

Your Guide to Universal Credit

Benefits are changing



West of
Scotland
Housing
Association



Your payments will change if you claim:

- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Income Support
- Job Seekers Allowance (income related)
- Employment Support Allowance (income related).

What is Universal Credit?

Universal Credit (UC) is administered by the Department for Work and Pension (DWP) and aims to make the welfare system simpler by replacing six benefits and tax credits with a single monthly payment.

If you are currently claiming any of the six benefits noted on the front page of this leaflet, you will be required to claim UC. If your circumstances do not change you will still have to claim within the next two years.

Council Tax Reduction

Your claim for Universal Credit does not include any council tax reduction that you may be entitled to.

Once you have made your claim for UC, you must make a separate claim to your Local Authority for your reduction.

Glasgow Council

www.glasgow.gov.uk

North Lanarkshire

www.northlanarkshire.gov.uk

South Lanarkshire

www.southlanarkshire.gov.uk

South Ayrshire

www.south-ayrshire.gov.uk

North Ayrshire

www.north-ayrshire.gov.uk

East Ayrshire

www.east-ayrshire.gov.uk

How to claim Universal Credit

To apply for UC at www.gov.uk/universal-credit, you must have a bank account and an email address.

Remember to include details of your exact monthly rent when you claim UC so that your housing costs are included in your claim. Speak to West of Scotland Housing Association if you are unsure about the amount.

You will be given an online account to manage known as a journal, and the DWP will explain how and when to access it.

How will you support yourself financially while you wait for your first payment?

- Firstly, if possible you should try and put a small amount away
- Make a budget
- Open a credit union account.

The wait for your first payment can take seven weeks on average and this can be particularly hard for someone who is used to being paid every week or two weeks.

You can ask the DWP for an advance in benefit which you will then have to pay back. Your benefit will be reduced accordingly until this is paid back. Other deductions may also be taken from your ongoing benefit payment.

Additional help with rent costs

If your Universal Credit award includes housing costs, you may be eligible for a discretionary housing payment (DHP) to help with your rent if the full cost is not covered.

Under occupying your home has, at the moment, been mitigated by the Scottish Government through the above (DHP) but this may not always be the case.

If you are 18–21 you will not receive any help with your rent through UC unless an exemption applies to you.

For tenancies started after April 2016, Local Housing Allowance caps will be applied to the housing costs element of UC from 2019. This may reduce the amount you receive. If an individual is under 35 and single, the housing costs will be capped at a shared room rate.



The Scottish Welfare Fund

If you need help to set up/stay in your home, or you or your family have are under exceptional pressure, you can apply for a crisis payment or community care grant.

Glasgow

www.glasgow.gov.uk/index.aspx?articleid=17160
0141 276 1177

North Lanarkshire

www.northlanarkshire.gov.uk/index.aspx?articleid=26378
0300 555 0405

South Lanarkshire

www.southlanarkshire.gov.uk/info/200149/benefits/1064/scottishwelfarefund
0303 123 1007

South Ayrshire

www.south-ayrshire.gov.uk/welfarereform/welfarefund.aspx
0300 123 0900

North Ayrshire

www.north-ayrshire.gov.uk/resident/benefits/welfare-reform/scottish-welfare-fund.aspx
01294 310001

East Ayrshire

www.east-ayrshire.gov.uk/CouncilAndGovernment/Benefits/Scottish-Welfare-Fund.aspx
01563 576900

Need help to Budget?

We understand the challenges people can face switching to a monthly budget. Our Welfare Rights Team and Community Support Services are here to help you manage your UC payments. They can also refer you to other agencies for additional areas of support.

Welfare Rights Team

0141 550 5662

Community Support Services

0141 550 5664



Universal Credit Payments

Universal Credit is paid monthly in arrears direct into your bank account. Most people in work are paid monthly and pay their rent and budget their household income themselves each month. Being paid UC monthly helps you to start budgeting effectively and prepares you for moving into work.

UC payments include any housing costs you are entitled to. It's not just for food and living expenses. You now have to pay your rent to your Landlord (West of Scotland Housing Association) as soon as you receive your Universal Credit payment.

In some circumstances, it may be possible for the housing cost part of your UC to be paid direct to your Landlord. The Scottish Government is also looking to give people this choice and that of having your UC paid twice a month.

It is essential that you contact your Housing Team to discuss payment options.

Please see the following contact numbers:

**Glasgow/Lanarkshire
Housing Team**
0141 550 5660

Glasgow/Ayrshire Team
0141 550 5603

It is your responsibility to ensure that your rent is paid on time and to contact the Housing Team or Welfare Rights Team if you are experiencing financial difficulties.

Failure to deal with rent arrears could result in legal action being taken against you and you could be at risk of losing your home.

We want to avoid arrears recovery action being taken, so make sure you get in touch with us as soon as you have made your claim for Universal Credit.

Your Landlord details and creditor number:

**West of Scotland Housing
Association Ltd**
Camlachie House
40 Barrowfield Drive
Glasgow
G40 3QH
0141 550 5600

Creditor Number (for DWP payments): **11192**

You may be asked for this if your housing costs are to be paid direct to us.

Contact us

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

t: 0141 550 5600

f: 0141 550 5601

e: info@westscot.co.uk

w: westscot.co.uk

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You can contact the UC Service Centres for advice:
Full Service 0800 328 5644

Alternative formats and community language
versions of this leaflet are available on request.