

## How to Apply

To complete your online application please use the following link:  
[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

## What should I do if I am making an application for UC?

- Keep in regular contact with your Housing Officer so we are aware of how the claim is progressing. You will also need to make an agreement if you are in rent arrears.
- Check the housing section of your online UC journal to ensure the details are correct. If you are not sure of your rental breakdown, contact your Housing Officer.
- If the housing cost payment is made directly to you, you should contact your Housing Officer and arrange to make this payment to Radius to avoid falling into arrears.
- **Regularly check your UC journal in case any additional information is requested.**

## Applying for a Rate Rebate

A payment for rates is **NOT** included in the housing costs element of Universal Credit. A Rate Rebate must be claimed separately once a UC award has been confirmed.

To apply for assistance with rates, you must register with the Rate Rebate scheme at [www.nidirect.gov.uk/articles/how-claim-rate-rebate](http://www.nidirect.gov.uk/articles/how-claim-rate-rebate) and process your claim online. Pick up our leaflet regarding the Rate Rebate scheme.

## What should I do after my claim has been assessed?

- Contact your Housing Officer immediately to confirm that your claim has been processed and it has been successful.
- Check the amount of Universal Credit you receive towards your housing costs.
- Check the amount of Rate Rebate you receive towards your rates.
- Check with your Housing Officer if all housing costs are being covered. If there is a shortfall in the UC payments or there are arrears on the account, you need to make an agreement to pay any amount due.

## Help and Support

If you would like further information or advice, please contact our Welfare Advice Service on Tel **0330 123 0888**.

Alternatively you can get further information on our website [www.radiushousing.org](http://www.radiushousing.org) or visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

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# Radius

HOUSING

## Universal Credit



*Everyone has a place*

## What is Universal Credit?

Universal Credit is a new welfare payment for working-age people, aged 18 to state pension age, who are on low income or are out of work.

Universal Credit supports people who are on low income or out of work. The payment will include support for the cost of housing, children and childcare, as well as financial support for disabled people, carers and people who are too ill to work.

### Universal Credit replaces the following benefits:

- Jobseekers Allowance (JSA) Income based
- Employment Support Allowance (ESA) - Income related
- Income Support
- Working Tax Credits
- Child Tax Credits
- Housing Benefit (rent)

### Eligibility

- Live in a UC area
- Be aged 18 and under state pension age (those aged 16 and 17 can apply under certain circumstances)
- Not in full time education or training (unless exceptions apply)
- Not have savings over £16,000

## How are Universal Credit payments calculated?

Universal Credit payments are worked out in three stages.

### Stage 1 - Standard Allowance

This is the amount for you, or you and your partner. There are four Standard Allowance rates. The amount you get will depend on your age and if you are part of a couple.

### Stage 2 - Elements

You may be entitled to an additional amount, known as an element, as detailed below:

- Child element
- Childcare element
- Limited capability for work element
- Limited capability for work related activity element
- Carer element
- Housing element

### Stage 3 - Other Income

Your Universal Credit will be dependent on other income such as:

- Savings or capital over £6,000
- Other benefits you receive
- Any other income e.g. pension or take home pay
- Any advances, sanctions, overpayments or third party deductions you and/or your partner have.

## How and when will Universal Credit payment be made?

If your Universal Credit claim is successful, you will get your first payment between five and six weeks after your claim.

Universal Credit will be paid twice a month to a household. The housing cost element will be paid directly to your landlord on a monthly basis.

If you are part of a couple you may request a split payment into separate bank accounts.

### Applying for Universal Credit

UC is an online benefit and is **digital by default**. If you do not have access to the internet, you could consider attending a UC digital zone at the local Jobs and Benefits Office or access the internet via a local library. You will also need:

- your postcode
- an email address
- details of the bank or building society you want UC paid into
- details of your housing costs (rent and service charge only)
- details of your savings or other capital
- details of any other income
- details of any other benefits you're getting
- details of people who live in your home, e.g. your partner and children.