

**Universal Credit – a brief overview**

This factsheet is aimed at disabled people and provides an introduction to the basics of Universal Credit and where you can get help to apply in Edinburgh.

If you require further information and advice on these areas and live in Edinburgh please call Grapevine disability information and advice (details at the end).

**What is Universal Credit?**

**Universal Credit is a new benefit which is being introduced across the UK. It is aimed at people either on a low income or out of work.**

**It is replacing the following benefits with a single payment:**

* **Child Tax Credit**
* **Housing Benefit**
* **Income Support**
* **Income-based Jobseeker’s Allowance**
* **Income-related Employment and Support Allowance (ESA)**
* **Working Tax Credit**

**How is it being introduced in Edinburgh?**

**Universal Credit is being introduced in stages across the UK. Edinburgh will become a ‘full service area’ for Universal Credit in November 2018.**

**This means that, from November 2018, people living in Edinburgh will no longer be allowed to make new claims for the six benefits listed above. Instead, they will have to make a claim for Universal Credit.**

**New claims for families with three or more children will continue under the old benefits system until the 1st of February 2019. From that date, those claims will also require a claim for Universal Credit.**

**What happens if I am currently receiving one of the six benefits which is being replaced by Universal Credit?**

**If you are currently receiving one of the six benefits listed above – you will usually remain on that benefit until either:**

* **your claim ends, or**
* **you are moved onto Universal Credit by the Department for Work and Pensions as part of the ‘managed migration’ process. This is due to start in 2019.**
* **You have a change of circumstances. However, not all changes of circumstances will trigger you being moved onto Universal Credit. A full list of the change of circumstances can be read in full here:** <https://www.welfare-benefits-unit.org.uk/wp-content/uploads/2016/03/What-triggers-a-claim-for-Universal-Credit-in-a-full-service-area.pdf>

**How do you make a claim for Universal Credit?**

* **Making a claim for Universal Credit must normally be made online here -** <https://www.gov.uk/universal-credit/how-to-claim>**.**
* **There are no paper claim forms.**
* **Couples must normally make a joint claim.**

**How is Universal Credit paid?**

* **Payments are made into a claimant’s bank account.**
* **For couples, payments are made into a joint account or the account of one of the partners.**
* **Where a joint payment for a couple is unsuitable, in some cases split payments can be made instead.**
* **If you are concerned about how payments are made talk to your Work Coach at Jobcentre Plus or the Universal Credit helpline (details below) and ask about ‘Alternative Payment Arrangement’.**

**How do I speed up my first payment of Universal Credit?**

**When you first claim Universal Credit, you will not be paid any money until 5 weeks after you submit your claim. Many initial Universal Credit payments have been delayed beyond 5 weeks. Things like verifying identity and income are some of the factors which can delay payments.**

Claimants who want an **advance payment** will not have to wait six weeks. They will receive this advance within five working days.

If someone is in immediate need, then a ‘fast track payment’ can be made and they should receive it on the same day.

Further details about advances can be found here: <https://www.gov.uk/guidance/universal-credit-advances>

**You can request an ‘advance payment’ if you are in financial hardship while you wait for your first payment. For example, if you are struggling to pay your housing costs.**

**You will need to repay any advance that you get. It needs to be requested via:**

* **Speaking to your Work Coach at your Jobcentre Plus.**
* **Applying through your online account.**
* **Calling the Universal Credit helpline (details below).**

**The ‘claimant commitment’**

**Universal Credit requires you to agree to a ‘claimant commitment’.**

**This will explain what you will do to prepare for and obtain work, or to increase your earnings if you are already in work, should this be feasible. Usually this will be agreed in a conversation with your Work Coach at your local Jobcentre Plus. Where couples make a claim, both members of the couple must each accept an individual claimant commitment before they can be paid. It’s vital that any claimant commitment details personal circumstances such as:**

* **Any impairments or health conditions you have.**
* **Any caring commitments you have, including childcare/other responsibilities.**
* **Any education/training courses you are participating in.**
* **Volunteering commitments.**
* **Anything else which could impact on your ability to work, or if you are working already, your ability to take on more hours and/or search for work.**

**Your payments may be cut if you do not meet your claimant commitment. The claimant commitment should explain your appeal rights in case your payments are cut. If your payments are cut, you should seek advice immediately.**

**Scotland-specific rules for Universal Credit**

**People claiming Universal Credit and living in Scotland can choose to:**

* **Either be paid once or twice per month; and**
* **Either be paid their housing costs directly – or have their housing costs paid to their landlord.**

**What do you need to prepare before making a claim?**

**You will need the following to apply:**

* your bank, building society or credit union account details. If you do not have an account, you can call the Universal Credit helpline (details below). You can also use this guide to set up a bank account - <https://www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#opening-your-bank-account-and-setting-up-bill-payments>;
* an email address. If you do not have an email address, you can use this guide to set one up - <https://computing.which.co.uk/hc/en-gb/articles/207851705-Set-up-an-email-address-for-the-first-time>;
* your National Insurance number;
* information about your housing such as a current tenancy agreement or a current mortgage agreement;
* details of your income such as payslips;
* details of savings and any investments;
* if you are applying for help with childcare costs, details of how much you pay for childcare.

**Verifying your identity**

You will have to verify your identity online to make a claim. To do this, you will need proof of identity e.g. driving licence, passport, debit or credit card.

This video explains how to verify your identity to claim Universal Credit - <https://www.youtube.com/watch?v=sMN4knmlnPI>

You can find out more about the verification process here - <https://www.gov.uk/government/publications/introducing-govuk-verify/introducing-govuk-verify>

**Where can disabled people in Edinburgh get support to claim Universal Credit?**

**The following organisations may be able to provide assistance to help disabled people claim Universal Credit in Edinburgh:**

* **Citizens Advice Edinburgh -** <https://www.citizensadviceedinburgh.org.uk/>

**Where can disabled people in Edinburgh get support to use the internet?**

**The following may assist with accessing the internet:**

* **City of Edinburgh Council have produced a Digital Access Support Map which can be viewed on the Universal Credit webpage under Benefits and Grants here:** <http://www.edinburgh.gov.uk/universalcredit> **This has locations, including public libraries where people can access the internet with facilities available, however it doesn’t cover actual support with a Universal Credit claim.**
* **The Advice Shop is included in this as a destination where people can access computers to make an online claim although, assistance with this may not be available. Call 0131 200 2360 or visit: Advice Shop, 249 High Street, Edinburgh, EH1 1YJ (call first to check out drop-in times).**
* **ECAS provide classes to help physically disabled people to get to grips with using email and accessing the internet. They also have a bookable free internet café. For more details, see -** <https://www.ecas-edinburgh.org/activities/computers>
* <https://www.edinburgh.gov.uk/directory/12/libraries>
* **Edinburgh free Wi-Fi is a free outdoor Wi-Fi service available in Edinburgh city centre. See here for more details -** <http://www.edinburghfreewifi.com/>
* **Pass IT On refurbishes donated computers and gives them free of charge to people who live in Edinburgh and who cannot access publicly available digital technology due to impairment or long-term health condition. They adapt the computers to suit the personal needs and interests of each individual – and can set up internet connections if necessary also. See here for more details -** <http://www.passitoncomputers.co.uk/what-we-do/how-we-help/>

**Further information:**

**For more information contact:**

**Grapevine** – disability information and advice service covering Edinburgh. Available Monday to Friday, 10am-4pm, on 0131 475 2370 or email: grapevine@lothiancil.org.uk

**Universal Credit helpline**

Telephone: 0800 328 5644
Monday to Friday, 8am to 6pm.

**ECAS** – computer suite for physically disabled people, based at Norton Park, 57 Albion Road, Edinburgh, EH7 TQY. To book contact: 0131 475 2344

**Pass It On:** refurbished computers for disabled people in Edinburgh, based at 14 Wardie Avenue, Edinburgh, EH5 2AB. To get in touch contact: 0131 476 1645 or email: admin@passitoncomputers.co.uk

**Citizens Advice Bureaus in Edinburgh:** to find your nearest bureau and make an appointment call 0131 510 5510.

**The Advice Shop** is available at: 249 High St, Edinburgh EH1 1YJ and can be contacted on 0131 200 2360.

Last updated: November 2018

**Grapevine Contact details**

Tel: 0131 475 2370

(Monday-Friday 10am-4pm)

Email: grapevine@lothiancil.org.uk

Website: [www.lothiancil.org.uk](http://www.lothiancil.org.uk)

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