

UNIVERSAL CREDIT NEWSLETTER

The Government is changing the way people receive their benefits...Housing staff are you prepared?

What is Universal Credit?



A new monthly paid benefit is being introduced by the **Department for Work and Pensions (DWP)** to replace the following 6 existing legacy benefits:

- **Housing Benefit**
- **Income based Job Seekers Allowance**
- **Income related Employment Support Allowance**
- **Income Support**
- **Working tax credits**
- **Child tax credits**

Universal Credit is expected to be introduced in Leicester to those making a new claim from **25th January 2016...**

- **Firstly to SINGLE PEOPLE**
- **Then to CHILDLESS COUPLES (Date unknown yet)**
- **Then to FAMILIES (Date unknown yet)**



Making a Claim

If tenants are already in receipt of any one of the above mentioned benefits, they will not need to do anything until the DWP notify them that they are moving over to Universal Credit.

All new applications will need to be made online by visiting the Gov.uk website. Claims will need to be made promptly as the DWP will only consider backdating a claim in very exceptional circumstances.

Anybody without internet access can use a computer and access Wi-Fi at their local Job Centre Office/library or contact the Income Management Team for assistance.

Paying Rent

Universal Credit will be paid in just ONE lump sum payment, once a month into a bank account. This means it will be tenant's responsibility to pay rent and their household bills.

Universal Credit is a '**family benefit**'; this means the amount received will depend on total household income and personal circumstances.

Universal Credit will also include a Housing Costs element which will cover the rent costs. This is currently known as Housing Benefit. Leicester City Council tenants will need to pay their rent from their Universal Credit directly to Leicester City Council.



If tenants feel that it would be difficult for them to manage their rent payments, they could ask the DWP to consider an 'Alternative Payment Arrangement'

This is when the housing costs can be paid directly to Leicester City Council. Contact Income Management Team for further information.

Bank Account

Tenants will need a bank account for Universal Credit to be paid in to.

Leicester City Council tenants may open a free rent payment account with Clockwise. This is a budgeting account, which will help tenants manage their rent and any household bills.

Contact Clockwise on 0116 242 3900



Budgeting

As Universal Credit will be received on a monthly basis, it is important for tenants to start thinking about **budgeting** their money in order to pay rent and all other bills on time.

If they have any debts or would like budgeting support they can visit www.leicester.gov.uk/universal-credit

For any further information about Universal Credit, please contact a member of the Income Management Team.

Claiming

Universal Credit



When Universal Credit is introduced, all applications will need to be made online.

If you do not have internet access, you may use the computer and access Wi-Fi at your local Job Centre office. If you need help to complete the form please visit www.leicester.gov.uk/universalcredit for a referral to your local library.

Ask if you need help with reading this information.

ਜੇਕਰ ਇਹ ਜਾਣਕਾਰੀ ਪੜ੍ਹਣ ਵਿੱਚ ਕੁਝ ਚੁਣੌਤੀ ਮਹਿਸੂਸ ਹੋਵੇ ਤਾਂ ਸਹਾਇਤਾ ਮੰਗੋ।

ਆ ਮਾਹਿਤੀ ਪੜ੍ਹਨਾ ਮਾਏ ਨੀ ਨਮਨੇ ਮਦਦਗਾਰੀ ਸਹਾਇਤਾ ਮੰਗੋ, ਮਹਿਸੂਸ ਹੋਵੇ ਤਾਂ ਸਹਾਇਤਾ ਮੰਗੋ।

এই তথ্য পড়ার জন্য আপনার সাহায্যের প্রয়োজন হলে অনুগ্রহ করে জিজ্ঞাসা করুন।

Haddii aad u baahan tahay in lagu akhriyo warbixintaan, soo codso.

آپ کو اس معلومات کے پڑھنے میں مدد کی ضرورت ہے تو براہ کرم ہم سے کہیں

Do you have a

Bank account



You will need a bank account in order to receive your Universal Credit payments each month.

You may want to consider a CLOCKWISE account. This will help you budget your money and allow you to pay your rent on time.

You can contact a CLOCKWISE advisor on:
Tel: 0116 242 3900

Contact

Us



For any further information about how Universal Credit will affect your rent payments, please contact:

INCOME MANAGEMENT TEAM
499 Saffron Lane
Leicester LE2 6UQ
Tel: 0116 454 1007



universal

credit

THE NEW MONTHLY PAID BENEFIT
LEICESTER CITY COUNCIL TENANTS



Are you ready?

Are you aware of the benefit changes?
Will you be able to pay your rent?
Do you have a bank account?



What is

Universal Credit



Universal Credit is a new benefit paid by the Department for Work and Pensions (DWP).

If you currently receive any of the following benefits, these will now be replaced by Universal Credit.

- Housing Benefit
- Income Support
- Income related Employment Support Allowance (ESA)
- Income based Job Seeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit

You will receive your Universal Credit in ONE lump sum monthly payment directly into your bank account.

To find out when Universal Credit will begin in your local area and for further information on Universal Credit, please contact the DWP on **0345 600 0723**.

Paying

Your rent



If you are currently receiving full or partial Housing Benefit, this is likely to be paid directly to Leicester City Council.

When you start to receive Universal Credit, your rent payments will be called Housing Costs and this will be included within your Universal Credit payment. This will be paid directly into your bank account once a month in arrears.

This means it will be your responsibility to pay your rent directly to Leicester City Council. It is advisable to set up a monthly direct debit to help you maintain regular rent payments and to avoid falling into rent arrears.

If you feel that it would be difficult for you to manage your rent payments, you could ask DWP to consider an 'Alternative Payment Arrangement.'

This is when your Housing Costs can be paid directly to Leicester City Council.

**IF YOU DO NOT PAY YOUR RENT ON TIME
YOUR HOME IS AT RISK OF REPOSSESSION**

Budgeting

Budgeting



As you will be receiving your benefits on a monthly basis, it is important to consider how you will budget your money in order to be able to pay your rent and bills on time.

It is important to make your rent a priority and you may want to start paying your rent in advance.

If you do not keep up with your rent payments, you could end up losing your home.

Budgeting support is provided by the council. For more information please visit www.leicester.gov.uk/universalcredit

