Universal credit

How it may affect you
**What is Universal Credit?**

Universal Credit will be one monthly payment of benefit and it will replace the following existing benefits:
- Income Support
- Job Seekers Allowance (Income Based)
- Employment Support Allowance (Income related)
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

**When does it start?**

Universal Credit is being introduced in Medway from October 2015.

**Will it affect me?**

If you receive one of the benefits above it is likely that you will move over to Universal Credit at some point in the future.
- Universal Credit will be paid to people of working age, people over 18 but not over retirement age.
- Universal Credit may be paid to you if you are working and have a low income.
- Payments will usually be made monthly.
- Universal credit is usually paid into your bank, building society or credit union account.

**How can I get ready for Universal Credit?**

**Bank accounts**
Payments will usually be made to you into a bank / building society or credit union account*. If you do not have an account you will need to get one. If you have a partner you might want to think about opening a joint account so that you can both access the money.

*Please note that Universal Credit cannot be paid into a Post Office card account.

**Budgeting**
Universal Credit will be paid monthly so you will need to budget throughout the month for things such as food, travel costs and gas and electricity if you pay by key meter.

**Housing Benefit**
If you get Housing Benefit this will be included in your Universal Credit payment and will be called the Housing Cost element. The money will be paid to you and you will need to pay your rent to your landlord. If you are worried about this you should speak to your landlord.

**Claiming Universal Credit**
Claims for Universal Credit should be made online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit). If you are unsure how to use a computer or the internet, there are free courses available. Speak to your landlord or local library to find out more information.
Who can I contact for help?

If you are a tenant of Medway Council Housing Services you can contact the Welfare Reform Team for help:
Phone: **Freephone 0800 408 8080 or 01634 333344**
Email: **welfarereform@medway.gov.uk**

*If you are a tenant of a different social housing provider please contact them for support/assistance.*

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**Budgeting:**
- The Money Advice Service:  
  [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

- CAP Money Course:  
  [www.capuk.org](http://www.capuk.org)

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**Debt:**
- Stepchange debt advice charity: [www.Stepchange.org](http://www.Stepchange.org) or **0800 138 1111**

- CAP Debt help:  
  [www.capuk.org](http://www.capuk.org) or **0800 328 0006**

- National Debtline: A debt advice charity with experts who can provide free help and advice on dealing with debt. [www.nationaldebtline.org](http://www.nationaldebtline.org) or **0808 808 4000**

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**This information can be made available in other formats from 01634 333333**

If you have any questions about this leaflet and you want to speak to someone in your own language please phone **01634 335577.**

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