

## Universal Credit Fact Sheet

Universal Credit is currently being rolled out nationally and it is expected that it will be introduced gradually in Westminster from the end of 2015.

### What you need to know

Universal Credit is a single benefit that will replace a range of existing means-tested benefits and tax credits for people of working age.

It will replace:

- Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Employment and Support Allowance
- Income Support

One of the main changes for tenants is that while Housing Benefit is currently paid direct to tenants' rent accounts, Universal Credit will be paid direct to the tenant. This means that tenants will need to make arrangements to pay their rent out of their Universal Credit payment. Tenants will be able to pay in the same way they currently pay but it may be easier to pay by Direct Debit to make sure the full amount is paid on time.

### Who will be affected?

When Universal Credit is introduced in Westminster, new claimants for Jobseeker's Allowance are likely to be asked to make an application for Universal Credit. Claimants will be asked to apply online and a follow-up interview will be arranged at the local Jobcentre Plus.

Please let us know if you are asked to apply for Universal Credit so we can help you manage your claim and set up a regular payment.

### How can I prepare?

If you want to make sure you are prepared for Universal Credit, you can go to <https://secureonline.dwp.gov.uk/universal-credit-preparation> and answer a few questions. Help can be found on bank accounts, ways to get online and budgeting.

Alternatively, if you answer 'no' to any of the questions below, you can also get in touch with your local estate office for advice on what to do next:

1. Are you confident that you can manage a monthly budget?
2. Do you have a bank account (excluding the Post Office account)?
3. Are you able to access the internet either at home, on a mobile device or for free at a local library or community centre?

If you have any questions about Universal Credit please contact your local estate office or email [moneymatters@cwh.org.uk](mailto:moneymatters@cwh.org.uk).