

Universal Credit in Sheffield: Information Sheet

Universal Credit (UC) is a benefit that is gradually being introduced to Sheffield by the Department for Work and Pensions. It only affects working-age people.

If you need to make a **new** claim for one of the following benefits...

- Housing Benefit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

...You **may** be directed to make a claim for Universal Credit.

If you are already claiming one of these benefits, a change in your circumstances **may** also mean you need to make a claim for Universal Credit.

At some point in the future, many people currently on the benefits above will be moved to Universal Credit. The Government hasn't yet given us a date for this, but the Department for Work and Pensions will get in touch with anyone affected before there are any changes to their benefits or tax credits.

What do I need to do?

- If you're **not** on one of the benefits above and think you are eligible due to being on a low income or out of work then make a claim. If Universal Credit isn't the right benefit for you, you will be directed to the correct one.
- If you **are** on one of the benefits above and your circumstances change, report the changes as you normally would (this might be to the Job Centre, DWP, HMRC or Sheffield City Council depending on the benefit).
- If you **are** on one of the benefits above and your circumstances have stayed the same, **you don't need to do anything now**. The Department for Work and Pensions will get in touch with you before there are any changes to your benefits or tax credits.
- Even if Universal Credit doesn't affect you right now, there are some really helpful things you can do to get ready like learning how to use the internet or setting up a bank account.

Remember, you don't need to do anything right now if you're already on one of the benefits Universal Credit replaces and your circumstances are the same.

What can I do to get ready for Universal Credit?

Whether you need to apply for UC right now or might need to in the future, there are some things that you can do to get ready.

In order to apply for Universal Credit, most people will need:

- A personal email address that you check regularly
- A bank or credit union account
- A mobile phone number (this is helpful but not necessary)

If you don't have any of these or can't get them, don't worry – see the 'Where to get help' section below

Key facts about Universal Credit

- Universal Credit supports you if you are on a low income or out of work
- You'll usually get a single payment each month, rather than weekly or fortnightly
- Instead of getting separate housing benefit, help towards your rent will usually be paid directly to you as part of your monthly Universal Credit payment and **you will be responsible for paying your landlord.**
- Most people make and manage their Universal Credit claim online
- You'll usually get one monthly payment for your whole household
- You'll probably have to wait at least five weeks for your first payment

Claiming and managing Universal Credit online

Most people will make and manage their Universal Credit claim online.

- You can claim UC using your own smart phone, tablet or computer.
- You can get access to a computer and free Wi-Fi at your local **Job Centre Plus**. There will also be dedicated support available via Job Centres in Sheffield to help you get online and complete your application if you need it.
- You can get access to a computer and free Wi-Fi at your **local library**.
- If you are a **Sheffield City Council or Housing Association tenant** contact your landlord to find out about support to help you get online.
- You may have a community organisation nearby that can help you get online. You can ask friends or neighbours or look here: www.onlinecentresnetwork.org
- There are free Wi-Fi spots across the city in cafes, libraries and as part of Sheffield City Centre Free Wi-Fi scheme.
- You can learn how to use the internet at your own pace by visiting www.learnmyway.com.

Remember: if you're on UC it's really important that you check your emails regularly

Where to get help with Universal Credit

If you require support when applying for or managing Universal Credit in Sheffield, you can contact the following:

- If you are unable to claim UC online, or you need help during the process, you can call the Department for Work and Pensions **Universal Credit helpline** on 0800 328 9344.
- **Job Centre Plus:** to find your local centre, call 0800 169 0190. Support is available with using computers to apply for UC. Support is also available to help you understand how UC works, and how to manage your budget to pay your rent and other bills.
- If you are a **Sheffield City Council or Housing Association tenant**, your landlord can provide support to help you manage Universal Credit. If you have a private tenancy, contact the UC helpline or Job Centre Plus (see above).
- If you need advice about your entitlement to UC you can contact **Citizens Advice Sheffield** www.citizensadvice.org.uk or use this website www.entitledto.co.uk.

Understanding how Universal Credit is paid

If you're eligible, you'll get your first Universal Credit payment at least 5 weeks after you apply.

You can ask for an **advance payment** of Universal Credit if you don't think you'll have enough money to live on while you wait for your first payment. This is a loan that will be automatically taken off your future Universal Credit payments until it's paid back.

In some circumstances you can ask to have your Universal Credit paid differently to help you manage your money - these are called '**alternative payment arrangements**'. You might be able to get:

- your housing costs paid straight to your landlord instead of being part of your Universal Credit payment
- a Universal Credit payment every 1, 2 or 4 weeks instead of every month
- Universal Credit payments that are separate from your partner's instead of one payment to your whole household

Speak to your Work Coach or ring the Universal Credit helpline to find out about these options.

Bank and Credit Union Accounts

Universal Credit is usually paid into your bank, building society or credit union account. If you don't already have one, most banks and building societies will be able to open a suitable account for you.

Alternatively, Sheffield Credit Union provides number of accounts and services, including Budgeting Accounts which can help you keep on top of your bills. See the 'Further Information' section for contact details.

Is Universal Credit right for me?

If you are on one of the six benefits UC is replacing, and your circumstances change, then report the changes as you normally would. There are a few situations where you *may* then have a choice whether to apply for Universal Credit or remain on/apply for a different benefit. For example, if you are already getting housing benefit and move to another property within Sheffield, your sickness benefit is coming to an end or you are in a couple and your partner is Pension Credit age. If you are in doubt about what benefit is best for you, seek advice. Citizens Advice Sheffield or www.entitledto.co.uk can help you understand your eligibility.

Council Tax

If you pay Council Tax and make a claim for Universal Credit, you will also need to make a claim for Council Tax Support. You can do this online at www.sheffield.gov.uk/benefits.

Further Information

- sheffield.gov.uk/universalcredit Sheffield City Council site where you can download this information sheet and get further information about Universal Credit in Sheffield.
- gov.uk/universal-credit Government site that has lots of up-to-date detail about Universal Credit and **allows you to apply for it**.
- understandinguniversalcredit.gov.uk Government site that explains a more about Universal Credit and includes some helpful videos.
- citizensadvice/sheffield.org.uk Independent information about benefits from Citizens Advice. Telephone: 03444 113 111.
- moneyadvice.service.org.uk Money Advice Service is an independent service set up by Government. It includes information about budgeting and managing UC.
- sheffieldcreditunion.com Sheffield Credit Union is a not-for-profit savings and loans provider. Telephone: 0114 276 0787.
- entitledto.co.uk Useful website for checking whether Universal Credit is right for you.
- sheffield.gov.uk/dhp You can apply for a Discretionary Housing Payment if you receive Universal Credit and are having difficulty paying your rent.