

Universal Credit in Sheffield: Information Sheet

Universal Credit (UC) is a benefit provided by the Department for Work and Pensions. You can apply for it if you are on a low income or unemployed. UC only affects working-age people, or some older people if they have a working-age partner.

Citizens Advice Sheffield can help you with your application.

Call their free *Help to Claim* line **0800 144 8444** to check whether Universal Credit is right for you and for support with a UC application

Call their *Advice Line* if you are already getting UC, for other welfare benefits enquiries or to get advice on employment rights (including the furlough scheme and redundancy) **03444 113 111**

Their helplines are open and supporting people throughout the coronavirus crisis. They also have webchat and self-help information available at citizensadvice-sheffield.org.uk or you can text 07860 026 184 and an advisor will call you back.

What is Universal Credit replacing?

Universal Credit is gradually replacing 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

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 you should make a claim. If Universal Credit is not 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.

This information sheet was produced 1 June 2020 and is available here:
www.sheffield.gov.uk/universalcredit

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 help with your application from the **Citizens Advice Help to Claim** free phone line on 0800 144 8444.
- If you are a **Sheffield City Council or Housing Association tenant** contact your landlord to find out about support to help you get online.
- Sheffield City Centre Free Wi-Fi scheme provides free Wi-Fi hotspots.
- Job Centres and libraries can't currently allow access to computers due to coronavirus restrictions. If you can't access the internet you can apply for UC by phone: see 'Where to get help' below.
- 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

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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 can't 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 5644.
- You can also contact **Citizens Advice Help to Claim free helpline** on 0800 144 8444 which can support you in the early stages of your Universal Credit claim, from application to first payment.
- **Job Centre Plus**: to find your local centre, call 0800 169 0190. Their opening hours are currently restricted but help is available over the phone.
- If you are a **Sheffield City Council or Housing Association tenant**, your landlord can provide support to help you manage UC. If you have a private tenancy, contact the Citizens Advice Help to Claim helpline or Job Centre Plus (see above).
- If you already get UC and need further advice, you can contact **Citizens Advice Sheffield** www.citizensadvice.org.uk
- If you want to know more about your entitlement to UC, use this website www.entitledto.co.uk or contact that Citizens Advice Help to Claim helpline.

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.

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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 or your sickness benefit is coming to an end. If you are in doubt about what benefit is best for you, seek advice. Citizens Advice *Help to Claim* helpline or www.entitledto.co.uk can help you understand your eligibility.

Council Tax

If you pay Council Tax and make a claim for UC, you should also make a claim for Council Tax Support. You can do that online at: www.sheffield.gov.uk/benefits.

Useful websites

- 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 **you can apply for UC here**.
- understandinguniversalcredit.gov.uk Government site that explains a more about Universal Credit and includes some helpful videos.
- citizensadvice.org.uk/helptoclaim Free, independent advice to help you claim for UC. Telephone: 0800 144 8444.
- citizensadvicesheffield.org.uk Independent information about benefits from Citizens Advice Sheffield. Telephone: 03444 113 111.
- moneyadviceservice.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.