

House Call: Winter 2017 Universal Credit update

GOOD NEWS FOR UNIVERSAL CREDIT CLAIMANTS

Freephone helpline number coming soon!!!!!!!

David Gauke, the Work and Pensions Secretary, announced on 18th October 2017 that the Universal credit helpline number would be switched to a freephone number scrapping the 55p per minute charge that is currently in place. It was confirmed the freephone number would be available over the next month.

ADVANCE PAYMENTS

You can ask for an advance payment of Universal Credit to help you get by while you're waiting for your first payment. This is called a 'short term advance'.

Without a short-term advance it will take at least 5 or 6 weeks after you apply for Universal Credit to get your first payment.

This is a loan and will have to be re-paid.

If you are unsure how to apply for an advance payment you should contact Universal Credit on [0345 600 4272](tel:03456004272)

There are some Universal Credit payment options that can help you manage your money. These are called 'alternative payment arrangements'.

You can get:

- **Money paid directly to your landlord for rent** - this means your rent will automatically get paid each month from your Universal Credit payment
- **payments weekly or fortnightly instead of monthly** - this can help prevent you from running out of money if you're struggling to make your payment last a whole month
- **payments split into 2 bank accounts instead of one (couples only)** - this can help you manage your money yourself if you have responsibilities that are different to your partner's, or if you've been a victim of abuse and want to manage your money yourself

How to arrange the payments

If you're currently applying for Universal Credit, or about to apply, the best time to ask for an alternative payment arrangement is at the interview you'll attend as part of your application.

If you're already getting Universal Credit, you should call the Universal Credit helpline and ask for the alternative payment arrangements you need.

DID YOU KNOW THAT ADULTS WHO LIVE WITH YOU MAY AFFECT YOUR HOUSING BENEFIT AND COUNCIL TAX SUPPORT.

If you get Housing Benefit and you have someone aged 18 or over living with you that is working then Housing Benefit will be reduced as follows.

Each non-dependant over 18, working 16 hours or more per week, with a gross weekly income of:	Amount taken off per Housing Benefit (£):
Up to £136	£14.80
£136 to £199.99	£34.00
£200 to £258.99	£46.65
£259 to 345.99	£76.35
£346 to £429.99	£86.95
£430 or more	£95.45

If you have an adult aged 25 or over that is receiving a benefit then there will be a nondependent deduction of £14.80 per adult made to your Housing Benefit award.

However under Universal Credit the maximum amount that will be deducted from your Housing Element for a non-dependant is £70.06 per month irrespective of how much the non-dependent earns or how many non-dependants live with you.

Therefore if you have non-dependants living with you that are working you may be better off on Universal Credit.

*** A non-dependant deduction is not applied where the tenant is in receipt of a disability benefit. ***

Help with Housing Costs

If you have a shortfall between the rent you are getting from Universal Credit and the rent you are liable to pay you may be able to get help from the Discretionary Housing Payments fund.

If you are struggling to pay your rent contact your Income Management Officer immediately so that we can look at what help is available.