

Remember!

There's nothing more important than the roof over your head, so always make paying rent your top priority. If you're used to having your rent taken care of because you claim Housing Benefits, this might take a bit of getting used to. The Income Management Team can help you by planning for the change.

7 days after your Universal Credit Assessment period you'll have more money in your account than you did under the old Housing Benefit system. This will include your personal allowance and your Housing cost.

It's really important that you set aside your housing cost and not to let this tempt you into spending money you are given to cover your rent.



Universal Credit

Get Ready

This leaflet can be provided in Braille, on audio cassette tape/disk and large print on request to Cannock Chase Council on 01543 462621.

Cannock Chase Council

Civic Centre, PO Box 28, Beecroft Road Cannock, WS11 1BG

? =  01543 462621



If you are concerned about managing your Universal Credit, paying your rent or budgeting, feel that you are vulnerable and if you have any questions or concerns about Universal Credit please contact us on



01543 424621 (ask for Income Management Team)

or



email rents@cannockchasedc.gov.uk

Who will be affected?

It will affect working age individuals, including families and single parents. You can claim it whether you have a job or not.



Households of working age who claim in-work or out of work benefits. These include anyone claiming; Income Support, Income Based Job Seekers Allowance or Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit

When?

In the Cannock area Universal Credit Full Service started from August 2017 for WS14, WS15 and for the rest of the Cannock area Full Service will start in November 2018. After the change to full service you have to claim Universal Credit online (GOV.UK Apply for Universal Credit). This can be done via a computer, smart phone or tablet.



The detail

Just 1 monthly payment will be made which will include all of the below current benefits and tax credits (Income Support, Income Based Job Seekers Allowance or Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit).

If you have a partner, there will be 1 monthly payment for both of you. If you have any other adults living with you (anyone over 18 years old) who are entitled to benefit, they may claim in their own right, but a deduction (ask your Income Management Officer) will be made from your payment. All payments will be made monthly in arrears, into your bank account.



6 point Action Plan for Universal Credit

The Income Management Team are here to support you, but there are several ways that you can start to prepare so we've put together some tips to make sure you and your family are getting ready for Universal Credit:

1 Make sure you have a bank account

To receive Universal Credit you will need a bank or building society account, or an account with an alternative provider such as a Credit Union. The account will need to be able to accept electronic payments and set up Direct Debits.



2 Decide whether you need a joint account

If you live with your partner and you're both eligible for Universal Credit, you'll get a single monthly payment which can be paid into either a joint or an individual bank account.



Universal credit will be a big change so it's a good idea to make sure you're prepared for the switchover.

3 Check whether you can set up an automated bill payment

If you currently get Housing Benefit, your rent will no longer be paid to Cannock Chase Council. Instead of Housing Benefit, this payment will be included in your monthly Universal Credit payment and you'll then need to pay Cannock Chase Council yourself, e.g. via Direct Debit or Standing Order. If you have a Credit Union account, a prepaid card account or a Post Office card account, check that you can set up automated payments such as Direct Debits for things like rent and bills. If you can't, you should open a new account which offers this.



4 Draw up a monthly budget

Because Universal Credit is paid monthly; you may need to make changes to the way you budget. Universal Credit payments will be made monthly in arrears but you won't be able to pay your rent in arrears. You'll need to make sure that your rent is paid in advance so that you don't break the terms of your tenancy agreement.



5 Internet access

You will be expected to claim Universal Credit and manage your account on-line. If you need help getting online, speak to your local Job Centre Plus or talk to us. We'll be able to offer free internet usage and support across Cannock to help you make your claim. You can use a computer, tablet or phone to make a claim for Universal Credit.



6 Check your Rent Balance!

The best way for you to view your rent account is to log on to the Council's 'Self Serve':

<http://kiosk.cannockchasehousing.co.uk/cannock/housing/rents/>



If you need any help please contact us. If you do not have a computer and require a rent statement please ring the Income Management Team on 01543 462621

