



Are You Ready?

Universal Credit is a new benefit for working aged people in and out of work, which will bring the following state benefits together into one monthly single payment:-

- **Housing Benefit**
- **Jobseekers Allowance**
- **Employment Support allowance**
- **Income Support**
- **Child Tax Credit**
- **Working Tax Credit**

Why has *Universal Credit* been introduced?

Universal Credit has been introduced by the UK Coalition Government as part of its welfare reform measures.

How may *Universal Credit* affect how I pay my rent?

Universal Credit will also include any Housing Benefit payment that you receive and be paid directly to you. This will mean that you will therefore be solely responsible for paying the full rent amount for your tenancy each month to Cadder Housing Association.

What will I have to do to get *Universal Credit*?

- You will be required to have access to the internet to make a claim for *Universal Credit* as claimants will be expected to do this on-line.
- You will need to have a bank account to get your *Universal Credit* payment. If you don't have a bank account, you will not receive your payment. At the moment a Post Office account is not suitable.

For free and confidential help and information on claiming *Universal Credit*, setting up a bank account, getting access to the internet and budgeting, please contact:

**Doreen Milne, Financial Access Officer
Cadder HA - 0141 945 3282**

Doreen@cadderhousing.co.uk

For further information about *Universal Credit*,
please go to the Association's website -

www.cadderha.co.uk