

Your Guide to Universal Credit



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What is Universal Credit?

Universal Credit (UC) is administered by the Department for Work and Pensions (DWP) and replaces six benefits and tax credits with a single monthly payment.

Universal Credit replaces:

Housing Benefit

Income Support

Income-based Job Seekers Allowance (JSA)

Income-related Employment and Support Allowance (ESA)

Child Tax Credit

Working Tax Credit

The contribution-based versions of JSA and ESA are still available for you if you've paid enough National Insurance. They are now called New Style JSA and New Style ESA. If you've recently left a job and have been working for the last two to three years you may be entitled to one of the "New Style" benefits. They can be paid at the same time as Universal Credit, depending on your circumstances. If you can't get UC, for example if you have savings of more than £16,000 or if your partner's income is too high, you can still get these new style contribution-based benefits. For more information, visit:

- www.gov.uk/how-to-claim-new-style-jsa if you're looking for a new job, or
- www.gov.uk/how-to-claim-new-style-esa if you're not fit for work because of illness or disability.

When to claim Universal Credit

It's usually best to claim Universal Credit as soon as possible, as your claim will start on the day that you submit your application.

However, if you're waiting for your last payment from work, you may be better off delaying your Universal Credit claim until you have received your last wages. This is because the more income you have in an assessment period, the less Universal Credit you get.

For example, you become unemployed on 1 April. You claim on 2 April and get your last wages on 3 April. Your first Universal Credit payment will be lower because your last wages are taken into account in that assessment period. If you wait until 4 April to claim, your last wages aren't taken into account.

How to claim Universal Credit

Apply for Universal Credit online at: www.gov.uk/universal-credit/how-to-claim

You can make the application on a smartphone with data, but if you have a device with a bigger screen, like a desktop or laptop computer or a tablet, you may find it easier.

Before you apply, you'll need to gather some information together. This will help to make sure you complete all of your application and will help you to get your Universal Credit payment as quickly as possible. There is a

checklist on the next page to help you.

To make your claim you'll need to set up an online account which you'll need to manage while you're receiving UC.

You will have to access this online account regularly or your UC payments will be stopped.

If you live with a partner, both of you will need to make a claim and your claims will be linked together to make a joint claim. Only one of you will receive the Universal Credit payment.

Reclaiming Universal Credit

If you've claimed UC before but haven't been entitled to any payment recently and you have a change of circumstances - like a job ending or your earnings or hours of work going down - check your existing UC account.

Your old claim may still be open, and you'll just need to report the changes, or you may be able to reclaim from your existing account.

Getting help to claim Universal Credit

If you need help making your online UC claim, there are a number of options:

Help to Claim

Citizens Advice Scotland have a national Help to Claim helpline on **0800 023 2581** and web chat at

www.cas.org.uk/helptoclaim, both available 8am - 6pm, Monday - Friday.

Community Job Clubs

Drop into your local Community Job Club. Venues and opening times are available at: www.fife.gov.uk/jobclubs

You can also visit your Jobcentre.



Checklist

To start a claim for Universal Credit you will need to have the following information:

- Your bank, building society or credit union account details, including your name, sort code and account number. If you don't have an account, you'll need to open one
 - Your email address. If you don't have an email address, you'll need to set one up
 - The type of accommodation you live in, for example if you are a council tenant, private tenant, housing association tenant or are an owner-occupier with a mortgage
 - How much you pay in rent and service charges and how often - the DWP refers to this as your housing costs. If you are a Fife Council tenant, contact your Housing Management Officer and they will confirm your rent amount. It is crucial that you inform DWP of your correct housing costs to ensure that you receive the correct amount of housing costs in your UC payment. If UC doesn't cover your whole rent, you'll have pay any shortfall yourself
 - If you rent privately, your landlord's name, address and phone number. If you are a council or housing association tenant, the UC system will normally recognise this and fill in these details automatically
 - If applicable, how many rent-free weeks your landlord allows. If you are a Fife Council tenant, you are entitled to four rent free weeks each year
 - How many hours per week you usually work and how much you usually earn before tax and National Insurance are deducted (gross pay). You will get these from your payslip
 - Any income you have that's not from work, for example, from a pension
 - Any savings you have
 - If you are a working parent and need to claim childcare costs, the name, address, phone number and registration number of the registered provider, and how much you pay
- To complete your claim, you will also need to verify your identity with:
- Photographic ID such as your passport, driving licence or EEA national identity card. If you don't have photo ID, the Jobcentre may ask security questions about you and/or use other evidence to identify you
 - A bank card for the account your UC will be paid into
 - Proof of your address, such as an official letter from a bank or energy company

Avoiding delays with your claim

To help avoid delays in your claim, make sure that you complete all these steps:

1. Create a UC account and complete and submit the online application.
2. Verify your identity.
3. Provide any evidence that the Jobcentre asks for, such as your earnings or rent amounts.
4. Accept your claimant commitment. For most claimants, this will be discussed in an interview with your Work Coach. Make sure you tell your Work Coach:
 - about any health conditions or disability you have
 - if you are living with addiction or alcohol problems
 - if you are a carer
 - if you are homeless
 - if you have transport problems
 - if you need help with reading writing or speaking
5. Make sure that all the “To-Dos” in your To-Do List in your UC account are completed, including attending any appointments at the Jobcentre.

If there's a problem, for instance if you can't attend an appointment or do something you agreed to do, call your work coach straight away.

Financial assistance

How will you manage while you wait for your first Universal Credit payment?

When you first claim and if there are no delays, it will be around five weeks before you receive your first payment.

If you're going to struggle financially during this wait, you can apply for an advance payment of up to 100% of your UC amount once your ID has been verified and your ID documents checked by Jobcentre staff. The advance is available until you receive your first payment and can be paid on the day you apply for it if you are experiencing hardship.

It will be recovered by deductions from your monthly payments for up to 12 months.

If you have a large outlay after your claim is in payment, you can apply for a UC budgeting advance. The advance is an interest-free loan with a set repayment rate. You can apply by calling the UC helpline on **0800 328 5644**.

Scottish Choices

Once you receive your first UC payment you will be offered “Scottish Choices” through your journal. You can accept them by replying with a journal message. These choices are:

■ Housing costs paid directly to landlord

After you receive your first payment, you can choose to have the housing costs portion of your UC payment paid directly to your landlord.

■ Twice-monthly payments

You can choose to have your Universal Credit payment split in half and paid twice a month, or roughly every fortnight. You will get the same amount overall.

However, you will only be paid half the monthly amount in your first twice monthly payment, receiving the other half in your next payment. You need to consider whether you will be able to manage your bills, rent and expenses in this period.

Scottish Welfare Fund

If you need help to set up your home, or you or your family have been hit by a crisis, you can apply for a crisis or community care grant from Fife Council. This can help meet costs of food, fuel and day to day living.

Apply online at:
www.fife.gov.uk/crisisgrants
0300 555 0265

Foodbanks

Locations, opening times of Fife's foodbanks and how to get a referral can be found at:

www.fife.gov.uk/foodbanks

Discretionary funding

Occasionally there are small amounts of discretionary funding available within local communities. If you are struggling to meet your essential needs of food, heat and light please contact Citizens Advice and Rights Fife or the Scottish Welfare Fund who can direct you to the most appropriate source of assistance.

Paying your rent

Paying your rent on time and in full is the most important part of your tenancy agreement. There are lots of payment options to choose from, including direct debit, so you can find the option that's best for you. For more details visit:

www.fife.gov.uk/rent

Please ensure that you know your rent charge. This can also help avoid delays when claiming UC for the first time.

It's your responsibility to pay your rent on time. If you're having difficulty paying your rent then contact your landlord, or if you are a Fife Council tenant, your local Housing Management Officer. If you have no income and are unable to pay whilst waiting on your first UC payment, you **MUST** contact your landlord or your Jobcentre Work Coach to discuss, or if you are a council tenant, Fife Council on **03451 55 11 55**. Please

don't ignore the situation, remember staff are there to help you.

You can choose to have your housing costs paid directly to your landlord or continue to have them paid directly to you.

Only once you receive your first UC payment can you ask DWP to pay housing costs directly to your landlord.

The DWP will contact your landlord to arrange to pay them directly. If the housing cost element in your Universal Credit award is less than your full rent, then you must continue paying the difference to your landlord yourself.

The DWP will leave a message in your journal to tell you that this has been set up or let you know if there are any problems. Until this is confirmed, you must keep paying your housing costs, so you do not build up rent arrears.

Additional help with rent costs

If your UC award includes help with your housing costs (rent) but does not cover the whole of the charge, you may be eligible for a Discretionary Housing Payment from Fife Council to help with the shortfall.

Apply online at:
www.fife.gov.uk/dhp

Paying your council tax

Paying your council tax is not a choice and the council will take action if you don't pay, or don't pay on time. There

are lots of ways to make a payment, including by direct debit or at your local Pay Point or Post Office. For more details visit:

www.fife.gov.uk/paymycounciltax

If you're having difficulty paying or have fallen behind with your payments, please contact us on **03451 55 11 55** so we can help get you back on track. You can apply for help with your council tax through Council Tax Reduction by visiting:

www.fife.gov.uk/ctaxreduction

Your claim for Universal Credit does NOT include help with your council tax. Once you have claimed Universal Credit you must make a separate application to Fife Council for your Council Tax Reduction.

Apply online at:
www.fife.gov.uk/ctaxreduction

If you don't apply for council tax reduction, you will be expected to pay your full council tax charge yourself.

If you claim Universal Credit and have more than eight weeks rent arrears:

Fife Council can ask DWP to deduct money from your Universal Credit payment to repay your ongoing rental costs and arrears.

If you are more than eight weeks in arrears, Fife Council will apply to the DWP for your rent to be paid directly to them. We don't need your permission to do this. More details are available at:

www.fife.gov.uk/rent

Need access to a computer?

If you don't have a computer at home, computers are available and free to use at all of Fife's libraries. You will need an email account for making a Universal Credit claim – if you don't have one, a member of library staff will be able to help you set one up. Find your nearest library at:

www.onfife.com/libraries-archives

You can also get access to a computer and help to use it at Community Job Clubs. Venues and opening times are available at:

www.fife.gov.uk/jobclubs

When you set up your Universal Credit account you will be asked to choose a username and password. You will need these to be able to access your account in future so choose one that you'll remember but isn't easy for someone else to guess.

Never tell anyone your password. Keep your password reminders in a place that isn't easily seen by other people.

Change in circumstances

While you are claiming UC, you must report any changes in your circumstances to DWP immediately, including:

- Changes in your income
- If someone moves in or out of your household
- Starting or finishing a job

- A change of address
- A change to your bank details
- Your rent increasing or decreasing
- Becoming too ill to work or to do any of the things in your claimant commitment, including attending meetings with your Jobcentre Work Coach

You should report changes in your circumstances through your UC online account or by calling the UC Helpline free on **0800 328 5644** if you aren't immediately able to access your account. If you need help to report a change, speak to your Work Coach at the Jobcentre, visit your community job club or attend your local CARF office drop-in session.

Appeals

If you aren't happy with a decision about your UC, you can challenge it.

First, you have to ask DWP to look at the decision again – this is called a mandatory reconsideration.

You can ask for a mandatory reconsideration through your online journal, by phoning the UC helpline on **0800 328 5644**, by writing a letter to the address on the decision letter or by filling in the form available from: www.gov.uk/mandatory-reconsideration

You should ask for the mandatory reconsideration within one month of the date of the decision.

If you're still not happy with the decision after the mandatory reconsideration, you can appeal to the

independent tribunal. You can get help with challenging Universal Credit decisions from CARF on **03451 400 095**.

Social Security Scotland

Once you are in receipt of Universal Credit, you may be eligible for further financial support from Social Security Scotland.

Social Security Scotland was set up by the Scottish Government to deliver a number of benefits. These benefits will be introduced in stages.

Once all of these benefits have been introduced, Social Security Scotland will be delivering benefits for families on low incomes, people who need help paying for a funeral, disabled people, carers, young people entering the workplace and to help people heat their homes.

To find out more and apply, visit www.mygov.scot/benefits or call **0800 182 2222**.

Other help available

There's a lot to think about and we understand this is all new to you, but we will do all we can to help you. You can take someone with you for support at meetings with the DWP who can help you speak up for yourself and check that you understand what you are agreeing to.

You can check which benefits you may be entitled to at:
www.entitledto.co.uk

If you are having problems with your benefits, difficulty with budgeting, or problems with debt, contact Citizens Advice and Rights Fife where trained staff can help.
www.cabfife.org.uk

General Advice: **03451 400 095**
Money Advice: **03451 400 094**

If you have no access to banking services and need to open an account for your Universal Credit to be paid into, your local Credit Union may be able to help, and can offer options for low-cost borrowing.
www.creditunions.co.uk
www.fifecreditunions.org.uk

Conduit Scotland is a not-for-profit organisation which also offers alternatives to high cost, short term borrowing.
www.conduitscotland.com

Advice about paying your rent.
www.fife.gov.uk/rent

Advice about paying your council tax:
www.fife.gov.uk/paymycounciltax

For advice about challenging a decision and making an appeal:
Ask your local Community Job Club
www.fife.gov.uk/jobclubs
07432 609 475

OR
contact Citizens Advice & Rights Fife
www.cabfife.org.uk

Apply for Council Tax Reduction or Discretionary Housing Payment:
www.fife.gov.uk/ctaxreduction
www.fife.gov.uk/dhp

Apply for a Scottish Welfare Fund grant:
www.fife.gov.uk/crisisgrants

Information on managing your benefits, finding work and living on a budget is available at:
www.fife.gov.uk/moneyadvice



What to do now - My checklist

Once I have made my claim for Universal Credit, I need to:

Arrange:

- Online access if I need it
- To access my Universal Credit account regularly
- Help to manage my UC account if I need it

Apply to Fife Council for:

- Council Tax Reduction

Contact:

- My landlord to advise I have claimed Universal Credit and agree how I am going to pay my rent
- Fife Council's Council Tax team to agree how I am going to pay my council tax
- Citizens Advice and Rights Fife if I need budgeting support to help manage a monthly budget

Visit:

- www.entitledto.co.uk to check which other benefits I may be entitled to

If struggling financially, consider applying to:

- DWP for an advance on my first UC payment

- Fife Council for additional help with my rent costs
- Scottish Welfare Fund if an emergency or crisis arises

Once I receive my first payment, use my journal or call the Universal Credit helpline if:

- I want my rent paid directly to my landlord
- I want to receive UC payments every two weeks rather than monthly

Notify:

- Universal Credit if my circumstances change
- Fife Council if my Universal Credit claim stops or changes or if my household circumstances change

Notes

Useful Contacts

Citizens Advice & Rights Fife

A registered Scottish charity: SC027015.
Company no: 178060. FCA registration: 617441
(Scottish Charity Number: SC027015)

www.CABFife.org.uk

- Welfare Reform Advice
☎ 0345 1400 092
- Money Advice
☎ 0345 1400 094
- General Enquiries
☎ 0345 1400 095

Fife Gingerbread (Supports lone parents)

(Scottish Charity Number: SC024254)

www.fifegingerbread.org.uk

☎ 01592 725 210

Department for Work & Pensions

Universal Credit

Full Service Freephone

☎ 0800 328 5644

Fife Council

www.fife.gov.uk

- Community Job Clubs
☎ 07432 609 475
- Welfare Fund Team
☎ 0300 555 0265

Alternative Formats



Information about Fife Council can be made available in **large print, braille, audio CD** and **tape** on request by calling:

Alternative Formats line
03451 55 55 00



British Sign Language
please text (SMS)
07781 480 185

BT Text Direct:
18001 01592 55 11 91

Language lines

Arabic	خط هاتف اللغة العربية: 03451 55 55 77
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99
Cantonese	中文語言熱線電話: 03451 55 55 88
Polish	Polskojęzyczna linia telefoniczna: 03451 55 55 44
Urdu	اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66