

## Universal Credit Frequently asked questions (FAQ's)

### **What is Universal Credit?**

Universal Credit is a new benefit that is administered by the Department for Work and Pensions (DWP). For working age claimant's it will replace Tax Credits, Job Seekers Allowance (Income Based), Income Support, Employment Support Allowance (Income Related) and Housing Benefit. This means you will only need to make one claim.

### **When will it take effect in Oadby and Wigston?**

For new claims it comes into effect 13 June 2018. So if you make a new claim on or after this date you would claim Universal Credit rather than the benefits listed above.

### **What do I need to do if I receive other benefits?**

Prior to 13 June 2018, if you are already receiving, or have claimed, Tax Credits, Job Seekers Allowance (Income Based), Income Support, Employment Support Allowance (Income Related) or Housing Benefit then you won't need to do anything as these benefits will continue. If you have a change of circumstances after 13 June 2018 you will be advised if this means you will move to Universal Credit.

### **I'm a pensioner, will it affect me?**

Universal Credit will not affect most pensioners. Universal Credit will not apply to single claimants of pension age or where both members of a couple are of pension age. In these cases claimants would continue to claim Pension Credit and/ or housing benefit. However, where you are a member of a couple and one of you is pension age and the other one is working age you will be able to choose between claiming Universal Credit or claiming Pension credit/housing benefit.

### **Can I claim if I am working?**

Yes. Whether you qualify will depend on your income and not the hours you work. If you receive Universal Credit and move into, or out of, work your payments will be adjusted and you won't need to make a new claim if you still qualify.

### **How do I claim Universal credit?**

You will need to make a claim on line. Support will be available from the council or job centres if you do not have access to a computer, tablet or smartphone or if you need help in completing the claim. You will need an e-mail address and a bank account. If you are a couple you will need to make a joint claim.

### **When will I get paid Universal credit?**

Universal credit is paid a month in arrears and you should receive your first payment 5 weeks after you claim. Payments will be made direct to your bank account.

### **What if I can't wait five weeks?**

You can ask for an advanced payment. But it is important to remember this is a loan and will need to be paid back each month over a maximum of twelve months. We would strongly advise that you seek independent financial advice to help you decide if an advance payment is the best option for you.

### **I have claimed Universal Credit but have a query what can I do?**

You will need to contact Universal Credit directly either via their free helpline or using your on line account.

**IMPORTANT - This section applies to Council Tenants and Housing Association Tenants as well as tenants of private landlords.**

### **What if I rent my home?**

Your rent (known as housing costs under Universal Credit) will be included when calculating your entitlement to Universal credit. But it is important to remember that your Universal Credit is paid as one lump sum.

### **What if I am a Council Tenant?**

Currently, if you receive housing benefit this is credited to your rent account each week. When you receive Universal Credit your housing costs are included in the one lump sum payment and you are responsible for the paying the rent.

### **What if I am a tenant of a housing Association?**

Currently, if you receive housing benefit this is usually paid direct to your landlord four weekly in arrears. When you receive Universal Credit your housing costs are included in the one lump sum payment and you are responsible for the paying the rent.

### **How do I pay my rent?**

In most cases you will need to pay your rent to your landlord from your universal credit payments. You should speak to your landlord to make arrangements such as setting up a direct debit. You should speak to your landlord immediately if you get into difficulty with your rent payments.

### **Can my rent be paid direct to my Landlord?**

Yes, but only in limited circumstances such as if you are vulnerable, have difficulty in managing your finances, or have rent arrears of 8 weeks or more. Please speak to your landlord and/or contact the Universal credit team as they may be able to arrange this.

## What additional support can I get?

### **Will council tax Support be included in my Universal Credit?**

No, you will need to claim Council Tax Support separately. You can do this by using our on line form, by visiting our Customer service Centre or by calling us. Any Council tax Support award will be credited to your Council tax bill. You will be responsible for paying your council tax.

### **Will free School meals be included in my Universal credit?**

No, these will need to be claimed separately via Leicester County Council or at your children's school. Some academies may not provide free school meals.

### **What if I need help to manage my money?**

Please contact OWBC or your work coach at your job centre and we can arrange help and advice for you.

### **What is OWBC doing to help claimants?**

We are providing publicity and help to advise claimants. This includes help to make a claim for Universal Credit or manage your on-line account, sign posting to other services and arranging for help with managing your money.

### **Discretionary payments**

If you claim Universal Credit, and you pay rent and/or Council Tax, you can still claim Discretionary Housing Payments (DHP's) or Discretionary Council Tax Support from the OWBC.