

# Claiming Universal Credit



West of  
Scotland  
Housing  
Association

This may be the first time that you have had to claim any help to pay your rent. Here are a few basic details to help you understand how Universal Credit works if you are a West of Scotland Housing Association tenant.

- It is your responsibility to make sure that you pay your rent to us, and that you have a clear balance on your rent account at the end of every month.
- We are here to help you if you are struggling to pay your rent

When you make a new claim for Universal Credit, any help towards your housing costs will usually be paid as part of your Universal Credit payment.

It is likely to be five weeks until you receive your first payment, so we would advise you to speak with your Income Maximisation Officer immediately, to discuss the implications for you and your rent account in more detail.

You can apply for an advance payment of Universal Credit if you do not have enough money to manage until your first payment. You may be able to get up to 100% of your estimated Universal Credit payment, which will include housing costs. You will have to pay back any advance payment from your ongoing benefit entitlement which will reduce the amount of money you receive each month. The DWP will discuss with you your options for repayment if you choose to take an advance payment.

Once you have made your claim for Universal Credit, we will be asked by the DWP to verify the rent details that you have input on your claim. If the amount of rent, any service charges, or names do not match the details that we hold on record, there may be a delay in us being able to verify the information.

You may also receive a request called a 'To-do' on your claim asking if you agree with the revised details we have provided. If you receive any prompts to respond to information, please action these as soon as possible to prevent any delays in the processing of your claim. Examples where problems have been experienced are where people have changed their name or have relationships changes which affect the name on the tenancy. Please speak to your Income Maximisation Team if you have any concerns about any of the details you have put on your claim which relate to your rent. They can be contacted by email at [Income.Max@westscot.co.uk](mailto:Income.Max@westscot.co.uk) or by phone on 0141 550 5059.

## Managing Your Rent



Whilst you are waiting for your Universal Credit claim to be processed, we will continue to contact you if you are in arrears. This is to make sure that we are working in line with our rent arrears policy, which applies to all our tenants. Failure to pay your rent or come to a suitable arrangement to clear any arrears, may result in us taking court action and ultimately you losing your home. It is also to ensure that you are given all the information and support that you may need to manage your arrears.

If you are having trouble or worried about managing your money, you can ask the DWP to pay your housing costs direct to us. This is called a Scottish Choice and can be requested after you have received your first full payment. You can request that the housing cost element is paid direct to us by speaking to your Work Coach, applying through your online journal, or calling the Universal Credit helpline on 0800 328 5644.

Universal Credit is a monthly payment (paid in arrears). If you are finding it difficult to manage a monthly payment you can also request a Scottish Choice which will split your payment so that you receive two payments during the month.

If you are already eight weeks or more in arrears with your rent or fall into one of the vulnerable categories listed by the DWP (e.g. you have debt or addiction issues, learning or mental health problems), we can apply to have your housing costs paid directly to us, and/or request deductions from your Universal Credit payment to reduce your arrears. We do not need your permission to do this, but we will always do our best to discuss this with you so that it does not come as a surprise.

It is important to note that if you have asked DWP to pay your rent directly to us, or if we have asked for a direct payment because you are in arrears or vulnerable, the first rent payment will not always be paid direct to us. You must check your online journal and bank account to see if a Universal Credit payment (including your housing costs) has been paid direct into your bank account. If this has happened, you must pay your rent to us from the Universal Credit payment that you have received.





## Direct Payments to landlords

If you choose to have your housing costs paid direct to us, or we apply for direct payments on your behalf, the payment will reach us on the same day that you receive Universal Credit income.



## Deductions from your Universal Credit Housing Costs

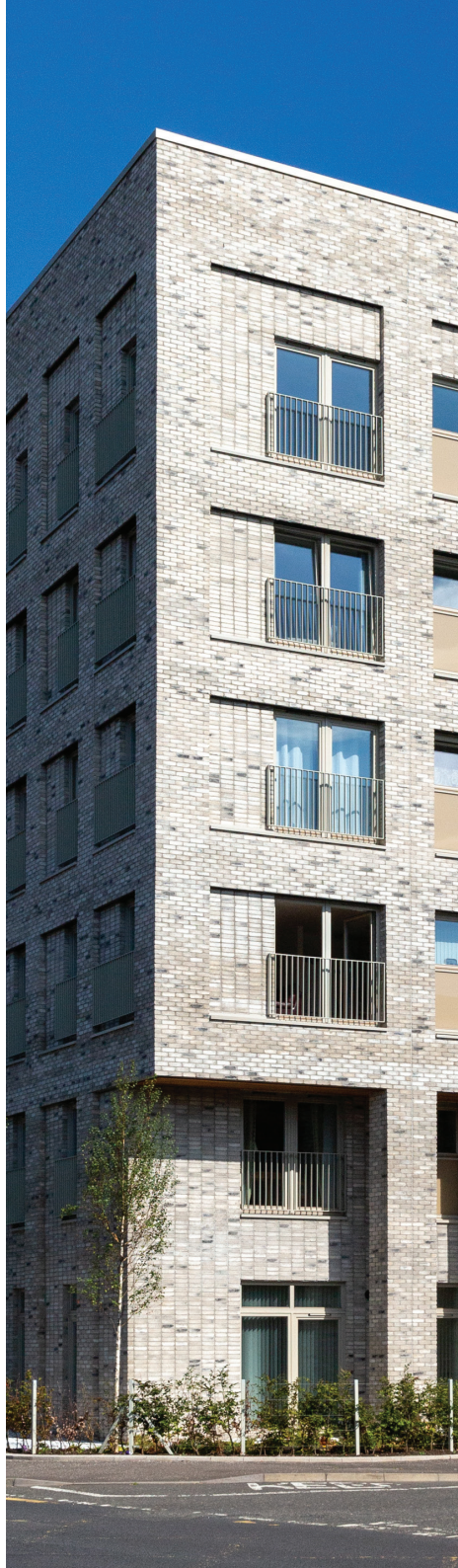
The amount you receive towards your housing costs may be reduced if your home is deemed as having spare bedrooms. The amount you will get towards your rent will be reduced by 14% if you have one spare bedroom, or 25% if you have two or more spare bedrooms.

Currently the Scottish Government is making a Discretionary Housing Payment (DHP) to cover the reduction for spare bedrooms. You can get more information about this Discretionary Housing Payment, by speaking to your Income Maximisation Team on 0141 550 5059 or by contacting your Local Authority.

Your Universal Credit housing costs may also be reduced if someone aged 21 or over lives with you and is not a dependent. If this is the case, the other person in your household will be expected to help you meet your full rent payment or you will need to make up the shortfall from your own income.

It is your responsibility to notify the DWP of any changes to your circumstances which may affect your Universal Credit entitlement. This includes changes in your income, your household, changes to your rent or if you move.

Don't forget, if you are claiming Universal Credit you may be entitled to some help towards your Council Tax and other Local Authority administered benefits. **If you would like any advice or assistance with this, please contact our Welfare Rights team on 0141 550 5662 or email the team at [Welfare.Rights@westscot.co.uk](mailto:Welfare.Rights@westscot.co.uk)**



# Useful Contacts



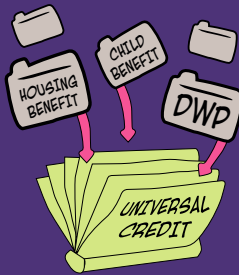
## Our Online Services

Did you know if you are a WSHA Tenant you can use our Customer App or Tenant Portal to have 24/7 access to your tenancy information and request a number of services. Find out more at [www.westscot.co.uk](http://www.westscot.co.uk)



## Housing enquiries

Speak to our Customer Service Team on 0141 550 5600



## Universal Credit

You can find out more information about Universal Credit at [www.understandinguniversalcredit.gov.uk/](http://www.understandinguniversalcredit.gov.uk/)

Telephone the Universal Credit helpline 0800 328 5644 (textphone 0800 328 1344)

'Help to Claim' Support until your first payment from CAB 0800 023 2581



## Council Tax Reductions and Council Administered Benefits

Look on your Local Authority's website or contact our Welfare Rights Team on 0141 550 5662



### Advice on welfare benefits, money and debt advice

- Contact our Welfare Rights Team on 0141 550 5662, Income Maximisation Team on 0141 550 5059 or our Community Support Services Team on 0141 550 5664.
- Your local Citizen's Advice Bureau – you can find your local office by searching on <https://www.cas.org.uk/bureaux> or telephone 0800 028 1456
- Money Talk Team telephone 0800 085 7145



### Scottish Welfare Fund

- The Scottish Welfare Fund offers two types of grant:
  - \* Crisis grants provide help for people who need help quickly because of an emergency or disaster
  - \* Community care grants are made to help people on a low income live independently in the community or to ease pressure on families
- You can find more information about the Scottish Welfare Fund on Local Authority websites or contact our Welfare Rights Team



### Home Energy Scotland

- For advice on saving energy in your home call 0808 808 2282 or contact our Community Support Services Team on 0141 550 5664
- or look online at <https://energysavingtrust.org.uk/scotland/home-energy-scotland>

## Contact us

Camlachie House, 40 Barrowfield Drive,  
Camlachie, Glasgow, G40 3QH

t: 0141 550 5600

f: 0141 550 5601

e: [customer.service@westscot.co.uk](mailto:customer.service@westscot.co.uk)

w: [westscot.co.uk](http://westscot.co.uk)

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Please let us know if you require this information in large print, audio or any other language.

