

ARE YOU READY FOR UNIVERSAL CREDIT?



When you claim Universal Credit, your Housing Benefit will stop. How ready are you?

You need to start to think NOW about how Universal Credit will affect you and your family.

Are you of working age and claiming:

- Housing Benefit
- Income support
- Child Tax Credit
- Working Tax Credit
- Income-Based Jobseekers Allowance
- Income-Related Employment and Support Allowance

If the answer is yes, then you will move to claim Universal Credit in place of these in the near future. Universal Credit is paid in one lump sum and on a monthly basis, and includes Housing Costs to help to pay your rent.

There are no new claims allowed for the benefits that Universal Credit is replacing for working age claimants unless you are in receipt of the Severe Disability Premium. If your circumstances change you will be directed to apply for Universal Credit instead.



To give you a helping hand, we've created a handy checklist that can be found on the reverse of this page.

Complete the checklist below to see how ready you are:

How you got access to the internet and do you know how to use it?

You'll be expected to claim and manage your Universal Credit claim online.

Are the names on your Tenancy Agreement accurate to who is living in the property?

If an ex-partner is still named on your Tenancy Agreement then you need to make arrangements to remove them ASAP. If your Tenancy Agreement is held in wrong names then this may have a negative impact on your claim for Universal Credit and you may not receive your full entitlement of the Housing Cost Element.

Have you got a bank or building society account?

Before you claim Universal Credit you will need a bank or building society to receive payment.

Are you concerned about how you will plan your budget around your monthly Universal Credit payment?

Housing Costs are not paid separately like Housing Benefit and usually all the Universal Credit is paid straight to you so it will be your responsibility to budget and pay your rent from your Universal Credit and any other income you may have.

If you believe you will struggle to pay your rent yourself then please get in touch with us NOW. We have a number of Support Advisors and Universal Credit experts who can offer help, advice and support to ensure you can pay your rent on time every month.

Have you got rent arrears?

If so, talk to your Income Advisor today about how to pay back your arrears.

Things you will need to do when you start to claim Universal Credit

Inform your Income Advisor at Freebridge Community Housing

Set up a direct debit or standing order to ensure your rent is paid on the right day every month

Provide evidence of your rent charge and tenancy agreement to the Jobcentre. If you don't do this, then no Housing Cost Element will be included in your Universal Credit payments.