



Are you ready?

Universal Credit and You



Universal Credit - are you ready?

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

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

Universal Credit will affect the way current benefits are paid.

- **Universal Credit will be paid directly into your bank account**
- **You'll get one monthly payment for your whole household.**
- **Any help you get with your rent will be included in your payment.**
- **You'll have to pay your landlord yourself.**

Your Rent, Your Responsibility

If your Universal Credit payment includes help towards your rent, you must make sure that you pay your rent on time.

To make a rent payment, call Flagship Response on 0808 168 4555 or visit our website, www.flagship-homes.co.uk

If you are struggling to meet your rent payments please contact your Housing Officer as soon as possible for help and advice.



IF YOU DO NOT PAY YOUR RENT ON TIME YOU ARE AT RISK OF LOSING YOUR HOME



Universal Credit and You

Universal Credit will be in your area from:



This affects both new and existing claims

What next?



Get online

Universal Credit is managed in an online account. Visit gov.uk/universalcredit



Make sure you have an account

You must have a suitable account - such as a bank, building society or credit union account for your monthly payment



Work out your monthly budget

Plan ahead. Make sure your bills are paid promptly. A budget can help your money go further

Make sure you don't miss a rent payment by registering to pay your rent by Direct Debit. Visit our website at www.flagship-homes.co.uk or call us on Freephone 0808 168 4555 for information and help with setting this up.



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Help and Advice



For information about Universal Credit visit www.gov.uk/universal-credit
Helpline: 0800 328 9344 If universal credit is live where you live or 0800 328 5644 if not

To find your local Citizens Advice Bureau visit www.citizensadvice.org.uk/
Helpline: 0344 411 1444

For information on budgeting and managing your money visit www.moneyadviceservice.org.uk
Helpline: 0800 138 7777

Contact your Housing Officer or Flagship Response on 0808 168 4555 if your circumstances change.

Flagship Homes
31 King Street, Norwich
NR1 1PD

T: 0808 168 4555
E: info@flagship-homes.co.uk
W: www.flagship-homes.co.uk



Flagship Homes is part of the Flagship Group

