



Broxtowe
Borough
COUNCIL

Your **Universal Credit** Journey

Guiding you through your journey on to Universal Credit

You've recently started your journey on to Universal Credit (UC). Here's some useful advice and guidance to help make the transition as smooth as possible.



UC Universal
Credit

www.broxtowe.gov.uk

Ten Things You Need To Do Once You've Made Your Claim



STEP 1

Contact the Rents Team at Broxtowe Borough Council to discuss how you will be making payments for your rent.



STEP 2

Make a claim for Council Tax Support as this is not included in your UC payment. Find out more about this under the Council Tax section of this leaflet.



STEP 3

Make a claim for Discretionary Housing Payments if you are affected by the benefit cap or under occupancy charges. You can do this at www.broxtowe.gov.uk/discretionaryhousingpayment.



STEP 4

Set up Direct Debits to pay your important bills (rent, Council Tax, fuel and water) on the day that your UC is paid to help with budgeting.



STEP 7

Respond to any requests for information from the DWP or Job Centre as quickly as possible so that your claim is not delayed.



STEP 6

Book an appointment with Citizens Advice to discuss any debts you may have and how to manage these effectively.



STEP 5

Prepare a budget to help you manage the change to monthly payments. www.moneyadviceservice.org.uk/en/tools/budget-planner can help



STEP 8

If you are in financial difficulty request an advance payment via the Job Centre to cover the period whilst your claim is being assessed (please be aware that you will have to pay this back and the DWP will deduct an amount each month from your UC payment to cover this).



STEP 9

Use a comparison site to get the best deal on your gas, electricity and any other household expenses such as insurance.



STEP 10

Start a savings pot to cover any emergency expenses or treats.

Budgeting

Remember, your monthly UC payment needs to cover all of your costs including rent, electricity, gas, water, food and anything you would have previously paid for out of the following:

- Job Seekers Allowance
- Employment Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing benefit

Help with Council Tax

Help with council tax is not included in your UC payment. You must apply for council tax support directly through our benefits service. If you don't apply for your council tax support at this time, you may not receive your maximum entitlement. If you previously had a claim this may have been cancelled when you made your claim for UC and therefore you'll need to update us so we can reassess your claim.

To make a new application for council tax support please visit:

www.broxtowe.gov.uk/council-tax

Where can I get help and advice?

If you are struggling with the changes to your payments, finding it difficult to make ends meet or having a problem with your claim there are plenty of people who can help. The important thing is not to delay in making contact and getting the advice you need.

- **Turn2Us** is a National Charity who provide financial support to help people get back on track. Through their website you can see what benefits you are entitled to
- **Citizens Advice Broxtowe** can help with the following:
 - o Support with making or managing your claim online
 - o Budgeting support and advice
 - o Debt advice
 - o Access to computers
 - o Support with making other applications to increase your income
 - o Challenging decisions made about your claim
- **Broxtowe's Financial Inclusion Officer**
 - o Broxtowe employs a financial inclusion officer who can help you with budgeting, benefits and accessing funding. For more information or to arrange an appointment please call the Customer Services Team
- If you need advice about your Rent Account or to set up a payment plan please contact the **Rent Team** as soon as possible

Useful Contacts

Broxtowe Borough Council - 0115 917 7777

- Rent Team
- Council Tax Support
- Benefits team
- Financial Inclusion Officer

Citizens Advice Broxtowe 0300 456 8369

www.broxtowe.gov.uk/for-you/advice-help-support/citizens-advice

Turn to Us

www.turn2us.org.uk