

# Universal Credit is here!

## When?

It is already affecting many people in Cumbria. If you're making a new claim for unemployment benefit and you're single, within a couple, or if you have a family then you'll probably claim Universal Credit.

## Who will be affected?

Households of working age who claim in-work or out of work benefits. These include Income Support, Income Based Job Seekers Allowance or Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.

## The detail

Just 1 monthly payment will be made which will include all of the above current benefits and tax credits. If you have a partner, there will be 1 monthly payment for both of you. If you have any other adults living with you who are entitled to benefit, they may claim in their own right, but a deduction of £68 per month will be made from your payment. All payments will be made monthly in arrears, into your bank account.

## Claiming

Claims for Universal Credit will have to be made via the internet. Only in very special circumstances will it be possible to claim by phone.

## Your 5 point Action Plan for Universal Credit

### ✓ Make sure you have a bank account

To receive Universal Credit you will need a bank or building society account which is able to accept electronic payments.

### ✓ Decide whether you need a joint account

If you live with your partner and you're both eligible for Universal Credit, you'll get a single monthly payment which can be paid into either a joint or an individual account.

### ✓ Check whether you can set up automated bill payments

If you currently get Housing Benefit, your rent will no longer be paid to Impact. Instead of Housing Benefit, this payment will be included in your monthly Universal Credit payment and you'll then need to pay Impact yourself, e.g. via direct debit.

If you have a prepaid card account or a Post Office® card account, check that you can set up automated payments such as direct debits for things like rent and bills. If you can't, you should open an account which offers this.

### ✓ Draw up a monthly budget

Because Universal Credit is paid monthly, you may need to make changes to the way you budget.

Universal Credit payments will be made monthly in arrears but you won't be able to pay your rent in arrears at the end of the month. You'll need to make sure that your rent is paid in advance so that you don't break the terms of your tenancy agreement.

### ✓ Internet access

You'll be expected to claim Universal Credit and manage your account on-line.

If you need help getting online, speak to your local JobCentre Plus or talk to us. We'll be able to offer free internet usage and support across Cumbria to help you make your claim.



**There's nothing more important than the roof over your head, so always make rent your top priority. If you're used to having your rent taken care of, this might take a bit of getting used to. At the beginning of each month you'll have more money in your account than you did under the old system. Don't let this tempt you into spending money that you can't afford.**

**If you have any questions or concerns about Universal Credit please contact the Income Management team on**

**03448 736290 or email [incomemanagement@impacthousing.gov.uk](mailto:incomemanagement@impacthousing.gov.uk) or visit [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk) for further info, tips and help.**