



Universal Credit

If you are of working age and receive any of the benefits listed below, you will be affected by the Government's Universal Credit.

Prepare to weather the storm

This new way of paying benefits has come to our area and Two Rivers Housing wants to help you to prepare.

The Department of Work and Pensions (DWP) will tell you when you need to apply but, if you claim any of the following, you will move to Universal Credit:

- Housing Benefit
- Job Seeker's Allowance
- Employment and Support Allowance
- Child Tax Credit
- Income Support
- Working Tax Credit



You may have to wait nearly two months before receiving your first payment. This is paid in arrears and you will only receive one month's money, not two.

Meanwhile you can:

- Open a bank account. You won't receive your benefits without one.
- Save if you can. Even a few pounds here and there will help.
- Get online. You must make your claim via the Government website so make sure you know how to do this or know someone who can help.

Don't forget, you need to pay your rent as a priority.

If you fall behind you will have to pay it back, so try saving or paying a few pounds extra now to give yourself breathing space. Don't risk losing your home. Call us to find out how you can prepare for the Government's changes.

We're here to help, so please get in touch with us if you need advice.

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