

## How we can help and Frequently Asked Questions



What our customers told us	How we can help
Some people felt more awareness was needed for local support	 <a href="#">Find out what support is available locally</a>
Not enough information was available about Advance Payments and how they worked	 <a href="#">Find out what advance payments are</a> and all about getting an advance payment
Some customers felt they weren't made aware they had to pay their own rent	 <a href="#">Find out more about Universal Credit and your rent</a>
There was confusion about how Rent-Free Weeks would work with Universal Credit	 How does <a href="#">Universal Credit work with rent free weeks?</a>
Some people weren't sure what to pay towards their rent	 <a href="#">What you need to pay towards your rent</a>
Some needed expert support, such as whether they could claim UC while an appeal was ongoing	 <a href="#">Help with complex circumstances</a>
Some customers told us that they needed more help to stretch their money for the month	 <a href="#">Budgeting your money and extra help</a>
Some told us they would like reminders to pay their rent	 <a href="#">Reminders for paying your rent</a>
Some customers felt they were not told about how the monthly assessment period worked and how earnings may affect their entitlement	 <a href="#">What are Monthly Assessment Periods (MAP) and how do they work?</a> Or for an example of the MAP, <a href="#">click here</a>



## Local support

There's lots of support and help available in Barnsley and the Income Team are able to help signpost you to services that can help - [contact the Income Team for help tailored to your situation.](#)



## Getting an advance payment

Advance payments are repayable interest free loans. You do not have to claim an advance, and if you do, it will be deducted from your entitlement, usually for the next 12 months. [Watch this video to find out all about how advance payments work.](#)



## Universal Credit and your rent

If you're eligible for Universal Credit you may get help to cover your rent and some service charges. If you are entitled to this help, known as '**housing element**' **you will need to pay it to Berneslai Homes**. Universal Credit do not always pay the full rent, so if you are unsure, you should [contact the Income Team for advice.](#)

Your Council Tax Support will not be included within your Universal Credit claim, but you might be able to get help with Council Tax. Find out more about the [Council Tax Reduction](#) scheme.



## Universal Credit and rent-free weeks

When you apply for Universal Credit, make sure you put your rent-free weeks on your claim. If you are a Berneslai Homes tenant, you will receive 4 rent-free weeks.

### **How are rent free weeks calculated by Universal Credit?**

When calculating help with rent in Universal Credit, the total rent you pay for the year is added together and then divided by 12 to create 12 equal monthly rent amounts. For example, if you pay £100 per week for 48 weeks of the year, your rent for UC will be  $£100 \times 48 / 12 = £400$  per month.



## What you need to pay towards your rent

Help towards paying any housing costs such as rent, will be included in the monthly Universal Credit payment. This is called the 'housing element'. The amount you receive may not cover the full rent. **You will be responsible for paying your housing element to Berneslai Homes.**

Your Universal Credit housing element can be reduced if you have more bedrooms than you need. This is known as 'The under-occupancy charge'. The government decide on this, not Berneslai Homes. Your payment will be reduced:

- by 14% if you have 1 spare bedroom
- by 25% if you have 2 or more spare bedrooms

If your housing element does not cover your full rent, [The Money Advice Service can help with online budgeting](#).

You could also claim a Discretionary Housing Payment (DHP) to help with the rent costs. [Barnsley Council's website has more information about claiming DHP's](#).



## Help with complex circumstances

Everybody's circumstances are different. If you have been affected by a sanction or are awaiting an appeal decision, or have other complex circumstances, [contact the Income Team for advice](#) tailored to your circumstances.

We may be able to help direct you to The Tenant Support Service – our highly skilled in-house team. We also can help with support for complex and multiple debts with referrals to our Money Advice Worker.



## Budgeting your money and extra help

As well as information on getting an advance payment, there is also support available through Barnsley Council's website. The [Local Welfare Assistance Scheme can provide short term help](#) for people in financial difficulty.

If you find you are unable to manage on your income, you may want to consider looking at your budget. [The Money Advice Service can help with online budgeting](#).



## Reminders for paying your rent

All new claimants that we are notified of - that receive Universal Credit - will get either a text or a letter to help access our support page on our website. You could consider setting up a Direct Debit to be paid when you receive your Universal Credit - it takes the hassle out of paying and you won't need to worry about forgetting – [why not set one up today by clicking this link.](#)



## Monthly Assessment Periods (MAP)

Universal Credit is assessed and paid in arrears, on a monthly basis and in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you will get.

Your first assessment period will start on the date that you make your claim. The assessment period will last one calendar month.

You will usually receive your first payment 7 days after the end of your first assessment period. Universal Credit will then be paid on the same date each month. Your normal pay day will be fixed at 7 days after the end of your assessment period.

If your pay day is on a weekend or bank holiday you will receive your payment earlier – usually on the last working day before that weekend or bank holiday. If that would mean there is not enough time between the end of your assessment period and the day you are paid, the Department for Work and Pensions will take action to make sure you receive your payment on time.

The amount you get will not change to take account of different numbers of days in a month.

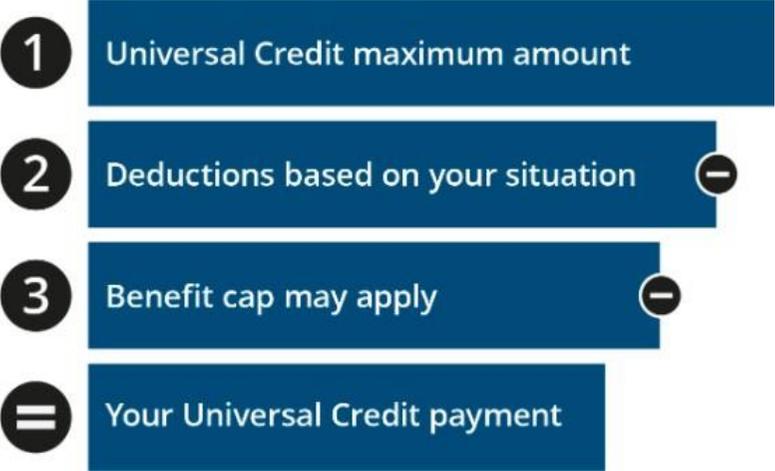
If your payment date is on the 29th, 30th or 31st of a month and the current month has fewer days, you will be paid on the last day of the month.

### **Example of a MAP**

- The date of your new claim is 1 September.
- Your first assessment period starts on 1 September.
- Your assessment period then runs for a complete calendar month from 1 September to 30 September, with a new assessment period beginning on 1 October.
- You will receive your first payment on 7 October. You will receive your Universal Credit payment on the 7th of each month after that.
- Changes in your circumstances during an assessment period may change your payment.

## Other FAQs

FAQ	How we can help
Do I have to claim Universal Credit?	<p>If you need help with your rent, and in most circumstances if you have a change such as losing your job or working reduced hours, a claim can be made. For more information about eligibility <a href="#">visit this website</a>.</p> <p>If you have your financial details to hand, you may want to use a <a href="#">benefits calculator</a> to check eligibility and find out what you may receive.</p>
What about Council Tax?	Your Council Tax will not be included with your Universal Credit claim, but you might be able to get help with Council Tax. Find out more about the <a href="#">Council Tax Reduction</a> scheme
I've put a claim in for Universal Credit, will Berneslai Homes be made aware?	If you have claimed help to pay your rent, in most circumstances, yes. Once you've claimed Universal Credit we will be sent a housing costs verification form. Our team fill in this form with your account details and send it back. Universal Credit will then check the form against the information you've uploaded to your online account.
I'm transferring to another Berneslai Homes property what will happen about my Universal Credit?	You will need to let Universal Credit know about your new house and new rent charge when you move.
I'm moving elsewhere, will I get overlapping (dual) liability?	In some circumstances, but these are limited. Find out more <a href="#">here</a> .
What is an Alternative Payment Arrangement?	If you're behind on your rent, we may ask for your rent to be paid directly to us. This is called an Alternative Payment Arrangement (APA).

	<p>We may also ask for payments to be made towards any arrears. This is called Third Party Deductions (TPD).</p> <p>Universal Credit will decide how much they will pay to Berneslai Homes. <b>Berneslai Homes do not decide the deduction amounts.</b></p> <p><b>Please be aware!</b> Universal Credit can award Berneslai Homes any rent due and up to £100 per month from your entitlement, in some cases. This could leave you with less money each month and <b>we would recommend <a href="#">contacting us</a> as soon as possible if your account falls into arrears to make an agreement for repaying your arrears.</b></p>
<p>How do Universal Credit decide what I will get? How is Universal Credit worked out?</p>	<p>If you have your financial details to hand, you may want to use a <a href="#">benefits calculator</a> to check eligibility and find out what you may receive.</p> <p>You can find out more about what you will get by <a href="#">clicking here</a>.</p> <p>Universal Credit is worked out as below, but for more information, it's a good idea to click the link above.</p>  <ol style="list-style-type: none"><li>1 Universal Credit maximum amount</li><li>2 Deductions based on your situation <span>−</span></li><li>3 Benefit cap may apply <span>−</span></li><li>= Your Universal Credit payment</li></ol>