

UNIVERSAL CREDIT – DON'T PANIC! HERE'S ALL YOU NEED TO KNOW



Universal Credit is a new benefit which is rolling out in Edinburgh from the end of November. If your circumstances change you might be asked to apply for it.

1 What benefits does it replace?

Housing Benefit, Employment and Support Allowance, Job Seeker's Allowance, Income Support and Tax Credits. Instead of receiving these separately, you will receive one monthly payment.

2 Who will this benefit affect?

Working age people who have a change of circumstance. Check with us if you are told by DWP to claim Universal Credit (UC) and we can confirm which benefit you need to apply for.

3 How is Universal Credit different?

Instead of receiving potentially lots of different benefits, you will receive one monthly payment. This will be paid into a bank account. You will need to apply for this benefit online and keep in touch with DWP via an online internet account or "Universal Credit journal". You will need to budget this monthly payment to make sure you have enough money to pay your bills (including your Prospect rent) each month. You will need to apply for Council Tax Reduction separately from City of Edinburgh Council for help to pay your Council Tax.

4 What happens if I'm on Universal Credit already?

You'll be invited to reclaim under the new Universal Credit system. Do not ignore this letter from DWP. We can help. You will need to reclaim in early 2019 or your payments will be at risk.

5 What happens if I'm receiving benefits but nothing changes?

There will be no change and you'll continue to receive your current benefits. It may be several years before you are asked to move onto Universal Credit.

6 What do I need to do to be ready for Universal Credit?

- Open a bank account if you don't already have one.
- Make sure you have identification.
- Think about where you can access the internet. You will need to apply and manage your claim online.

7 How can Prospect help?

We can help with:

- Checking that Universal Credit is the right benefit for you – speak to your Housing Officer, or our Welfare Rights Officer, Fiona McLuckie, if you have a change of circumstances.
- Agreeing and setting up ways to pay your rent to Prospect. You will need to pay your rent directly to us as we won't receive it from Housing Benefit for you anymore.
- Providing internet access. We have 3 computers available to use in our Community Room. We can help with making a claim and using your journal.
- Keeping your Universal Credit journal updated.
- Applying for Discretionary Housing Payments from City of Edinburgh Council if you are under occupying. We will help you apply.

Keep in touch – we're here to help with
UNIVERSAL CREDIT

BENEFITS AND DEBT ADVICE

- Problems with Housing Benefit, ESA or Universal Credit?
- Been sanctioned, refused benefit or lost your job?
- Struggling financially and could do with a benefit check &/or help with budgeting?
- Have rent arrears or debts you can't manage?

MONDAYS

Clovenstone Community Centre,
Clovenstone Park
9.30am – 10.30am Drop In
10.30am – 1pm Appointments

WEDNESDAYS

Wednesdays – Wester Hailes Healthy
Living Centre
9.30am – 10.00am Drop In
10.00am – 12.30pm Appointments



DROP IN OR MAKE

AN APPOINTMENT:

Phone 0131 272 5038
Text 07860047548
Email fiona.mcluckie@prospectch.org.uk