



## **Universal Credit**

Universal Credit has now been rolled out to new jobseekers in Argyll. It is replacing 6 means tested benefits:

- Housing Benefit
- Income Support
- Jobseekers Allowance (income based)
- Employment and Support Allowance (income related)
- Working Tax Credit
- Child Tax Credit

Universal Credit is paid monthly in arrears and not paid for the first 7 days. This will be difficult for many who have been used to being paid weekly or fortnightly.

Universal Credit is paid directly into a bank account therefore you may need to open one if you don't already have one. You may also need help to budget. Advice can be found here: [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

Housing Benefit will be replaced by housing costs element in your Universal Credit award and will be paid direct to you. You are responsible for paying your rent and must always pay your rent in advance whether you pay weekly, fortnightly or monthly.

The best way to ensure rent is paid is to set up a direct debit at the bank.

**If you fall into arrears legal proceedings may commence to remove you from your home.**

Universal Credit is paid monthly in arrears and Housing Costs (rent) will be paid within your Universal Credit amount. This means that you will need to pay ACHA your weekly rent charge direct to us. Your rent charge is due weekly in advance and as Universal Credit is paid monthly in arrears you will be required to make some additional payments toward any arrears which accrue on your account.

Help is available to you within your local area. ACHA have Welfare Rights Officers who can assist you with any benefit issues.

Call: 0800 028 0755 to be put in contact with your local Welfare Rights Officer.

Additional information can be found here:

[www.gov.uk/universal-credit/overview](http://www.gov.uk/universal-credit/overview)