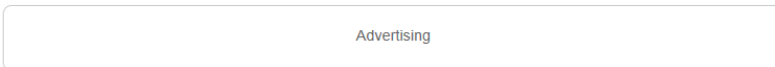


# Information on Universal Credit Published on Gloucester City Council's Website



Home > Resident > Benefits & Grants > Universal Credit

- Benefits & Grants
  - ▶ Universal Credit
    - Benefits Advice
    - Benefits Calculator
  - ▶ Debt Advice
    - Help and support for Universal Credit claimants
    - Help with debts and further support
    - Housing Benefit
    - Make a claim for Universal Credit
    - Planning for Universal Credit
    - When will the change happen



## Universal Credit

1. What is Universal Credit?
2. When will the change happen?
3. Who will be affected?
4. Planning for Universal Credit
5. Make a claim for Universal Credit
6. Help and support for Universal Credit claimant and landlords
7. Help with debts and further support

### What is Universal Credit?

Universal Credit is a new benefit administered by the [Department for Work and Pensions](#) (DWP) and not Gloucester City Council. The full service is being rolled out across Gloucester City from 21<sup>st</sup> February 2018 and paid **monthly** in arrears which will include Housing costs (rent).

### Who will be affected

Universal Credit supports people who are on a low income or out of work and brings together 6 benefits and tax credits and replaces them with a single monthly payment. You will need to claim Universal Credit instead of new claims for:

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

If you're already claiming benefits and have no changes in your circumstances you don't need to do anything – you'll be told when Universal Credit will affect you and this may not be for some time.

**You will not be able to claim help with your Council Tax within Universal Credit and instead will still need to apply for [council tax support](#) separately through Gloucester City Council online.**

Click [here](#) to apply online today

## Benefits & Grants

### ▶ When will the change happen

Benefits Advice

Benefits Calculator

Debt Advice

Help and support for Universal Credit claimants

Help with debts and further support

Housing Benefit

Make a claim for Universal Credit

Planning for Universal Credit

Universal Credit

Who will be affected

Advertising

## Universal Credit

1. What is Universal Credit?
2. When will the change happen?
3. Who will be affected?
4. Planning for Universal Credit
5. Make a claim for Universal Credit
6. Help and support for Universal Credit claimants and landlords
7. Help with debts and further support

### When will the change happen?

[Universal Credit](#) full service is being rolled out across Gloucester from 21<sup>st</sup> February 2018.

If you are already claiming any of the previously mentioned benefits you will continue to receive them until a change in your circumstances prompts you to make a Universal Credit claim

Families with more than two children will not be affected at this time and those in temporary accommodation will need to claim Housing Benefit from April 2018.

If you are unsure whether to claim Universal Credit or Housing Benefit then you can check [here](#)

### ▶ Who will be affected

Benefits Advice

Benefits Calculator

Debt Advice

Help and support for Universal Credit claimants

Help with debts and further support

Housing Benefit

Make a claim for Universal Credit

Planning for Universal Credit

Universal Credit

### ▶ When will the change happen

## Universal Credit

1. What is Universal Credit?
2. When will the change happen?
3. Who will be affected?
4. Planning for Universal Credit
5. Make a claim for Universal Credit
6. Help and support for Universal Credit claimant and landlords
7. Help with debts and further support

### Who will be affected?

Households of working age who claim in or out of work benefits will be affected. This includes:

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

You will still need to claim [Housing Benefit](#) if you:

- Have more than 2 children or
- Live in supported accommodation (or temporary accommodation from April 2018)
- Are of State Pension age.

**You will not be able to claim help with your Council Tax within Universal Credit and instead will still need to apply for [council tax support](#) separately through Gloucester City Council online.**

▶ Planning for Universal Credit
Benefits Advice
Benefits Calculator
Debt Advice
Help and support for Universal Credit claimants
Help with debts and further support
Housing Benefit
Make a claim for Universal Credit
Universal Credit
When will the change happen
Who will be affected

## Universal Credit

1. What is Universal Credit?
2. When will the change happen?
3. Who will be affected?
4. Planning for Universal Credit
5. Make a claim for Universal Credit
6. Help and support for Universal Credit claimants and landlords
7. Help with debts and further support

### Planning for Universal Credit

There is nothing more important than a roof over your head, so always make rent your top priority. If you're used to Housing Benefit paying your rent, you need to arrange a new payment method. If you have claimed Universal Credit, it's **important to tell your landlord** so that proof of rent can be supplied to the DWP and you avoid any other delays in receiving your payment of housing costs for your rent.

If you have a social housing tenancy, your landlord may be offering their own support for help with Universal credit and it may be worth enquiring about this when you tell them about your circumstances.

In the meantime, it is important that you prepare for Universal Credit. Follow the 7 point plan detailed below:

#### 1. Make sure you have a bank account

To receive Universal Credit you will need a bank or building society account, or an account with an alternative provider such as a [Credit Union](#). The account will need to be able to accept electronic payments for example, setting up direct debits.

#### 2. 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. You can ask the DWP to split the payment if you have exceptional circumstances.

#### 3. Set up a suitable payment method to pay your rent.

If you currently get Housing Benefit, your rent will no longer be paid to directly to your landlord. Instead of Housing Benefit, this payment will be included in your monthly Universal Credit payment and you will need to pay your landlord yourself, e.g. via Direct Debit. If you have a Credit Union account, 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, it is important you open an account which offers this.

#### 4. 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. You will be offered personal budgeting support from Job Centre Plus when you claim Universal Credit and this will be provided here at Gloucester City Council.

There are also online tools available that can help you get started. [Universal Credit Money Manager](#) offers great support if you have already made a claim. The Money Advice Service also have their own [budget planner](#) for you to get started.

There are also online tools available that can help you get started. [Universal Credit Money Manager](#) offers great support if you have already made a claim. The Money Advice Service also have their own [budget planner](#) for you to get started.

**It is important to seek help if you are having financial difficulty. Don't get caught out by high interest lenders or payday loans if you are struggling to meet all your financial commitments. See our [help and support pages](#) for more information and guidance.**

**5. Plan ahead with your rent and council tax, make it a priority**

Make small extra payments onto your rent account so that you have a credit in place for when you do make a claim for Universal Credit. You could also start to put some money aside to cover your priority bills like council tax to prevent falling into arrears. Your first Universal Credit payment will take at least 5 weeks to be paid and could be longer if DWP don't have all your details verified.

**6. Internet access**

The Department of Work and Pensions expect you to claim Universal Credit and manage your account online. If you need help getting online, speak to your local Job Centre Plus or you can use a computer at your [local library](#).

[Learn My Way](#) provides free support courses on using a computer, browsing the web, sending emails and finding work online if you need extra help to get started.

**7. Verify**

In order to submit a claim for Universal Credit you will be asked to verify your ID at the end of the online application. You can plan ahead by verifying yourself now in order to speed up the payment process for when you make an application at [www.gov.uk/verify](http://www.gov.uk/verify), this will also give you access to other government processes such as state pension forecasts.

[Housing Benefit](#)  
[Planning for Universal Credit](#)  
[Universal Credit](#)  
[When will the change happen](#)  
[Who will be affected](#)

## Make a claim for Universal Credit

Universal Credit is being rolled out in Gloucester on 21<sup>st</sup> February 2018 and you may no longer be eligible for Housing Benefit. If you are unsure whether to claim Universal Credit or Housing Benefit please check [here](#) first.

If you do not qualify for Universal Credit then you should claim other benefits for your circumstances. Use the [entitledto](#) benefits calculator to check your eligibility for other help you may be entitled to.

Once you have checked that you need to claim Universal Credit click [here](#) to start your application

### Help with your application

Your Job Centre Plus work coach can provide you with assistance in making a claim. You can also call the free helpline for support on **0800 328 5644**.

The Department of Work and Pensions have also created a [video](#) which explains the full claim process, further help and guidance is available at [Gov.UK](#)

[Citizens Advice website](#) also offers information and guidance.

In order to submit a claim for Universal Credit you will be asked to verify your ID at the end of the online application. However, if you do this before making a claim, it will speed up the Universal Credit application process. This gives safer, simpler and faster access to government services like filing your tax or checking the information on your driving licence.

It takes about 15 minutes to verify your identity the first time you use [GOV.UK Verify](#), and a couple of minutes any time after that.

#### Receiving your first payment

When you make a new claim for Universal Credit you will have at least a five week wait for your first payment:

- a calendar month before your entitlement is assessed
- up to 7 days for your payment to be processed

You will then be paid calendar monthly and in arrears. If you are used to working out your budget weekly or fortnightly you will need to think about how you'll manage your money for a whole month. Continue to 'Help and Support for Universal Credit claimants and landlords' to find out about support available during and after this period.

Universal Credit

Planning for Universal Credit

Universal Credit

When will the change happen

Who will be affected

## Help and support for Universal Credit claimants and landlords

### Get an advance on your first payment

If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply for a New Claim Advance.

Advance Payments are 'loans' available to some Universal Credit claimants. These need to be paid back, generally at a set rate from ongoing payments of Universal Credit over a period of up to 12 months.

Further information on applying for advance payments is available on [GOV.UK](#)

### Discretionary Housing Payments

Discretionary Housing Payments are available to claim for those who need extra help when their Universal Credit housing element does not meet the full amount of their rent. If you are suffering severe financial hardship as a result, or your tenancy is at risk you may be able to get a discretionary payment to help towards these payments.

Click [here](#) for more information and to make a claim

### Alternative Payment Arrangements

Paying your rent is your top priority and so if you're having financial difficulties or you're behind on your rent, you or your landlord may be able to apply for an Alternative Payment Arrangement (APA).

Depending on your circumstances, you could get an APA to:

- get your rent paid directly to your landlord
- get paid more frequently than once a month
- receive split payments, if you're part of a couple

Speak to your Job Centre Plus work coach to apply for an APA.

### Personal Budgeting Support

Personal Budgeting Support will be offered to all claimants of Universal Credit. This service will be provided by Gloucester City Council on behalf of The Department of Work and Pensions and is designed to help support claimants adapt to 3 key changes that Universal Credit brings:

1. A single household payment which is
2. Paid monthly
3. With the Universal Credit housing element paid directly to the claimant so you/they are required to make their rent payments themselves.

There are two elements to Personal Budgeting Support. Money Advice to help those claiming Universal Credit with managing their money on a monthly basis and pay their bills on time, and Alternative Payment Arrangements as explained above can help protect households at risk or suffering financial difficulty by applying for direct payments.

[Universal Credit Money Manager](#) also offers great support if you have already made a claim.

If you wish to receive help with Personal Budgeting, your Jobcentre Plus work coach can set this up for you when you attend your interview. Alternatively, you can request an appointment from our reception staff or by calling 01452 396396.

### Universal Credit and You

[Universal Credit and You](#) is an introductory document which details the changes between the Live and Full Service, explains about your claimant commitment, conditionality and responsibilities.

### Advice and support for landlords

The Department of Work and Pensions have created a full guide of support for landlords which includes application forms and guidance in applying for managed payments. Click [here](#) to view online or download the entire guide from Gov.uk.

### Gloucestershire Welfare Support Scheme

Gloucestershire County Council provide one-off practical support to eligible adults and families in financial hardship and can help provide items such as furniture, household goods, white goods and electricity/gas top-ups.

You need to meet the criteria and provide proof of your eligibility to receive the support, for more information visit the [Gloucestershire County Council](#) Website for details and to make an application.

## Help with debts and further support

Universal Credit represents the biggest change to the welfare system by bringing together six different benefits into a single, now monthly payment. With changes to how you manage your money, debt or the need to borrow in the long or short term may be necessary.

It is important to seek help if you are having financial difficulty. Don't get caught out by high interest lenders or payday loans if you are struggling to meet all your financial commitments.

Below is a list of useful contacts who can provide assistance and independent advice:

### **Debts and money, budgeting, benefits and employment**

**Citizens Advice Bureau**, 75-81 Eastgate Street, Gloucester  
01452 527202

<http://www.citizensadvice.org.uk>

**Gloucester Law Centre**, 75-81 Eastgate Street, Gloucester  
01452 423492

<http://www.gloucesterlawcentre.co.uk>

Casework Enquiries: Monday to Thursday 10.00am - 4.00pm

Drop-In Sessions: Monday & Thursday 10.00am - 12.00 noon, Tuesday 1.30pm - 3.00pm

**GL Communities**, The Trinity Centre, Norbury Avenue, Matson, Gloucester  
01452 505544

<http://www.glcommunities.org.uk>

### **The Debt Advice Foundation**

If you would like advice on how to manage your finances, follow this link to the website for The Debt Advice Foundation. This is an impartial charity which offers free debt advice.

<http://www.debtadvicefoundation.org/>

### **Budgeting Loans**

A budgeting loan can help pay for furniture, white goods, support to move, clothes and travel costs

<https://www.gov.uk/budgeting-help-benefits>

### **Benefit Calculators and support**

#### **entitledto**

Independent and reliable calculator for all benefits

<https://www.entitledto.co.uk/>

#### **Turn2us**

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services

<https://www.turn2us.org.uk/>

#### **Gloucestershire Welfare Reform Scheme**

Provides one-off practical support to eligible adults and families for items such as furniture, household goods, white goods and electricity/gas top-ups

0330 123 5550

To apply visit: <https://gccwelfarereform.aurigaservices.co.uk/>

#### **Money Advice Service**

Free and impartial money advice set up by government

<https://www.moneyadviceservice.org.uk/en>

#### **Employment and finding work**

##### **LearnDirect**

Free Maths, English and IT skills courses along with skills for work

<http://www.learnirect.com/>

#### **Adult Education in Gloucestershire**

High quality provider of personal development learning for individuals

<http://adulteducation.gloucestershire.gov.uk/>

#### **Gloucester Jobcentre Plus**

0800 169 0190

Cedar House, Spa Road, Gloucester, Gloucestershire, GL1 1XL

[www.gov.uk](http://www.gov.uk)

#### **Additional support for people and families**

##### **Free school meals**

<http://www.gloucestershire.gov.uk/education-and-learning/school-transport-and-free-school-meals/apply-for-free-school-meals/>

##### **Healthy Start**

Means tested voucher scheme for pregnant mothers or those who have children under 4 years old to help purchase milk and vitamins.

0345 607 6823

<https://www.healthystart.nhs.uk/>

#### **Warm Home Discount Scheme**

£140 off your electricity bill for winter 2017 to 2018 under the Warm Home Discount Scheme for qualifying adults and families.

<https://www.gov.uk/the-warm-home-discount-scheme>



#### **Severn Wye Energy**

Independent charity providing practical expertise for more energy efficient and sustainable living

01452 835060

<http://www.severnwe.org.uk/>

#### **Furniture Recycling Project Gloucester**

Recycled furniture, electrical good and household items for the benefit of the community

01452 302303

<http://frpqlos.org.uk/>

#### **Rent and Housing**

##### **Greensquare Housing Support**

GreenSquare Housing Support Service offers community based support to people in housing need. The right support, in the right place, at the right time.

Tel: 01452 505359

Email: [info.glos@greensquaregroup.com](mailto:info.glos@greensquaregroup.com)

[www.greensquaregroup.com](http://www.greensquaregroup.com)

---

**Royal Institution of Chartered Surveyors** - for independent advice on Valuation

<http://www.rics.org.uk>

#### **Supporting Independence**

##### **Age UK Gloucestershire**

Working with and for all older people to maintain their independence, stay connected to their communities and enjoy quality of life.

01452 422 660

[www.ageuk.org.uk/gloucestershire/](http://www.ageuk.org.uk/gloucestershire/)

##### **Carers Gloucestershire**

We offer support for Carers to help not only their physical and emotional well-being, but to help them to make informed decisions that have a positive, lasting influence on their lives.

2nd Floor, 35 St Michael's Square, Gloucester, GL1 1HX

01452 386283

[www.carersgloucestershire.org.uk](http://www.carersgloucestershire.org.uk)

##### **Dimensions**

Dimensions supports people with learning disabilities, autism and complex needs, helping them lead ordinary lives in their local communities.

0300 303 9001

<https://www.dimensions-uk.org/>

---