

What is ARCH?

ARCH (Association of Retained Council Housing) is an association of councils in England who have retained ownership and management of their council homes. We're here to make sure that a positive future for all the local authorities who own their homes is secured.

What does the ARCH tenants' group do?

The ARCH tenants' group is elected every two years from the ARCH membership of 63 councils across England. The group meet at least four times a year to discuss policy affecting council tenants nationally and represent the tenant's voice to the ARCH executive.

Contact info@arch-housing.org.uk for more information.



The Association of Retained Council Housing Ltd is a company registered in England and Wales - Company Reg. No. 07970258
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All you need to know about...



Universal Credit

A guide for tenants produced by tenants



The facts

- Universal Credit will be rolling out across the country between now and 2017.
- It affects unemployed or low income benefit claimants of working age.
- Benefits of any kind - including housing benefit and disability benefit - will be capped at £350 a week for a single person household and £500 for a couple or family aged 16-64.
- One member per household will receive the benefit.
- You need a bank account or building society account to receive the money.
- You will have to complete your application online and attend a face-to-face interview.

How it may affect you

- Universal Credit will be paid to you directly and you'll be responsible for paying your full rent.
- Benefit payments will be paid monthly in arrears into your bank or building society account.
- You will fall into rent arrears if you don't keep your rent payments up.
- You may be hit by bank charges if you take out money and don't have enough funds in the account.
- Any changes in circumstances will need to be reported online.
- Older tenants on Pension Credit will no longer claim housing benefit but get help through 'Housing Credit'.

Don't be afraid to ask

It's important that you get advice and support **as soon as possible**. You may be eligible for Discretionary Housing Payment for a short period.

Some landlords have put information on their websites or in tenant newsletters and have specialist support workers who will be able to help.

Do contact your landlord if you have any questions.

Help is available

If you think that this will affect you, **contact your landlord** for advice and guidance.

Access to the internet for online application is available from a range of places.

Other places that might be of help:

- Your nearest Citizens Advice Bureau
- The local benefits advice agency
- The local Jobcentre Plus
- <http://www.gov.uk>

Pass this leaflet on to neighbours, friends and family who may also be affected but might not know yet about the changes.