

How can I pay my rent?

Once you are on Universal Credit Housing Benefit will be paid to yourself and YOU will be responsible to pay your rent to Cernach H.A directly. **Payment methods are:**


1. Direct Debit or Standing Order—contact the office to set one up on **0141 9443860**
2. Rent Payment Card—can be used at any Paypoint outlet. If you need a new card please contact the office
3. Cash or cheque in the Associations office
4. Online via our website www.cernachha.co.uk
5. By Debit/Credit Card—either over the telephone or in person in the Associations office

What should I do? Help in budgeting

1. Open a bank account or contact our office for free advice and help in setting one up.
2. Seek advice about managing your money and budgeting. We have a Money Advice Officer every Thursday in our office. Call our office for a free appointment. Remember you may be used to getting your benefits weekly or fortnightly and it can take some time to get used to having money monthly.
3. Once you start Universal Credit you will be required to pay your rent directly to Cernach Housing Association.

Further Information

Contact our office on 0141 9443860 or our website www.cernachha.co.uk. You can also get further advice from: www.gov.uk/universal-credit or www.moneyadviceservice.org.uk/en/categories/universal-credit



what you need to know about
UNIVERSAL CREDIT

The UK Government is changing the way people receive their benefits.

This means you may soon receive your money less often, and in one large lump sum.

This leaflet has information to help you find out what's happening and what you can do to prepare.

What is Universal Credit?

One payment, once a month, to your bank account. And it will all be done **online**. Universal Credit will replace:

- Income Support
- Working Tax Credit
- Income-based Job-seeker's Allowance
- Child Tax Credit
- Housing Benefit
- Income-related Employment & Support Allowance

Applying Online

Universal Credit will be managed online. You make your claim online, then check on your payments and updates through your online account. **If you need some extra help to get online and/or find your way around a computer and the internet please call into Cernach's office.**

When

It has already begun in some areas of Scotland & will be rolled out during 2015-2017. During this period if you are on any of the above benefits & have a change in circumstances you will be told to make a new claim online to Universal Credit.

How will it affect me?

Universal Credit will be paid in a different way to your current benefits:

- It will be paid monthly into an account you choose
- If you get help with your rent, this will be included in your monthly payment—**you'll then pay your landlord yourself to cover your rent**
- If you and your partner are both eligible, you will get one monthly payment for the household.

Changes to Housing Benefit

At the moment you may choose for your housing benefit to be paid directly to your landlord. Your monthly Universal Credit payment will include the money for your rent and you will need to arrange to pay your rent to your landlord directly.

MAKE RENT YOUR TOP PRIORITY!

Direct to your bank account

Universal Credit **MUST** be paid into an account. If you don't have a bank account you will soon need to start thinking about setting one up to allow you to receive your Universal Credit payments.

If you need help in setting up a bank account please contact our office. Drumchapel L.I.F.E provide a free service to help you do this. You can also contact them directly on 0141 9446004 or email info@drumchapelife.co.uk