

Universal Credit

Are you ready?

If you are working age and claim one or more of these benefits or credits, you will be affected by Universal Credit:

- Housing Benefit
- Income-based Job Seekers Allowance
- Income-related Employment Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit




The big changes

Things you need to know

- It's a new benefit that is being introduced in stages
- It's a single monthly payment paid per household
- It will be paid in arrears into a bank account of your choice
- There will be no more housing benefit. If you get help with your rent, this will be included in your monthly payment and it will be your responsibility to pay your rent to us
- Claims for Universal Credit (UC) will need to be made online.

If you and your partner are above pension credit age you will not be affected. However, if one of you is below pension credit age you will have to claim UC.

Other benefits such as Child Benefit and Personal Independence Payment (PIP) will be paid separately as they are now.



To do list:

Pay rent

Pay council tax

Pay gas

Pay electricity

Go food shopping

What this means for you

Make sure your rent account is up-to-date

- Always make the rent your top priority.
- If your rent account is not up-to-date your home may be at risk.
- Paying the rent from your UC payment will be your responsibility.
- Start to pay a little extra each week to your rent account now to avoid arrears when you move to UC.
- Inform your Landlord if you start to receive Universal Credit

You will need a bank account

Choose an account that lets you receive automated payments as that is how UC will be paid.

It is useful to set up direct debits and standing orders for bills like rent, gas and electricity.

Couples will need to decide who the UC payment will be paid to, or should open a joint account.

If you feel that you may struggle to manage a monthly budget a jam jar type account may be useful. Jam jar accounts allow you to keep money separate to pay essential bills and helps you keep track of your spending.

Speak to the tenancy sustainment team about the CredECard account which offers this facility.

You need to budget monthly not weekly or fortnightly

UC will be paid monthly, in arrears.

If you are not used to a monthly budget this could be difficult to manage at first. It may take up to five weeks following your claim for you to receive your first payment.

If you don't have enough money coming in to keep up with your rent and other bills, you'll have to look at increasing your income, reducing your spending, or both.

Get online!

Most people will have to make and update their UC claims online.

If you do not have access to the internet you will need to find out where you can get access locally. Your library will have computers you can access.

If you are not confident with using the internet you could sign up for a course to improve your skills. Contact SBC's community learning and skills service on 01753 476611 for more information.

Still have questions?

We are here to help

For general enquiries you can visit MyCouncil, Landmark Place, High Street, Slough and speak to an advisor.

- If you are a council tenant please contact Neighbourhood Services, Tenancy Sustainment Team:

E: tenancysustainmentteam@slough.gov.uk

T: 01753 875491 Option 3

- If you are a council tenant and worried about rent arrears contact the Rent Recovery Team

E: rentrecovery@slough.gov.uk

T: 01753 875491 Option 3

Useful contacts

- **Department for Work and Pensions (DWP)**
www.gov.uk/universalcredit

- **Shelter**
www.shelter.org.uk
0344 515 1380

The following services offer free and impartial advice for people experiencing money problems:

- **Citizens Advice Bureau**
www.citizensadvice.org.uk
0845 1203 712
- **Money Advice Service**
www.moneyadviceservice.org.uk
0300 500 5000
- **Step Change Debt Charity**
www.stepchange.org
0800 138 1111
- **National Debtline**
www.nationaldebtline.org
0808 808 4000

Remember: when you claim UC it will be your responsibility to pay your rent. If you do not pay you risk losing your home.

