

# Universal Credit

## Universal Credit - What is it?

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Welfare benefits are changing and more people are being moved on to a new kind of benefit – Universal Credit.

Universal Credit, which was introduced by the UK Government, is a single monthly payment that replaces six benefits.

Anyone making a new benefit claim, or updating a current claim, will be moved on to Universal Credit.

The new benefit has already been introduced in East Dunbartonshire, and North and South Lanarkshire. It was introduced in West Dunbartonshire in October 2018.

There are important differences to Universal Credit you need to know about:

- it can take six weeks from when you first make a claim until you get your first payment
- payments will be made once a month, on the same date every month
- the money is paid directly to your bank account and will include your housing costs (rent)
- we won't receive your rent payment directly so it's up to you to pay your rent every month
- you will be asked to sign a claimant commitment. If you don't follow this, you can be sanctioned and lose all of your benefits
- you will get an online journal which you will use to keep the DWP (Department of Work and Pensions) <https://www.gov.uk/government/organisations/departments-for-work-pensions> updated on your circumstances.

The Scotland Act 2016 introduced other ways people can receive Universal Credit. This is known as Scottish Choices and it's more flexible. You have the choice of:

- being paid Universal Credit twice a month rather than monthly; and
- having your Universal Credit housing element being paid directly to your landlord to cover your rent.

These choices will be offered to people making new claims for Universal Credit in full service areas. You'll find this option in your online journal at the start of your second assessment period.

Don't worry alone. Dalmuir Park will help you.

- you'll need to go online and have an email address. We will help you get online and update your online journal
- your money will go into a bank account. We will help you set up a bank account
- it's up to you to pay your rent. We will help you budget and set up a direct debit payment
- If your circumstances change and you need to claim Universal Credit, do it quickly so your first payment isn't delayed. We will help you make a claim and offer lots of support till your first payment comes in.

Do you need extra advice and support? Check out the many ways we can help.

You can also talk to your housing officer or give us a call on **0141 435 6537**.

Remember, we are here to help you.