**Your benefits are changing – Introducing Universal Credit**

**The Government is changing the way people receive their benefits.**

This means that if you are currently receiving benefits you may soon receive your money less often than you do now, in one large lump sum and in one monthly payment to your bank account. And it will all be done online.

This letter and the attached Universal Credit – Frequently Asked Questions has information to help you find out what’s happening and what you can do to prepare.

**What is Universal Credit?**

Universal Credit is the name of the new monthly benefit payment which will replace a number of current benefits and tax credits:

* Income-based Job Seeker’s Allowance
* Income-related Employment and Support Allowance
* Income Support
* Child Tax Credit
* Working Tax Credit
* Housing Benefit

**When**

Universal Credit is being introduced in stages. In the boroughs where Odu-Dua HA provides housing, the timescale is as follows:

Barnet - Introduced from 2 March 2015

Brent - Introduced from 2 March 2015

Hillingdon - Due to be introduced between September 2015 and November 2015

Camden - Due to be introduced between December 2015 and April 2016

**Who**

In the boroughs listed above, Universal Credit will initially only apply to single unemployed people who are making a new claim. However, it will eventually apply to anyone who receives the benefits listed above (plus other benefits).

You should note that once you are on Universal Credit, even if your circumstances change you will remain on Universal Credit if you are still entitled to receive it.

If you are currently receiving benefits, you will be informed by the Department Of Work and Pensions when the changes affect you and what you will need to do to claim Universal Credit. You will be able to get help to claim Universal Credit from your local Jobcentre.

**Universal Credit Helpline**

If you need help with your claim, you can also contact the Universal Credit Helpline on Tel 0345 6000 723 or text phone 0345 6000 743 between 8am - 6pm, Monday to Friday (closed on bank and public holidays).

Calls to the helpline are not free, so make sure you ask the person on the Helpline to call you back so you don’t have to pay for the call. Otherwise the call may cost you up to 41p per minute.

**Paying your rent**

Universal Credit will replace Housing Benefits. Most tenants who currently receive Housing Benefits have chosen to pay this to Odu-Dua (as their landlord) directly. However, with Universal Credit, you will be receiving this directly into your bank account. Therefore, you will need to make arrangements to make regular payments to Odu-Dua to cover your rent and avoid getting into arrears. Please refer to the Guide to Paying Your Rent which was sent out recently. This Guide can also be found on our website: [www.odu-dua.org](http://www.odu-dua.org). Or you can speak to your Housing Officer.

**Council Tax Credit**

Council Tax Credit is not part of Universal Credit and if you need to claim Council Tax Credit a separate application will need to be made. You can contact your local council for further advice on this.

**What should you do?**

There are certain things you need to think about that will help you prepare for Universal Credit:

* As Universal Credit will be made into a bank account, you need to open a bank account if you don’t have one already.
* As you will only be able to claim Universal Credit (and claims or change of circumstances) online – it is important that you find out where you can access the internet. If you do not have access to the internet at home, you should find out what facilities are available at your local library. For tenants living at the Lithos Road estate, you can use the lap tops that are available there, although you may need to book first. Alternatively, the job centres will have computers you can use. You can prepare by improving your computer skills. Again, if you are not confident, the job centre can tell you about local services that can help you.
* The first payment of Universal Credit will be paid to you in arrears. This means you may have to go a whole month without benefits before you receive your first payment and you will need to prepare in advance for this.
* As you will be getting the money directly to you, on a monthly basis, you must consider how you will budget for all your household costs including paying your rent to Odu-Dua which is something you may not have had to do if your Housing Benefit was paid directly to us.

**Useful Information**

The attached Government leaflet gives some more information on frequently asked questions about Universal Credit. As this was originally an electronic document, some of the links you will only be able to access by going to the following link:

[**https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/404224/uc-faq.pdf**](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/404224/uc-faq.pdf)

Another useful website is the Money Advice Service:

[**https://www.moneyadviceservice.org.uk/en/articles/who-is-affected-by-universal-credit**](https://www.moneyadviceservice.org.uk/en/articles/who-is-affected-by-universal-credit)

Here you can obtain advice and information on Universal Credit and includes videos you can watch such as Getting Ready for Universal Credit and How to Choose a Bank Account.

You will find the link to Getting ready for Universal Credit here:

[**http://ucpp.dwp.gov.uk/universal-credit-preparation//**](http://ucpp.dwp.gov.uk/universal-credit-preparation/)