

Your guide to **Universal Credit** in Burnley



Burnley
.gov.uk

What is Universal Credit?

Universal Credit is a new benefit for people of working age living on a low income. It is a benefit which can be paid to people when they are either out of work or in work. There is no limit to the number of hours you can work a week if you receive Universal Credit. Due to this, Universal Credit will make it easier to start a new job or work more hours.

Universal Credit replaces six other benefits with a simpler, single monthly payment. When Universal Credit is fully rolled out it will replace:

- Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Employment and Support Allowance
- Income Support

Universal Credit will therefore include help with the cost of housing, children, childcare and other living expenses. It will also give financial support to disabled people and carers and people who are too sick to work.



I rent my house – should I claim Housing Benefit or Universal Credit?

Universal Credit is introduced in stages. Whether you can claim it will depend on where you live and your personal circumstances. So far, in Burnley, Universal Credit only applies to a small number of people.

You can check if you can get Universal Credit by going to: www.gov.uk/universal-credit or talk to someone at your Jobcentre. You can also ring the Universal Credit helpline on 0345 600 0723.

If you aren't eligible for Universal Credit now, you may still be able to claim other benefits to help with your living costs, such as Jobseeker's Allowance. If you want help to pay your rent and you are not eligible to claim Universal Credit you can submit a claim for Housing Benefit with Burnley Council.

I want to claim help with paying my council tax – what should I do?

Council Tax Support is available from Burnley Council. You will need to complete a claim form and hand this in at the council's Contact Burnley office. Claim forms are available at our office. Unfortunately the Jobcentre will not be able to accept a claim for Council Tax Support at their office, but they will be able to give you a claim form, should you need one, when you visit them to discuss your Universal Credit claim.

I am already claiming Housing Benefit and Council Tax Support – do I need to do anything?

If you are already claiming benefits and your circumstances remain the same you will not be able to claim Universal Credit yet. You will carry on claiming your current benefits as usual. If you lose your job and need to make a claim for benefits with the Jobcentre, it may be that you are asked to claim Universal Credit instead of Jobseeker's Allowance. If you are already claiming Housing Benefit and Council Tax Support and you claim Universal Credit, please let the council know that your circumstances have changed.



How do I make a claim?



You will be expected to make your Universal Credit claim online at www.gov.uk/apply-universal-credit. If you don't have a computer at home, you can use the computers at your local Jobcentre.

If you require assistance to complete your online claim form you can come to the council's Contact Burnley office and a member of staff will help you claim online using one of our computers.

What information do I need to claim online?

You need the following to complete a claim:

CHECKLIST



Your National Insurance number



Details of a bank, building society or Post Office account into which your Universal Credit will be paid



Your rent agreement (if you have one)



Details of any savings and other capital



Details of any non-work income - for example income from an insurance plan



Details of any other benefits you already get

You might also need these details for people who live in your home, eg your partner.



You will not be able to save the online application and go back to it. You must allow time for the form to be completed. It may take between 20 and 40 minutes.

Claims for Universal Credit cannot be backdated except in exceptional circumstances. You therefore need to make your claim straight away.

Get help from



We can help you claim online

If you want to claim Universal Credit you will be expected to claim online. We know that a lot of people don't use computers on a regular basis and that they would like some help to make their claim online. At Burnley Council we have experienced benefit officers who are available to give one to one assistance to people who want help to complete their Universal Credit application online.

You do not need to make an appointment. Just come to our Contact Burnley office with the correct information. When your claim has been submitted the person who helped you with your claim will explain to you what will happen next.

MAKE SURE YOU BRING THIS INFORMATION WITH YOU!

What happens after I've claimed?

You will be invited to attend an interview at the Jobcentre. Here you will meet your work coach to sign a Claimant Commitment. This sets out the responsibilities you have accepted in return for getting Universal Credit.

How will I be paid?

In most cases your Universal Credit will be paid monthly into your chosen account.

If you are claiming with a partner, a single payment will be made to cover you both. This will usually be paid into a joint account to help you manage your money together. However, you can nominate an individual account if you prefer.



What happens if I struggle to manage my money?

Alternative Payment Arrangements will be available to help people who need extra support. Options available in these cases are:

- Paying the Universal Credit housing cost (rent) element payment to landlords
- making more frequent than monthly payments
- splitting payment of an award between partners

Wherever possible, these alternative arrangements will be time-limited and support will be offered to help you move successfully to normal payment arrangements.

Where can I get support?

Your work coach at the Jobcentre will make sure you have the right help to get online, manage your money and find work.

You can get advice online about getting ready for Universal Credit at www.gov.uk/universal-credit

You can get help with budgeting from the Money Advice Service on 0300 500 5000 or at www.moneyadviceservice.org.uk/en



Anthony has claimed... so can you

CASE STUDY

Anthony rents a house in Burnley and lives on his own. He was working but has recently lost his job, so he tried to make claims for Jobseeker's Allowance and Housing Benefit. He was told at the Job Centre that he needed to claim Universal Credit instead, as this new benefit would help with his living costs and for him to pay his rent.

"To be honest I was a bit confused about Universal Credit and wanted some help to claim online, as I'm not very good with computers. I came into Contact Burnley and thankfully a member of staff helped me complete the online claim form. It wasn't as difficult as I thought it would be.

"I went for an interview with my work coach at the Jobcentre and I told him that I was concerned about how I would deal with monthly payments. I told him that I was already in arrears with my rent and was struggling to pay existing debts. He said that they could pay my housing costs straight to my landlord initially. He also offered to pass my details to Burnley Council so they could give me some budgeting advice.

"A lady from the council contacted me. She gave me tips on how to make my money go further and we put together a monthly budget based on my circumstances. We also talked about how to deal with my existing debts. I'm feeling more confident about dealing with my money and hope to be in a position to clear my rent arrears soon. I then want to take the next step of having my housing costs payments paid to me rather than straight to my landlord, so I'm in a better position to get back into work."



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Get help from



We can help you with your budgeting

Universal Credit is a new benefit for people of working age living on a low income. It is likely that if you have been on benefits before you are used to being paid more often than once a month.

- If you live with a partner you will also need to get used to your Universal Credit being paid as a single household payment.
- If you are renting it is likely that you will also need to get used to having the part of Universal Credit which is to help to pay towards your rent being paid directly to you.

Burnley Council want to help people adjust to managing their money on a monthly basis. We call this personal budgeting support. We have trained staff who can help you to budget and can give you handy hints and tips on how to cut your expenditure. We can even give you advice on dealing with your debts.

If you are in receipt of Universal Credit and you would like a chat about how we can help you make your money go further please ask at the reception at Contact Burnley and we can arrange a private appointment for you to sit down and speak to one of our trained advisors. Any discussions you have at your appointment will be confidential.

Get in touch

www.burnley.gov.uk

01282 425011

benefits@burnley.gov.uk