

Welfare Reforms are coming  
this year from April 2013



**It's happening and could affect  
you, so act today.**



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**Brockley  
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## **Universal Credit Information**



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Universal Credit will replace out of work benefits with one monthly payment paid direct to you. This will happen for all new claimants from October 2013 and all existing claimants between 2013 and 2017.

**What's "working age"?**

Anyone under state pension age. Elderly residents receiving state pension credit will not be included.

**What is Universal Credit?**

It's a new type of benefit which will bring together the main out of work benefits. It aims to simplify the benefits system by bringing together a range of benefits into a single streamlined payment.

**Which benefits will be included in Universal Credit?**

- Housing Benefit
- Income Support
- Job Seekers Allowance
- ESA
- Child Tax Credit
- Working Tax Credit

**What is happening to housing benefit?**

One of the most important changes is to the "housing cost" part of the Universal Credit currently known as housing benefit. This means that housing benefit will no longer be paid directly to the landlord. It will be paid straight to the person claiming it.

**How will it be paid to me?**

It will need to be paid into a bank account, - it will be paid monthly in arrears. The easiest way to pay the rent is then by Direct Debit. It is really important that you continue to pay your rent on time.

**When will this happen?**

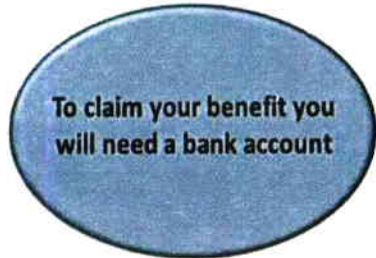
October 2013 - for all new claims or changes in circumstances  
2014-2017 - for other claimants

**What do I need to do?**

There are no details yet how you will move to Universal Credit. It's important you have access to:

A bank or credit union account

A computer/ internet



**How can I apply for Universal Credit or update my claim?**

You can only apply or update your claim online. The Government will provide telephone advice to help.

**How can Brockley Tenants Co-op help you?**

We can help with the application by giving you access to use our computer in the office if you don't have one.

We can help you to make sure you receive the right benefits.

Provide clear helpful advice.

Offer computer skills training or direct you to an agency who provides free training.

If you are worried about being able to pay your rent please contact your housing officer, Marian O'Neill or a member of staff. We are here to offer advice, help and support, including money, budgeting and debt advice).

Act now by checking if you are going to be affected. It's important not to ignore these changes—They are going to happen and your total benefit could reduce.

If you are unsure how these changes affect you please contact us or pop into the office—we are here to help you.

