

Are you ready for Universal Credit?

40 of Impact's tenants are already claiming UC. If you're making a new claim for unemployment benefit then you'll probably claim Universal Credit.

Who will be affected?

Households of working age who claim in-work or out of work benefits. These include Income Support, Income Based Job Seekers Allowance or Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit. If you receive any of these then you'll move to Universal Credit at some point over the next couple of years.

The detail

Just 1 monthly payment will be made which will include all of the above current benefits and tax credits. If you have a partner, there will be 1 monthly payment for both of you. If you have any other adults living with you who are entitled to benefit, they may claim in their own right, but a deduction of £68 per month will be made from your payment. All payments will be made monthly in arrears, into your bank account.

Claiming

Claims for Universal Credit will have to be made via the internet. Only in very special circumstances will it be possible to claim by phone.

1) MAKE SURE YOU HAVE A SUITABLE BANK ACCOUNT

50 of Impact's tenants have taken part in a 'Direct Payments' trial where they've received their own rent payments from Housing Benefit, and have then paid these to Impact.

Jam-jar accounts have proved very popular and successful. You've also told us that Direct Debits have made it easy to manage your rent payments. Call us on the number below about either of these.



2) DRAW UP A MONTHLY BUDGET



You've told us that it's best to pay a bit more extra rent to get your account in advance before you switch to Universal Credit. For many Universal Credit claims now, there's an initial period of 7 days for which you'll receive no money at all within your payment. All the more reason to get ahead while you can.

3) ENSURE YOU HAVE INTERNET ACCESS

Those of you who have made payments online, or who have used the app on your phone to make payments, have told us it's really easy. You'll also need to get online to make your Universal Credit claim, so if you need help with this, let us know.



CONTACT THE INCOME MANAGEMENT TEAM ON

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