

## Frequently asked questions – Universal Credit (UC)

### I'm worried about keeping up with my rent payments, what shall I do?

Speak to your Housing Executive as soon as possible to discuss your rent payment plan. Our team are understanding about the changes to your Universal Credit and will work with you to set an affordable payment plan. Call 019525 217100 to speak to your local team.

### I used to get help with my Council Tax but don't anymore, and I am struggling to afford it - what can I do?

As your income is going down, you may qualify for help towards your Council Tax. Contact your Local Authority to make a claim or use one of the links below. Don't delay making a claim as it will not be backdated.

Claim Council Tax Reduction from

- [Telford & Wrekin Council](#)
- [Shropshire Council](#)

Or visit [Apply for Council Tax Reduction](#) - GOV.UK ([www.gov.uk](http://www.gov.uk))

If you need assistance claiming, or would like a free benefit check to make sure you are claiming everything you are entitled to, email our friendly team at [money.matters@wrekin.com](mailto:money.matters@wrekin.com) and request a call back. Remember to include your name, address, contact number and the best time to call.

### I'm getting lots of deductions already from my Universal Credit, is there anything I can do to reduce these?

The Department of Work and Pensions (DWP) can deduct money from your Universal Credit to pay off benefit advances or overpayments, and other priority debts.

Your main options are to:

- ask for lower deductions
- challenge a decision if you think it's wrong
- negotiate a more affordable repayment plan for third party debts

Send a message on your online journal or call the Universal Credit helpline on 0800 328 5644 to discuss deductions for:

- Universal Credit advances
- budgeting advances
- rent arrears or other priority debts

You can ask your work coach or Universal Credit helpline adviser to reduce deductions for advances and rent arrears if you can't afford them.

You can't ask them to reduce the rate of deductions for energy, water or council tax debts, but you should get the chance to dispute the arrears, if you disagree with them.

Call DWP debt management on 0800 916 0647 to discuss deductions for:

- budgeting loans
- hardship payments
- benefit and tax credit overpayments

You can ask for lower deductions or a delay to this type of deduction if you're in serious financial hardship.

If you need assistance, our Tenancy Sustainment Officers are here for you. Email the team direct at [TSS@wrekin.com](mailto:TSS@wrekin.com) for a call back. Remember to include your name, address, contact number and the best time to call.

**My gas and electric bills are going up and I'm worried about keeping my house warm this winter, what can I do?**

Even though gas and electric prices are rising, it still pays to shop around and switch suppliers to get a better deal.

[Money Saving Expert](#) has lots of useful information on switching suppliers.

We work closely with [Marches Energy Agency](#) and they can offer tailored advice and support to suit your household. Contact them direct or if you need help, email our Tenancy Sustainment Team on [TSS@wrekin.com](mailto:TSS@wrekin.com) to request a call back. Remember to include your name, address, contact number and the best time to call.

**I have debts that I'm already struggling to pay, and I'm worried that my situation will get much worse when my Universal Credit reduces. What can I do?**

We can help! We offer free, confidential, regulated debt advice to all Group customers and can work with you 1-1 to address your debts, liaise with your creditors and work towards you becoming debt free.

Take the step and call us on 01952 217250 or email on [debtadvice@wrekin.com](mailto:debtadvice@wrekin.com) and our advisors will call you back. Remember to include your name, address, contact number and the best time to call.

**I'm on Universal Credit and unemployed. I really want to move into work and I'm struggling to find any opportunities – can you help?**

Yes! We provide bespoke advice and guidance to help those out of work who are 19+. We can support you with developing your CV, job applications, mock interviews, move into training or work placements....whatever your career goals, our experienced Engagement Officers are here to support you.

Email [BBO@wrekin.com](mailto:BBO@wrekin.com) to request a call back and find out how we can help you on your journey into work. Remember to include your name, address, contact number and the best time to call.