

Quick Guide

Universal Credit

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Introduction

Universal Credit is the new way the Government will pay benefits, including housing benefit, in the future. This Quick Guide summarises current information about how Universal Credit will work, and explains:

- where you can get more information
- how you can get ready for Universal Credit
- how we can help

What is changing?

If you claim any of the following benefits, then when the time comes you will be asked to make a claim for Universal Credit:

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

This means you will receive the benefits you are entitled to in one monthly payment, paid directly to you. This also means that as a Southern Housing Group resident, you will be responsible for paying your rent to us.

Who will be affected?

This change will affect anyone claiming any of the benefits listed above. Most people who are affected will be of working age. However, some people over pension credit age may also be affected, for example, if their partner is still of working age.

How will I claim Universal Credit?

Most people will be expected to make their Universal Credit claim online. You will be able to get help with this at Job Centre Plus. You will need an email address to be able to register with the online claim system. Once your claim is processed, your payments will be made directly into your bank account.

When will I be asked to claim Universal Credit?

Universal Credit is being introduced gradually over the next few years. Most people won't be affected to start with and we do not know when you will be transferred. The Government is aiming for everyone to be moved onto Universal Credit by the end of 2017.

They will start with new claimants for benefits, and then begin to move people already claiming benefits to Universal Credit when they have a significant change of circumstances.

Your local Housing Benefit department or the Department for Work and Pensions will contact you when you are going to be changed to Universal Credit.

What can I do to prepare for Universal Credit?

Even though you may not be changed to Universal Credit for some time, there are some things you could do to start preparing for Universal Credit:

- Set up an email address
- Set up a bank account or similar

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- Ensure you know how to pay your rent. If you would like a new paymate card or to discuss setting up a direct debit to pay your rent, contact us.
- Plan how you will make your claim online
- Plan a monthly budget for your household expenses.

Where can I get more information, help and advice?

If you would like someone to contact you to discuss how you could get ready for the change, for example: help with budgeting; opening a bank account; or getting online, contact our service centre. We will arrange for someone from our Financial Inclusion Service to call you back and discuss how we could help.

Further information about Universal Credit is available from:

- www.gov.uk/universal-credit
- Your local council
- www.moneyadvice.org.uk
- www.shgroup.org.uk/yourbenefits
- www.ageuk.org.uk

If you would like any more information on this or any of our policies or services please contact our service centre or go to our website www.shgroup.org.uk. If you live in a supported housing scheme on the Isle of Wight you can also speak to your local Housing Officer. Contact details can be found on our web pages, on your Information Card or in Open Door - your residents' newsletter.

For help with translations, or if a large type, Braille or taped summary would be useful, contact the Service Centre.

Arabic	لتلقي المساعدة في الحصول على نسخ مترجمة أو إذا كان من المفيد بالنسبة لكم تلقي نسخ مطبوعة بطباعة مكبرة، أو بطريقة برايل للمكفوفين، أو مسجلة كملخصات على شريط تسجيل صوتي، فيرجى الاتصال بمركز الخدمة Service Centre.
Bengali	অনুবাদে সাহায্য পেতে হলে অথবা বড় অক্ষর, ব্রেইল অথবা টেপে রেকর্ডকৃত সারসংক্ষেপ শুনতে চাইলে সার্ভিস সেন্টারকে 0300 303 1682 নাম্বারে ফোন করুন।
French	Contactez le Centre de services pour obtenir de l'aide sur les traductions, ou si un résumé en gros caractères, en Braille ou enregistré s'avère nécessaire.
Somali	Si lagaaga caawiyo turjumista ama haddii aad jeclaan lahayd farta waaweyn, farta indhoolayaasha (Braille) ama warbixin kooban oo cajilad ku duuban, la xiriir Xarunta Adeegga.
Spanish	Si necesita traducciones o resúmenes en letra grande, Braille o casete, póngase en contacto con el Centro de Servicios.
Turkish	Tercüme konusunda yardım için, veya iri puntolu, Braille körler alfabesi ile yazılmış ya da ses kaydı olarak bir özet isterseniz, 0300 303 1683'ten Hizmet Merkezi'ni arayın.