

# Salford Help Through Crisis 2016

## Universal Credit in Salford

### What is Universal Credit?

In Salford, at the moment, you can claim Universal Credit in place of Jobseekers allowance (income based) and in place of Income Support in certain circumstances. You will generally not need to claim housing benefit. Universal Credit is paid monthly and includes your housing costs directly being paid to you, unless you set up an alternative payment arrangement. There are many restrictions on those who are eligible to claim. However, if you are awarded Universal Credit then you can remain on it, even if there any future changes which would mean you could not have claimed originally. Universal Credit also replaces Tax Credits and Employment Support Allowance. So if you become ill or start work, you can remain on Universal Credit. Find out if you can claim <http://universalcreditinfo.net/>

### How Do I Claim?

You will have to **claim online** using at: [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit) Remember - your claim starts on the day that you submit it online so don't delay! The list of what you need is given to you at the start of the claim. You will also need to answer the many opening eligibility questions on the application.

### What happens once I send my online claim.

You may have a 7 day waiting period applied to your benefit. This means you will not be paid your housing or any living expenses for this period. There are exemptions for some claimants and you can check if it should apply to you.

### Your interview

You will need to attend an interview a few days after you have applied for Universal Credit and you will be assigned a workcoach. You'll also have to agree to meet certain 'work-related requirements' while getting Universal Credit and sign a claimant commitment.

### Assessment period

This will run for one calendar month for every month whilst you are on Universal Credit. The top of your decision notice tells you what period it relates to. Any income received in this period can affect your next payment.

### Payday

This will be paid seven days after the end of your assessment period. You will have the same payday each month but your actual payment maybe before or after a



weekend if your payday falls then.

### **Advance Payments**

If you feel that you cannot wait and have priority bills or are in financial hardship, then you can ask for an advance payment. This can be up to 50% of your anticipated total expected award including your housing payment. You will need to contact the Universal Credit Helpline on 0345 600 0723. You will need to pay this back over 6 or 12 months based on your previous circumstances. It's interest free and deducted directly from future benefits.

### **Alternative Payment Arrangements**

You may be able to have an alternative payment arrangement which can mean paying your Universal Credit more often than monthly, splitting payments between you and your partner, or paying Universal Credit for your rent direct to your landlord. You can ask for an alternative payment arrangement at any time but if awarded they will be subject to reviews.

### **Personal Budgeting Support**

Personal Budgeting Support will support and help you manage your money and pay your bills on time whilst being on Universal Credit or whilst waiting for your first payment. You will also be given access to your own online budget planner.. To ask for a referral speak to your work coach.

### **Rent Arrears**

If you owe more than two months' rent arrears then you or your landlord can obtain an alternative payment arrangement to have the money paid directly to them. However, this can include additional payments made to pay off your arrears at 20% from your standard allowance (up to £99.78/month). It is possible to contact Universal Credit to try and reduce this down to 10%. Alternatively, try and get your landlord to ask Universal Credit for the rent direct only and arrange a separate arrears payment plan.

### **Council Tax Reduction**

Council Tax Reduction is not part of Universal Credit and a claim will need to be made separately. You can make an online claim for Salford Council Tax Reduction at <http://www.salford.gov.uk/claimnow.htm>. If it is not applied for within a month of claiming Universal Credit it will not be backdated for that month.



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## **Housing Costs**

You will have to pay your rent to the landlord as your Housing element of Universal Credit is generally awarded directly to you. You will need to make arrangements to pay your landlord directly, such as by standing order. Look carefully at your decision notice and check that they are paying your full rent. If not it maybe reduced because of your local housing allowance, bedroom tax or because of a non-dependent deduction. Seek advice if this happens to you as there maybe ways to help with the difference.

**For further information:**

**phone: 0161 212 4407**

**email: [htcadmin@salford.cabnet.org.uk](mailto:htcadmin@salford.cabnet.org.uk)**

**twitter: [https://twitter.com/crisis\\_help](https://twitter.com/crisis_help)**

**online: [www.salfordhelpthroughcrisis.org.uk](http://www.salfordhelpthroughcrisis.org.uk)**



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