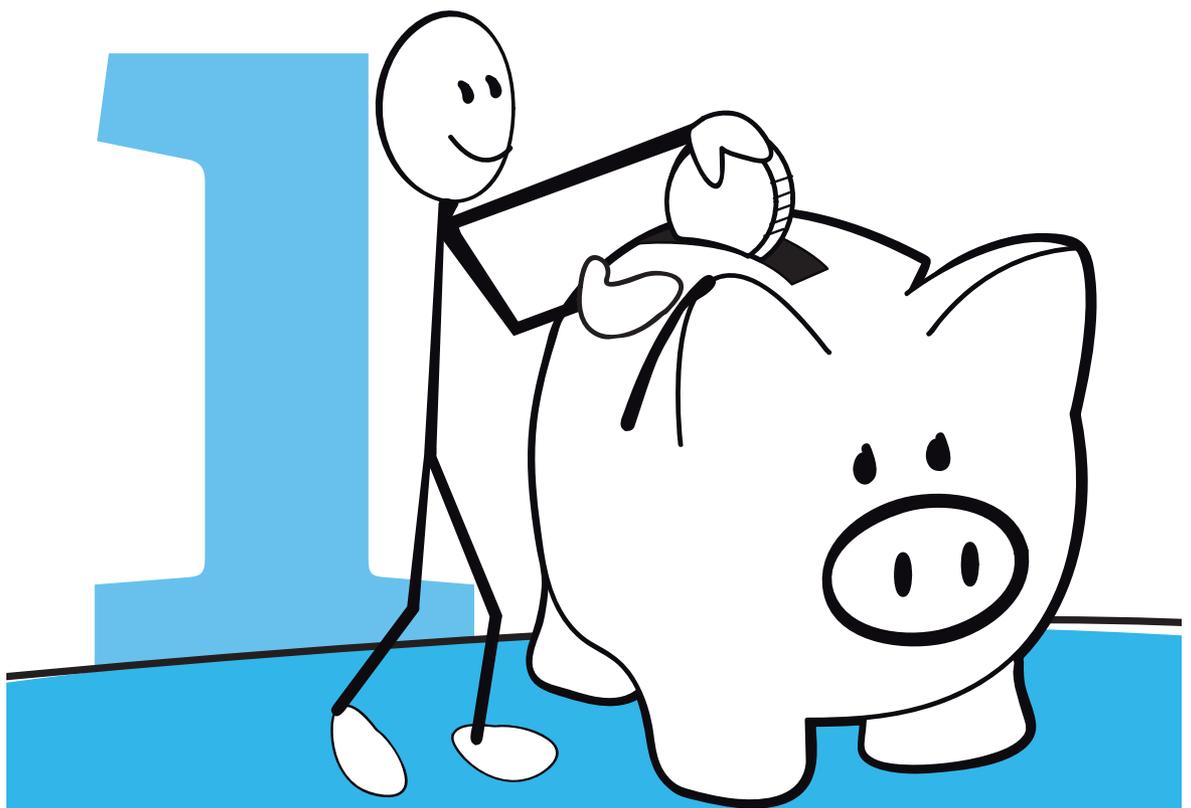


# Your guide to Universal Credit and Direct Payments



**From October 2013 if you claim any of the benefits describe Universal Credit. The system is intended to simplify the way expected to be made online.**



## What is Universal Credit?

Universal Credit is a new welfare benefit that will be paid to people of working age if they claim welfare benefit support. It will replace many of the means tested or income assessed benefits such as:

- Income Support
- Housing Benefit
- Job Seeker's Allowance

- Income-Based Employment Support Allowance
- Tax Credits

The Universal Credit benefit will include an amount for a persons housing or rent costs. This was previously paid as Housing Benefit directly to your landlord.

The table below summarises the current and future arrangements.

Current Benefits	Future Benefits
<ul style="list-style-type: none"><li>■ Housing Benefit</li><li>■ Employment Support Allowance</li><li>■ Job Seeker's Allowance</li><li>■ Tax Credits</li><li>■ Income Support</li></ul>	<p><b>Universal Credit</b></p> <ul style="list-style-type: none"><li>■ Will be paid direct to you and it will include your housing costs (your rent).</li></ul> <p>The benefit will be paid to you each month</p>



## When will this happen?

- The Government plans to introduce Universal Credit over several years between October 2013 and October 2017
- From October 2013 people making a new claim for benefit will apply for Universal Credit
- Existing claimants will gradually be transferred onto Universal Credit by 2017
- This may happen sooner if existing claimants have a change in their personal circumstances

bed below there will be a different way to do it. It is called  
ray benefits are paid and the vast majority of claims will be



## How can I make a claim for Universal Credit?

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- The Government has said that in future any claims for Universal Credit will need to be made online (via a computer)
- Ashfield District Council, Ashfield Homes Limited, other social landlords and welfare rights advice agencies are looking at how they can help people with this.



## What does 'Direct Payment' mean?

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- The Government wants people to be more responsible for the management of their income and so Universal Credit will be paid directly to each person or family making a claim
- The direct payment will be paid to you each month and will include the amount you are entitled to towards your housing costs (your rent)
- In order to receive Universal Credit you will need a bank account for the benefit to be paid into. (If you are an Ashfield District Council tenant, then Ashfield Homes Limited will be looking at how best to help you if you do not have a bank account).



## Will this affect how my rent is paid?

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- **Yes!** If you are an Ashfield District Council tenant (or tenant of another social housing provider) and you are entitled to help towards your rent, it is currently paid directly via the Housing Benefits Service
- Once you transfer onto Universal Credit the amount paid to cover your housing costs (your rent) will be paid directly to you
- Having a bank account will help you to manage your money better. You can set-up Direct Debits for the automatic payment of your rent so you do not fall into arrears
- You will also be able to pay other household bills by Direct Debit and these arrangements take the worry out of budgeting
- If you are an Ashfield District Council tenant and want to set up a Direct Debit please contact the Rents Team at Ashfield Homes Limited on **01623 608907**. If you are a tenant of another social housing provider please contact your own landlord.



## Where can I get help and advice?

If you think you may be affected by these changes please get in touch in the first instance with Customer Services at Ashfield District Council. You can do this in a number of ways:

- In person at Urban Road, Kirkby in Ashfield NG17 8DA
- By telephoning Customer Services on **01623 457237**
- By email to **customerservices@ashfield-dc.gov.uk**



## Further information may also be available from other websites

### Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### National Debt line

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or telephone **0808 808 4000**

### Department for Work and Pensions

[www.dwp.gov.uk](http://www.dwp.gov.uk)

If you require a large print or audio version of this document, please contact the Corporate Communications Unit on 01623 457004.

#### GUJARATI

કાઉન્સિલની બધી માહિતી મોટી છાપમાં, કસ્ટમર સર્વિસ પર, બ્રેઇલ લિપીમાં અને અન્ય ભાષાઓમાં મળી શકે છે. કૃપા કરી કસ્ટમર સર્વિસીસનો (01623) 450000 પર સંપર્ક સાધો.

#### CHINESE

當地政府的所有資料現均用大字體版、錄音帶、凸文版和其它語言製作。請致電(01623) 450000 與顧客服務部接觸。

#### POLISH

Wszelkie informacje Rady Miejskiej (Council) dostępne są również dużym drukiem, jako audio, pismem Braille'a oraz w innych językach. Prosimy o kontakt z Customer Services tel. (01623) 450000.

#### KURDISH

هەر جی زانیاریکی نه نۆجۆمەن هەبە نامادەبە بە شینۆهی چاوی گهۆره، وه کاسینی نۆمار کراو، وه به برابری (نۆوسینی نابەهه بۆ کهسانی کۆره)، وه ههروهها به زمانه کانی ئێ. نکه به بۆهنگی بکه به بهشی خزمهت کردنی مهعمیل له سهه زماره نه له فۆن: (01623) 450000

#### URDU

کاؤنسل سے متعلق ہر قسم کی معلومات بڑے پرنٹ، آڈیو، بریل اور دیگر زبانوں میں دستیاب ہے۔ براؤہیرائی کسٹمر سروسز (صارفین کے لیے خدمات) سے فون نمبر (01623) 450000 پر رابطہ کریں۔

### Ashfield District Council

Urban Road, Kirkby-in-Ashfield, NG17 8DA Tel: 01623 450000  
[www.ashfield-dc.gov.uk](http://www.ashfield-dc.gov.uk)



Ashfield