

Benefits are changing

Your guide to

UC *Universal
Credit*



Universal Credit

What is Universal Credit?	3
How to claim Universal Credit	3
Council Tax Reduction	3

Universal Credit checklist

What you will need to make a claim	4
------------------------------------	---

Financial assistance

Managing while you wait for your first payment	5
Additional help with rent costs	5
The Scottish Welfare Fund	5

Managing payments

Universal Credit payments	6
Paying rent and Council Tax	6
Universal Credit and existing arrears and Personal Budgeting Support	7
Scottish Choices	8
How to keep your full benefit and avoid sanctions	9

Getting online

Accessing a computer	10
Department of Work and Pension surgeries and CAB Help to claim	11
Change in circumstances	11
Advice if working and claiming UC	12-13

Who to contact for help

Next steps

What I need to do now checklist	15
---------------------------------	----

What is Universal Credit?

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

Universal Credit replaces:

- ◆ Housing Benefit
- ◆ Income Support
- ◆ Income-based Job Seekers Allowance
- ◆ Income-related Employment & Support Allowance
- ◆ Child Tax Credits
- ◆ Working Tax Credits

How to claim Universal Credit

You must apply for Universal Credit online at **www.gov.uk/universal-credit**

Before you apply, you'll need to gather some information together. This will help to make sure you complete your application fully 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.

Once you have made your claim for Universal Credit, you will be given an online account to manage. You will need to access this online account regularly to check for new messages and actions or your Universal Credit payments will be stopped.

Important information about avoiding sanction are on page 9.

Council Tax Reduction

Your claim for UC does NOT include any Council Tax Reduction you may be entitled to. **Once you have made a claim for UC, you must make a separate claim to East Lothian Council for your Council Tax Reduction.**

- ◆ Claim online at **www.eastlothian.gov.uk/claimctr**

If you don't claim your council tax reduction, you will be expected to pay your full Council Tax charge yourself.



Universal Credit checklist

To make a claim for Universal Credit and create an online account, you will need to have the following information

Have the Universal Credit Freephone helpline number handy: **0800 328 5644**

- Mobile phone number for yourself and partner
- Your National Insurance number
- Your email address (you may need to access your e mails during an appointment, ideally via your mobile phone)
- Think of a suitable username. It must be at least 6 characters and no more than 30, using numbers and letters
- Think of a memorable password. It must be at least 8 characters, have one capital letter, one lower case letter and one number
- If you have a partner, you will need to provide their email address if different from yours. You will be given a linking code so that any UC claim your partner makes can be linked to yours
- Name, address, account number, and sort code of your Bank, Building Society or Credit Union account and any savings in these accounts
- If you have children, you will need to provide their details, including name, date of birth and child benefit reference
- If there are other adults in your household you will need to provide, name, relationship to you, their National Insurance number, and details of their income and any benefits received
- You will need to provide details of any medical conditions you have and fitness for work details. Bring along any information from your doctor.
- Details of any income you have from work, benefits, or other income such as a pension
- If you pay rent, how much you pay and how often, and if applicable, any rent free weeks. If you are a council tenant contact the Rent Income Team who can confirm this for you. It is crucial that you inform DWP of the correct housing costs
- Any service charges included in your rent charge
- You will have to notify how many bedrooms are in your home
- If you are a private tenant you will have to provide your tenancy agreement, name and address of your landlord

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

It is likely to be at least five weeks before you receive your first UC payment.

If you are likely to struggle financially while you wait for your first payment, you can apply for an advance payment to help you during this time.

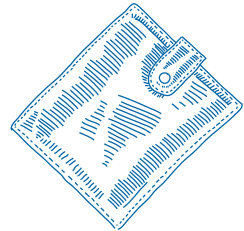
This will be recovered from your future payments over a 12 month period.

To find out more, contact your Work Coach via your journal or on **0800 328 5644**.

Additional help with rent costs

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

- ◆ Apply online at www.eastlothian.gov.uk/dhp



The Scottish Welfare Fund

If you need help to set up or stay in your home, or you or your family have been hit by a crisis, you can apply for a crisis or community care grant from East Lothian Council.

- ◆ Apply online at www.eastlothian.gov.uk/scottishwelfarefund

Universal Credit payments

UC 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 (rent) you are entitled to. It's not just for food and living expenses. When you receive your UC payment from DWP, you will need to pay your rent to your landlord immediately.

Make sure you tell your landlord that you have claimed UC, so that you can agree how you are going to make your rent payments. Don't assume your landlord will know, it's up to you to keep your landlord informed.

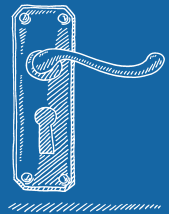
Paying rent and Council Tax

Paying your rent on time and in full is the most important part of your Tenancy Agreement. We also need to make sure that suitable arrangements have been made to pay your Council Tax.

There are lots of payment options to choose from, including direct debit, so we can discuss what option would be best for you.

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

◆ Call **01620 827827** or email **rentincome@eastlothian.gov.uk**



It is your responsibility to ensure that your rent is paid on time and to contact the Rent Income 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.

If you claim Universal Credit and have more than 8 weeks rent arrears

The council can ask DWP to deduct money from your Universal Credit payment to repay your arrears.

DWP can pay up to 20% of your personal allowance to East Lothian Council every month. We can also ask DWP to pay your fortnightly rent direct to the council and not to you as part of your UC payment.

We do not need your permission to do this.

We would prefer to make an arrangement with you to repay any rent arrears, however failure to do this, or to maintain agreed repayments, will result in action being taken to recover any debt owed.

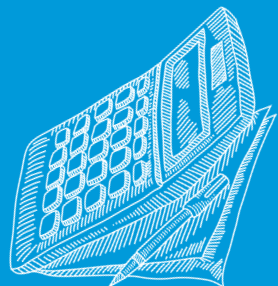
Personal Budgeting Support

If you need help with money management, East Lothian Council can provide free, impartial advice.

Our Financial Inclusion Adviser, works with people who are claiming Universal Credit but are struggling to manage their money under this new benefit.

For more information call: **01620 827919** or e mail: **pbs@eastlothian.gov.uk**

If you live in the Musselburgh area, a surgery is held in the Brunton Hall every Wednesday afternoon from 2pm to 4pm and also at Musselburgh Jobcentre on a Monday afternoon from 2pm to 4pm. Just call in if you need help.



Scottish Choices

What are the new Universal Credit choices for people living in Scotland?

People claiming Universal Credit and living in Scotland can choose to:

- ◆ Be paid either monthly or twice monthly; and
- ◆ Have the housing costs in their award of Universal Credit paid direct to their landlord

Who is eligible for the new Universal Credit choices?

Anyone making a new Universal Credit claim who lives in an area where the full Universal Credit service is operating, (East Lothian is a full service area). Full service claimants are those who make and maintain their claim online.

I'm already getting Universal Credit – when can I take up the new choices?

Existing Universal Credit claimants in full service areas who applied before 4 October 2017 and are eligible can now take up Scottish Choices.

How do I make the new Universal Credit choices?

If you are a new claimant and are eligible, you will be offered the new Universal Credit choices through your Universal Credit online account. You will be offered them following your first payment. The offer will include further details about the choices you have and how you can take them up.

Existing claimants will have to request the change through their online journal and will be informed if eligible.

What are my choices for my housing costs?

Your housing costs are currently paid to you. You will now be able to choose to have your housing costs paid directly to your landlord instead. This would be advisable if you feel budgeting for rent would be difficult.

What happens once I ask for my housing costs to be paid directly to my 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.

How to keep your full benefit and avoid sanctions

When you claim UC, you agree to a **commitment** with your Work Coach at the Jobcentre. This is a list of things you should do in return for your payments. **This includes attending appointments at the Jobcentre when asked.**

If you don't stick to this, DWP can stop or reduce your benefit. This is known as a **sanction**. The amount you lose and the number of days will depend on the reason for your sanction.

Important advice

- ◆ Make sure your commitment is realistic and discuss this with your Work Coach
- ◆ Understand your claimant commitment and stick to it
- ◆ Check your UC journal and any "to do" tasks and complete them immediately
- ◆ Get support from local services if you cannot carry out tasks or do not understand them
- ◆ Give good reason why you did not do what was asked – do this as soon as possible
- ◆ If sanctioned get assistance with mandatory reconsideration or appeal - do not assume there is no point appealing, decisions can be changed if good cause
- ◆ The housing element of UC is not affected by sanctions and must still be paid
- ◆ If sanctioned you can apply for a Hardship Payment or Scottish Welfare Fund
- ◆ Do not be tempted to approach money lenders as could lead to more problems

If you are sanctioned you can ask DWP for a Hardship Payment. This may be granted if you cannot pay for rent, heating or hygiene needs for you or your family.

You must be over 18 and each case is assessed individually. You will have to show that you tried to find money from somewhere else and only spend money on essentials.

For more information contact:

DWP Universal Credit Freephone Helpline: 0800 328 5644

Need access to a computer?

If you don't have a computer at home, free access and WiFi is available for public use at council offices and libraries across East Lothian.

If you need help to use a computer to manage your Universal Credit claim we can arrange for a member of staff to help you.

You can book an appointment to use a computer. Just call: **01620 827827**

East Lothian Works Haddington	Wallyford Primary School, Futures Way	North Berwick Library The Old School
Haddington Library The John Gray Centre	Wallyford Community Centre, Albert Place	Longniddry Library Church Way
John Muir House Haddington	Ormiston Library 5A Meadowbank	Musselburgh Library 10 Bridge Street
Aldhammer House Prestonpans	Dunbar Library Bleachingfield Centre	Brunton Hall Musselburgh
The George Johnstone Centre Tranent	East Linton Library 60A High Street	Musselburgh East Community Learning Centre
Whitecraig Community Centre	Gullane Library East Links Road	Port Seton Library Community Centre
Prestonpans Library West Loan		



Department of Work and Pensions local surgeries

Do you need help to look for work online or do you need help with your UC online account?

The DWP holds weekly surgeries across East Lothian to provide digital support for UC claimants. Just drop in, no appointment is needed.

Dunbar Library every Thursday 9.30am - 12noon

Prestonpans Library every Thursday 2pm - 4.30pm

Help to claim

If you are claiming Universal Credit for the first time, Citizens Advice Bureau can assist you to claim. Call 0800 023 2581 to get help with:

Quick questions - answering queries as you make your own claim.

Internet access - internet and computer access to help make your claim.

Support to submit your claim – setting up email and bank accounts if needed, and working through claim 'to-do's'.

Support to first payment - help to apply for additional financial support and preparing for work coach appointments.

Evidence checking - we can help make sure all your claim evidence is formatted and correct, and print it if needed.

Change in circumstances

If you are claiming UC, you must report of the following changes in your circumstances to DWP immediately:

- ◆ changes in your income
- ◆ changes in your household
- ◆ finding or finishing a job
- ◆ a change to your address
- ◆ a change to your banking details
- ◆ your rent increasing or decreasing
- ◆ becoming too ill to work or to meet your work coach

You should report changes in your circumstances through your UC online account. If you need assistance to report a change, the DWP officer at a local surgery can help.

Advice if working and claiming Universal Credit

If you are in work, earnings will affect how much UC you will be paid. Earnings can come from a contracted job, agency work, seasonal and casual work or from being self-employed. Under UC, earnings are not averaged out over the year.

If you are paid every calendar month

If you're paid monthly by your employer on the same date each month, you will get one payment of earnings within a UC assessment period. As long as your earnings and personal circumstances stay the same, then your UC payments should stay the same. If your income changes from month to month then your payment will change to reflect that.



If you are paid every 4 weeks

If you're paid every 4 weeks by your employer, you will get one payment of earnings for each UC assessment period for most of the year. You will usually get 2 payments of earnings within an assessment period once a year. Depending on the amount you get paid, this may affect your UC.

When you get 2 earnings payments within an assessment period, your income may be too high to qualify for UC in that month. If this happens, you will be notified that your income is too high and you will no longer get UC. If you do not qualify your claim will stay open for 6 months to allow for reassessment of new earnings details in each new assessment period.

You will need to be prepared for a month when you have more than one earnings payment in your assessment period, and budget for a potential change in your UC.

If you are paid every 2 weeks

If you're paid every 2 weeks by your employer, at certain points throughout the year you will get 3 payments of earnings within a UC assessment period. Depending on the amount you get paid this may affect your UC. When you get 3 earnings payments within an assessment period, your income may be too high to qualify for UC in that month. If this happens you will be notified that your income is too high and you will no longer get UC.

If you do not qualify your claim will stay open for 6 months to allow for reassessment of new earnings details in each new assessment period.

You will need to be prepared for a month when you have more than one earnings payment in your assessment period, and budget for a potential change in your UC.

If you are paid weekly

If you're paid weekly by your employer, you will get either 4 or 5 payments of earnings within a UC assessment period. Depending on the amount you get paid this may affect your UC. When you have 5 weekly earnings payments within an assessment period, your income may be too high to qualify for UC in that month. If this happens you will be notified that your income is too high and you will no longer get UC. If you do not qualify your claim will stay open for 6 months to allow for reassessment of new earnings details in each new assessment period. **You will need to be prepared for a month when you have more than one earnings payment in your assessment period, and budget for a potential change in your UC.**

Speak to your work coach if there is a gap in your UC payments and you need help to budget and manage your money more effectively.

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.

If you still have questions, or need advice, don't hesitate to get in touch.

Just call the main switchboard on **01620 827827** and ask for the service you need. If you're not sure what team you need to speak to, ask for the operator and you will be directed to a member of staff.

Advice about paying your council rent and rent arrears

Rent Income Team

E: rentincome@eastlothian.gov.uk
www.eastlothian.gov.uk/paytostay

Advice about paying your Council Tax

Council Tax Team

www.eastlothian.gov.uk/counciltax

Advice about debt owed to the council

Debt Management Team

E: debtman@eastlothian.gov.uk

Advice about welfare benefits and making an appeal

Welfare Rights Team

E: welfareright@eastlothian.gov.uk
01620 827827
www.eastlothian.gov.uk/welfarerights

Find out about the council's Tenancy Support service which can assist vulnerable tenants affected by welfare reform

Tenancy Support Team

www.eastlothian.gov.uk/housing

Apply for Council Tax Reduction or Discretionary Housing Payment

Benefits Team

E: benefits@eastlothian.gov.uk
www.eastlothian.gov.uk/benefits

Apply for a Scottish Welfare Fund Grant

Scottish Welfare Fund Team

E: scottishwelfarefund@eastlothian.gov.uk
www.eastlothian.gov.uk/scottishwelfarefund

For information on new Scottish Social Security benefits

www.socialsecurity.gov.scot

What to do now

Once you have made your claim for Universal Credit you need to:

Apply to Department for Work & Pensions for:

- An advance on my first UC payment, if struggling financially
-

Arrange:

- Access to a computer
 - Help using a computer
 - Access my Universal Credit account at least every 5 days
-



Apply to East Lothian Council for:

- My Council Tax Reduction
 - A Discretionary Housing Payment to help with my rent costs
 - A Scottish Welfare Fund payment if an emergency or crisis situation arises
-

Arrange to contact:

- My landlord to advise I have claimed Universal Credit and agree how I am going to pay my rent
 - The Council Tax team to agree how I am going to pay my Council Tax
-

Notify East Lothian Council:

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

Change happens

TELL US WHEN IT DOES



Versions of this leaflet can be supplied in Braille, large print, audiotape or in your own language. Please phone Customer Services if you require assistance on 01620 827199

East Lothian Council Revenues & Welfare Support Service
John Muir House, Brewery Park, Haddington EH41 3HA
T: 01620 827827 www.eastlothian.gov.uk/uc

Further advice

DWP Universal Credit Freephone Helpline T: 0800 328 5644

Musselburgh Job Centre Plus T: 0345 604 3719

Citizens Advice Bureau 46 Court Street, Haddington T: 01620 824471 www.haddingtoncab.co.uk
and 141 High Street, Musselburgh T: 0131 653 2544 or 2748 www.musselburghcab.org.uk