

We have sent you this leaflet about Universal Credit (UC) because you are currently in arrears. You need to read it very carefully.

# UC *Universal Credit*

## – take action NOW!



Universal Credit (UC) is coming. If you are of working age and on benefits, the way your benefit is paid and how you pay your rent to us will change. Your Housing Benefit will stop. You will pay the rent to us yourself.



If you receive a letter from the Department for Work and Pensions (DWP) telling you that you are going onto UC, make sure you read it carefully and follow the instructions provided. If you don't understand what it means, ask the DWP for help.





# What you need to do now

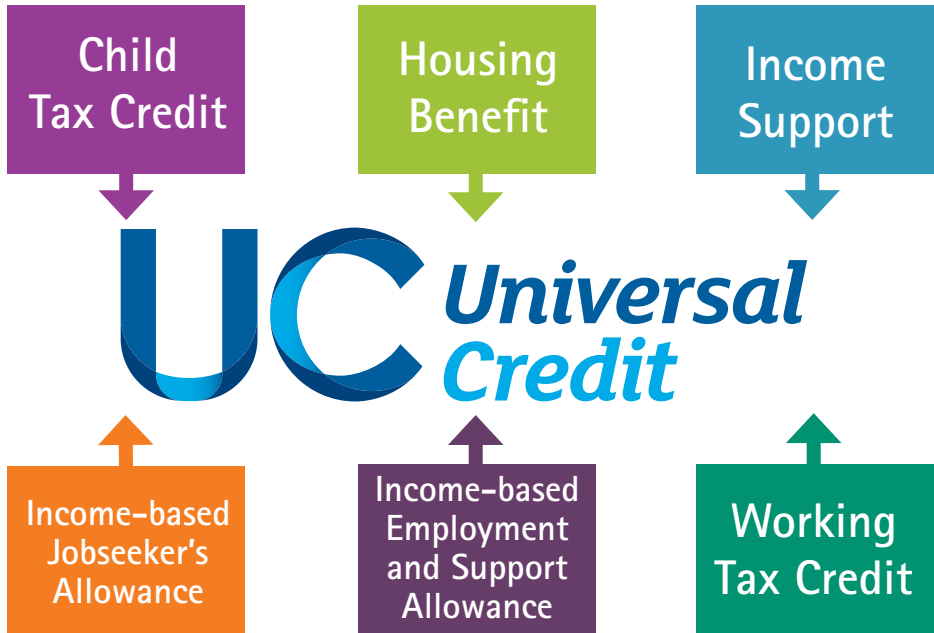
You can start to pay a bit extra each month now, to prepare for the gap in your rent payments. Depending on the level of your rent arrears, any gap may mean a breach of a court order or may put you at risk of being taken to court for breach of tenancy. As UC will be paid monthly, start looking at your budgeting now, so that you know you will be able to manage waiting a month to be paid.

If you are concerned about your rent arrears and worried that you won't be able to manage, speak to your Income Officer... sooner rather than later.

## Mind the gap – don't fall further into arrears

If you transfer to UC there will be a gap of five weeks until you receive your first payment. You need to prepare for this gap, to make sure you don't fall further into arrears.

Your UC will be paid monthly so you will need to manage your money to make sure you can pay all of your rent in full, every month. You will need to set up a monthly direct debit that automatically pays your rent when you get paid.



## When will the switchover happen?

Anyone who has a change in their benefits will move across to UC as follows:

- North Herts and East Herts – from October 2018
- Central Bedfordshire – from November 2018
- Hertsmere – from December 2018.

**If you move onto UC, we need to know.**

**GOV.UK**

For more information about UC,  
visit [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)



## Contact details

Howard Cottage Housing Association

Pioneer House

Norton Way South

Letchworth Garden City

Hertfordshire SG6 1NY

Telephone: 01462 683307

[www.howard-cottage.co.uk](http://www.howard-cottage.co.uk)

*A charitable housing association*



**business for neighbourhoods**

---

This leaflet can be made available in large print, audio, Braille and other languages.