

# Get ready for Universal Credit



## Universal Credit

Universal Credit is a new benefit for people who are either out of work or in work but on a low wage.

If you're a customer of Erimus Housing, Housing Hartlepool, Tees Valley Housing, Tristar Homes or Thirteen Care and Support, our trained Money Advice and Employability advisers can help you get ready for Universal Credit and understand how the changes may affect you.

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Money Advice & Employability

## Universal Credit

If you receive benefits you may have already heard about Universal Credit, a new benefit for people of working age who are either on a low income or out of work.

Universal Credit will replace existing benefits and tax credits, including:

- Housing Benefit
- Income Support
- Income Based Job Seekers Allowance
- Income Related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit

## What is different about Universal Credit?

### You need to be online

You will need to make your claim and check your payments online.

### You will need a bank account

Your payment will be made directly into a bank, post office or credit union account.

### You get a single monthly payment

Benefits can be paid weekly, fortnightly or every four weeks but Universal Credit will be paid calendar monthly, directly to your bank account.

### You need to pay your rent directly to us

Your Universal Credit payment will include any help you get towards rent (housing costs). You will be responsible for paying your rent directly to us.

## How you can get ready for Universal Credit?

- If you don't have a bank, post office or credit union account you will need to get one.
- You will need to pay your rent directly to us and think about monthly rather than weekly budgeting to make your money last you the whole month.
- You will need to make sure you can access the internet.

## Help is available

Our trained advisors can help you understand how Universal Credit may affect you and also help you get online.

## Get in touch today

Please get in touch with us as soon as you find out you're moving to Universal Credit. If you have any questions or to make an appointment, you can contact us in a number of ways:

### By email

[customerservices@thirteen.co.uk](mailto:customerservices@thirteen.co.uk)

### By phone

**0300 111 1000**

and ask for the Money Advice and Employability team.

### By calling in to one of our offices

If you have any questions, please don't hesitate to get in touch through a customer services adviser or your neighbourhood officer.

Delivering services on behalf of

**thirteen**  
Care and Support

 **Erimus  
Housing**

 **Housing  
Hartlepool**

 **Tees Valley  
Housing**

 **Tristar  
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