

# 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.

## Areas/dates for UC Roll-out

East Ayrshire	25th October 2017
South Lanarkshire	October 2017
North Ayrshire	22nd November 2017
South Ayrshire	7th February 2018
North Lanarkshire	4th April 2018
Glasgow	September 2018

### 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](http://www.glasgow.gov.uk)

#### **North Lanarkshire**

[www.northlanarkshire.gov.uk](http://www.northlanarkshire.gov.uk)

#### **South Lanarkshire**

[www.southlanarkshire.gov.uk](http://www.southlanarkshire.gov.uk)

#### **South Ayrshire**

[www.south-ayrshire.gov.uk](http://www.south-ayrshire.gov.uk)

#### **North Ayrshire**

[www.north-ayrshire.gov.uk](http://www.north-ayrshire.gov.uk)

#### **East Ayrshire**

[www.east-ayrshire.gov.uk](http://www.east-ayrshire.gov.uk)

### How to claim Universal Credit

To apply for UC at [www.gov.uk/universal-credit](http://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 up to five weeks 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.



## **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](http://www.glasgow.gov.uk/index.aspx?articleid=17160)  
0141 276 1177

### **North Lanarkshire**

[www.northlanarkshire.gov.uk/index.aspx?articleid=26378](http://www.northlanarkshire.gov.uk/index.aspx?articleid=26378)  
0300 555 0405

### **South Lanarkshire**

[www.southlanarkshire.gov.uk/info/200149/benefits/1064/scottishwelfarefund](http://www.southlanarkshire.gov.uk/info/200149/benefits/1064/scottishwelfarefund)  
0303 123 1007

## **South Ayrshire**

[www.south-ayrshire.gov.uk/welfarereform/welfarefund.aspx](http://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](http://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](http://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.

The Scottish Government has introduced 'choices' to the way in which UC is paid. In most cases, you will be able to choose more frequent payments (twice monthly) and/or your housing costs will be paid direct to your landlord.

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](mailto:info@westscot.co.uk)

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

 [@WSHAScotland](https://www.facebook.com/WSHAScotland)

 [WSHAScotland](https://twitter.com/WSHAScotland)

You can contact the UC Service Centres for advice:

Live Service – 0800 328 9344

Full Service 0800 328 5644

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