

Universal Credit and what it means for you



Universal Credit (full service) is coming to Leeds in October.

If you live in any of our other areas then the full Universal Credit roll out will have already started. You may have been moved onto it if your circumstances have changed, otherwise you will be notified by the DWP when you are.

“What does it mean for me?” you might ask. Here’s our guide to the facts, where you can find out more and how LYHA can help you.

UC *Universal Credit*

What is Universal Credit?

Universal Credit will replace six benefits/tax credits by combining them into one single monthly payment. It is a working age benefit, so if you are of pension age you will continue to claim pension credit and housing benefit instead.

Which benefits are affected?

The benefits that will be replaced by Universal Credit are:

- Income-based Jobseeker’s Allowance
- Income-related Employment & Support Allowance
- Income Support

- Housing Benefit
- Child Tax Credit
- Working Tax Credit

The payment will be calculated and paid monthly in arrears directly into your bank account. Any other benefits you are entitled to will continue as normal.

The biggest change in terms of your dealings with LYHA is that the housing element of any benefits you receive will no longer automatically go to us. It will go direct to you and you will be responsible for paying us.

Please prioritise your rent first. It is due on the 1st of every month. If we don’t receive your rent regularly your tenancy could be at risk.

We offer a range of flexible ways to pay including: direct debit, bank transfer, debit card, post office payment card and online via our website: www.lyha.co.uk/pay-my-rent

To find out more simply call our Customer Services Team on 0113 278 3335.

Who will be affected and how can I claim?

You will only need to make a Universal Credit claim if you have a change in circumstances, need to make a fresh benefit claim or are new to the area. Otherwise you will be contacted by The Department of Work and Pensions (DWP) to be transferred over later.

All new Universal Credit claims must be made online at www.gov.uk/universal-credit via a PC, tablet or smartphone. To make a new claim you will need:

- An email address
- A bank, building society or credit union account
- Your weekly rent and service charge figures
- Your income details and those of the people living with you (including benefits)
- Your National Insurance (NI) number and the NI numbers of other household members

You can get ready for Universal Credit by setting up an email address and opening a bank, building society or credit union account now (if you don’t already have one).

All claimants will be assigned a work coach to help you use the online system and an online journal to manage your claim. Your work coach will be able to discuss the financial impact of moving to Universal Credit and may be able to offer an advance to bridge any benefits gap.

Please make sure you keep your online journal up to date and note down any concerns regarding your claim. Your journal can be really important evidence to show that you’ve asked for support to meet your claimant commitments. You also need to inform LYHA when you move onto Universal Credit - as we won’t be notified any other way

Where can I find out more?

There are a number of agencies available to offer advice and support:

Citizens Advice Bureau
www.citizensadvice.org.uk

Government website
www.gov.uk/universal-credit

Benefits calculators
www.gov.uk/benefits-calculators

www.turn2us.org.uk/benefitscalculator

Leeds Welfare Rights Unit
www.leeds.gov.uk/residents/council-tax-and-benefits/welfare-rights

Barnsley Welfare Rights Service
www.barnsley.gov.uk/services/advice-benefits-and-council-tax/benefits-help-and-support/welfare-rights-service

Your local library is a great place to start if you are looking to learn computer skills.

How we can help

Don’t worry, our team is on hand to help and answer any questions you might have.

Simply contact us to arrange a consultation with one of our Income Officers. We can do this either by phone, at our offices or we can visit you at home.