶ Interim payments **must be repaid** to the Department of Work and Pensions (DWP) from your ongoing UC claim.
- ▶ **If you have difficulties** in managing your finances, please advise UC of this when making your claim. Support and advice is available.
- ▶ **You must notify** UC immediately of any changes to your circumstances or any increase to your rent. Failure to do so will mean that you are only eligible from the date you notify them of the change.
- ▶ UC will only be paid for up to four consecutive weeks where the claimant is not in the UK, so if you are planning to take an extended holiday abroad you will only receive UC for up to four weeks.
- ▶ The UC housing element will include all eligible **service charges** as well as your rent.

What you will need to make your claim

Before you make your claim, please ensure you have the following:

- ✓ Your tenancy agreement
- ✓ A rent statement showing your eligible rent
- ✓ Your landlord's name and address
- ✓ Your postcode
- ✓ Your (and, where applicable, your partner's) National Insurance number
- ✓ Details of anyone who lives with you
- ✓ Your bank account details
- ✓ Details of any savings
- ✓ Your expected monthly salary (if working)
- ✓ Details of any other income you receive
- ✓ Your email address and landline or mobile number

What you can do to prepare



Start saving

1

Make sure you have some savings to fall back on in case your circumstances change and you need to make a claim in the future. Local credit unions provide ethical savings accounts.



Make a budget plan

2

Help to create a budget can be found online at www.moneyadvice.org.uk. Our financial inclusion officers can also visit you at home or discuss this over the phone with you.



Open a bank account

3

Make sure you have a bank account which allows you to receive payments electronically and make payments for your bills via Direct Debit.



Set up a Direct Debit/Standing Order for your rent

4

You must pay your rent in advance in line with your tenancy agreement. We therefore advise you to pay more every week or month to get your rent account a month in advance to prevent further action being taken for rent arrears.



Get access to the internet

5

Set up an email account and find out where you can access the internet for free. Job Centres provide computer access points, and many local libraries also provide access to the internet. Our staff can also support you with making an online claim.



How we can help

Our staff can help you with:

- ▶ Making a claim for UC
- ▶ Advice on how to budget monthly
- ▶ Advice on how to manage any debts you already have
- ▶ Support with savings via local credit unions
- ▶ Setting up a Direct Debit to pay your rent
- ▶ Setting up affordable agreements to support you to get in advance with your rent



For advice and support on Universal Credit or any other money matter, please call us on **0300 1234 009** and ask to speak to a member of the housing management team.

You can also find helpful information at:

www.gov.uk/universalcredit

www.moneyadvice.org.uk

