

WELFARE BENEFIT REFORM CHANGES:
HOW THEY MIGHT EFFECT YOU

UNIVERSAL CREDIT

Universal Credit is an important new benefit for working age people, which is now being rolled-out in this area. This benefit will replace:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit
- Most claims for Housing Benefit

Under the old system, rent paid by Housing Benefit normally came directly to us

If you are now claiming Universal Credit, you will receive all of your benefits in one payment and this may include a Housing Element which is to be used towards your rent payments.

What can you do if you are affected by these changes?

Our Debt Prevention Team has Advisers who can help you to address changes in your circumstances that result from Welfare Reform:

- **Employment Advice:** Our advisers can help you write CVs, prepare for interviews and find the right jobs to maximise your income.
- **Benefits Advice:** Make sure that you are claiming all of the benefits that your household is entitled to.
- **Debt Advice:** Get help putting your finances in order and dealing with debt issues.
- **Energy Advice:** Our specialist adviser can help you to obtain grants to address arrears and help you switch to the cheapest tariffs.

