

ARE YOU READY FOR UNIVERSAL CREDIT?



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

Complete the checklist below to see how ready you are:

- Have 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.
- 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.
- Do you have any worries and/or vulnerabilities or disabilities that may make it difficult for you to cope with paying the rent yourself?**
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 Costs will be included in your Universal Credit payments.**
- Make sure you have regular access to your online Universal Credit account and you know how to use it. If you don't, you will have a sanction applied to your claim and your payments will stop.**