

FACT SHEET

Do you need help with Universal Credit?

Make a budget and check you're prepared. If you need extra support, find the right option for you below:

Advance payment

- This is a loan available to help you if you'll have financial difficulties while waiting for your first UC payment.
- You'll need to repay it (usually over three months).
- You need to ask for this as soon as you can, preferably at your first UC interview.
- You'll need to put together a budget to show that you won't be able to afford crucial things (e.g. heating and groceries during the waiting period).

Alternative payment arrangements

- You might be able to have your rent paid directly to us.
- You might be able to switch to weekly or fortnightly payments.
- You might be able to switch to payment to each individual rather than one per household.
- You won't necessarily be eligible for these arrangements, but if you're struggling with debt or rent arrears it's worth finding out.

Discretionary Housing Payment (DHP)

- You might be eligible for this if you receive the housing element of UC and you're struggling with your rent.
- You can't claim DHP if you're behind on your rent because of sanctions.
- You'll need to speak directly to your local authority about this because rules vary across locations.
- If you're eligible you won't have to pay this back.

Budgeting advance

- This is a short-term advance to help you avoid getting into arrears with your bills.
- You'll pay back the loan through deductions from your UC, usually over six months.
- You'll need to apply for this at your local JobcentrePlus.

Hardship payment

- This is a loan for UC claimants who receive a sanction.
- You'll need to pay it back once your benefits are paid again.
- To apply, you'll need to prove that you can't afford basic needs such as accommodation, heating and food when you've cut out all luxuries/non-essential items.
- You should only consider this if the other payment options aren't available.



If the payment options don't work for you, here are some other places that can help:

The Social Fund

- They offer support for people on low incomes.
- You may be able to get a budgeting loan or help with bills in cold weather.
- You can apply for help from The Social Fund by visiting your local Jobcentre Plus.

Food banks

- These are usually run by churches or community groups.
- They offer food boxes (usually to last three days) to people in need.
- You normally need a voucher to use a food bank and you can get these from local charities, a doctor, a health visitor, a social worker, or a welfare advice centre.

Advice agencies (e.g. Citizens Advice)

- They can help with housing-related problems including the Housing Cost Element of UC.
- They can support you with appeals.
- They can give you budgeting and debt advice.

Our Tenancy Support Service

- We can offer help and advice about applying for or coping with UC.
- You can request support from one of our tenancy support officers on our website.

Our Employment and Training team

- We can help you achieve your work goals.
- We can help you if you're struggling to find work or find better work.
- You can request support from one of our employment and training officers on our website.

