



City & Shire Guide to Universal Credit



What is Universal Credit?

Universal Credit is a new benefit administered by the Department for Work and Pensions (DWP).

It applies to people of working age (16-64) and aims to simplify the benefit system. Universal Credit will replace six benefits:

- Housing Benefit
- Income based Jobseekers Allowance
- Income Support
- Income Related Employment Support Allowance
- Child Tax Credits
- Working Tax Credits

Universal Credit is being introduced across the UK in stages. Some people in the North East are already claiming Universal Credit but for most people, Universal Credit Full Service is due to launch before the end of 2018.

If you are already claiming at least one of the benefits being replaced, you will be contacted by DWP to advise when you need to apply for Universal Credit.

You can find more information about Universal Credit online at www.understandinguniversalcredit.gov.uk



Key facts about Universal Credit

- You will have to make and manage your Universal Credit claim online.
- Universal Credit will be paid directly into your bank account.
- If you live with someone as a couple and you are both entitled to claim Universal Credit, you will get a joint payment paid monthly into a single bank account.
- Universal Credit is paid monthly in arrears and it could take up to **five weeks** after you claim to get your first payment so do not delay your claim.
- Any help you get with your rent will be included in your monthly payment.
- You will be responsible for paying your rent directly to your landlord, unless you adopt a 'Scottish Choice' (see page 6).
- There are no limits on how many hours a week you can work if you're claiming Universal Credit. Instead, the amount you get will gradually reduce as you earn more, so you won't lose all your benefits at once.



How to prepare before you make your claim

Contact the Universal Credit helpline (0800 328 9344) if you:

- Need help finding or using a computer to make a claim.
- Have questions about applying.
- Need information in alternative formats (for example, audio CD, braille or large print).



Before you make a claim for Universal Credit it is important that you put a few things in place.

1. Speak to a **bank or credit union** about setting up an account that can receive automated payments. You won't be able to receive your money without one. If you are claiming as a couple you can choose to have your Universal Credit paid into a joint or single account.



2. Make sure you can **get online and create an email address**. You will need regular internet access to apply for Universal Credit and maintain your claim. If you do not have a computer, please see pages 9 and 12 for details of free access.



3. Think about how you are going to **manage your money**. If you're used to budgeting weekly or fortnightly, you may need to think differently to make sure you have enough money to last you the full month. You can find out more about this on pages 9 and 12.

To make a claim for Universal Credit, you will need the following information:

- Your full address (including postcode).
- Your email address - if you do not have one you can create one for free.
- Your National Insurance Number.
- Your bank account details (account number & sort code).
- Details of income & savings.
- Details of your landlord/mortgage provider.
- Monthly rent/mortgage payment.
- The date your tenancy started (you can ask your landlord if you are not sure).
- Childcare costs (if any).
- Child Benefit reference numbers (these start with CHB).

Claiming Universal Credit

1

To apply for Universal Credit, you must first go online to www.gov.uk/universal-credit and create a new account.

2

You will have to create a **username** and **password** and set answers to two security questions. You will need to enter your email address and a valid phone number.



Top Tip: When creating passwords – make them memorable but hard for other people to guess. Use special characters like @ ? # or numbers.

3

When you have registered, you will be sent a unique code to your email address. **You will need to use the code within an hour of registering.**

If you are claiming as a couple you will also receive a “unique linking code” for your partner. He or she will need to use this code when creating their own account to link both of your claims together.

4

Once you have validated the code, you will be able to make a claim. *Make sure you have the checklist information on page 3 handy.*

Please Note:

You will need to use the website to make your claim but also to record any changes and action any requests from your Work Coach or the Universal Credit Service Centre.

PASSWORD
INTERNET



What happens after your claim?

To book an appointment at the jobcentre you will need to phone the Universal Credit service centre. You will be given the number to call when you have made your claim.

You need to book an appointment within 7 days of completing your online claim. If you wait longer than this you may have to make your claim again, which would mean a longer wait for your first payment.

If you are claiming as a couple you will both get appointments to meet your Work Coach.

Before the interview you will be asked to:

- Confirm your identity and provide documents that support your Universal Credit claim.
- Sign a copy of your claim details.

Work search interview and Claimant Commitment

At the interview you will agree a Claimant Commitment with your Work Coach. This is a list of things you need to 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 the sanction.

The most common reasons for having your benefits sanctioned are:

- Not doing enough to look for work.
- Being late for appointments or interviews.
- Not turning up to a meeting at the Jobcentre.
- Not taking part in an employment or training scheme.

Make sure you tell your Work Coach immediately if you can't do something you've

been asked to. This includes the 'To Do' items which will be sent to your Universal Credit online account.

Change in circumstances and earnings

You are responsible for notifying DWP of any changes in your circumstances including any periods of work. When you tell DWP about a change of circumstances they will advise you how it will affect your Universal Credit payments.

When you are working, either you or your employer will need to report how much your monthly take home pay is. This amount may change each month, and the amount will affect how much Universal Credit you receive. You do not need to close your claim down when you start work.

If you tell DWP late about a change that means that you are entitled to a higher Universal Credit award, payments will not be backdated. However, if you are late to tell DWP about a change that reduces the amount you receive, money will be taken from future payments to recover any monies you were overpaid.

You can call DWP Monday to Friday, 8am to 6pm for free on **0800 328 9344**.

Your landlord is here to provide advice and support with all matters relating to your tenancy. If you experience any difficulties, please contact your Housing Officer as a matter of urgency. Your top priority should always be to ensure your rent is paid in full.

Scottish Choices

People living in Scotland will be offered extra payment options known as 'Scottish Choices'.

You will have the choice to:

- be paid **twice a month** instead of once to assist with budgeting; and/or
- have your rent paid **direct to your landlord** to help ensure your rent is paid on time.

For new claims, choices will be made available following your first payment of Universal Credit via your online account. You can choose one or both options.

You will have 60 days to make your choice and then the offer will be removed from your online account. However, you will be able to request these options at any time via your Work Coach.

Your preferred payment options will be confirmed in the journal in your online account.

If you do not choose either of the Scottish Choices offered to you, your Universal Credit payment will continue to be paid as a single monthly payment direct into your bank account.



Advance Payments

If you need help to pay your bills or cover other costs while you wait for your Universal Credit payment, you can apply to get an advance.



The amount you ask for can be anything up to 100% of your estimated next payment.

You will pay the advance back from your Universal Credit payments over the following 12 months (or sooner).

How to apply

Speak to your Jobcentre Plus Work Coach or go online to apply.

You'll usually be told the same day you apply if you'll get an advance.

Budgeting and your rent

It might seem daunting moving from being paid weekly or fortnightly to once a month. There are many services that can offer budgeting advice to help you manage your monthly Universal Credit payments.



Unless you choose otherwise you will be responsible for paying your own rent, so you may need to make some changes to ensure that you do not fall into rent arrears.

Ensuring that you pay your rent/ mortgage payments on time and in full is the most important part of your tenancy/mortgage agreement. You will also need to make sure that arrangements have been made to pay your Council Tax.

Rent

Universal Credit claimants need to supply DWP with details of their weekly/monthly rent charge and advise them of any changes to their rent such as a rent increase.

Here are some ways to help:

1. Make sure your landlord knows when you get paid

Once you know when your Universal Credit payment will be paid each month, tell your landlord so they can adjust the date when to expect your rent payment.



Paying your rent on time will avoid you getting into debt and having any recovery action taken against you. Make sure you keep your landlord up to date with your Universal Credit claim.

2. Set up a Direct Debit or bank standing order

You can ask your bank to do this but wait until you've received your first payment.



Doing this means your rent will automatically be paid to your landlord on the same day each month and you won't have to remember to do it.

Aberdeenshire Council tenants should contact their local housing office if they want to set up a direct debit or a standing order with their bank or building society.

3. Apply for Council Tax Reduction

Council Tax support is not automatically included in Universal Credit and you will have to apply for this separately.

Always make your rent your top priority - otherwise you could risk losing your home. Please speak to your Housing Officer or landlord as soon as possible if you are experiencing any financial issues that will affect paying your rent - they are there to help.

Your landlord is here to provide advice and support with all matters relating to your tenancy, not least your benefit entitlement and your ability to pay your rent as due. If you experience any difficulties with your benefits, please contact your Housing Office as a matter of urgency. Your top priority should always be to ensure your rent is paid in full.



Need a helping hand?

Cash in Your Pocket

When looking for advice it can be stressful and time-consuming trying to find where to turn. Cash in Your Pocket help people access the right support and advice to improve their finances. Anyone can use the service.

You can contact Cash in Your Pocket on **info@ciypp.co.uk** or **0800 953 4330**.

CFINE

The Financial Capabilities Team can provide help with budgeting, benefit checks and applications, mandatory reconsiderations and social welfare applications.

Contact the team on **FCO@cfine.org** or **01224 596156**

Other Help

We've made up a list of where you can go for help with rent, council tax, budgeting and computer access. Please note this information differs depending on where you live.

Aberdeen City

Rent Online

Aberdeen City Council tenants can sign up to view their rent account balance, full transaction history and current charges online. You can register and log in today at **<https://housing.aberdeencity.gov.uk>**

NEW FOR 2018: There is a quarterly prize draw for everyone who is signed up and using Rent Online. Every three months we will choose one lucky tenant to win £50 of high street vouchers.



Council Tax

To apply for a Council Tax Reduction, you must complete a paper application. You can collect one of these from your local housing office or download a form from your council's website.



Financial Inclusion Team - Aberdeen City residents only

Aberdeen City Council's Financial Inclusion Team (FIT) provides a free, expert and confidential service for all residents of Aberdeen. Money Advisers can:

- Provide a financial health check including advice on budgeting.
- Check you are receiving all the benefits you are entitled to.
- Offer advice and support with debts or rent arrears.
- Offer advice and representation at appeal tribunals.

Our Money Advisers are also located at:

- Marischal College
- Northfield Medical Practice
- Mastrick Access Point
- Woodside Medical Centre
- Woodside Access Point
- Royal Cornhill Hospital.
- Tillydrone Area Housing Office

Computer Access

All libraries within the city offer **free access to computers and internet access**. Please check with individual libraries for availability.

The following organisations provide free internet access (WIFI).
Please call for more information.



Internet Access	
Marischal College Customer Access Point Broad Street 01224 219283	Tullos Community Learning Centre Girdleness Road 01224 291882
Rosemount Learning Centre Belgrave Terrace 01224 647594	The Hub Manor Avenue 01224 662792
Froghall Community Hall Powis Terrace 01224 640435	Woodside Fountain Community Centre Marquis Road 01224 524926
Dyce Community Learning Centre Gordon Terrace 01224 723344	Torry Youth and Leisure Centre Oscar Road 01224 878927
Cummings Park Community Centre Cummings Park Crescent 01224 694060	Aberdeen Maritime Museum Shiprow 01224 270900

There are various organisations in **Aberdeen City** that can provide you with **help and advice** on many topics:



Help & Advice		
Aberdeen Action on Disability 84 Spring Gardens 01224 641335	Monday - Friday 10:00 - 16:00	Basic computer skills for people with physical and sensory disabilities. Learners are seen by appointment.
Silver City Surfers The Citadel 28 Castle Street 07799371329	Monday - Friday Various times and locations across the city.	Over-55s basic computing skills.
Adult Learning Froghall Learning Centre Powis Place 01224 346447	Monday to Friday Various times and locations across the city.	Adult Learning run a variety of classes across Aberdeen for all abilities. Contact Adult Learning to find out what is in your area.
WEA Reach Out 163 King Street 01224 640811	Monday to Friday 09.00 - 16.30	Support for those with no IT skills or for those who simply want to 'refresh'. There are set times for the course, based over a 'term'. There are 3 terms a year. WEA also have an IT drop in and an employability course ton provide help with CVs and cover letters.
Shelter Aberdeen Community Hub 36 Upperkirkgate 0808 800 4444	Monday - Friday 09:00 - 17:00	Specialist advice on housing, money and debt and welfare benefits.

Please visit www.aberdeencity.gov.uk/universalcredit for more information about digital support.

The following organisations offer **free food parcels and occasional meals** within **Aberdeen City**. Please contact directly for times & availability:



Food Parcels & Meals	
Instant Neighbour 5 St Machar Drive 01224 489955	Integrate Scotland 49 Gilcomston Park
Somebody Cares Trafalgar House Altens 01224 200197	Bethany Christian Trust Kings Community Church, King Street
CFINE 2 Poynerook Road Tel: 01224 596156	Peace House 46 Union Street 01224 905594
Fountain of Love 31 Palmerston Road 01224 574511	Saint Vincent de Paul Society St Marys Cathedral, Huntly Street 01224 640160
Social Bite 516 Union Street	TLC 07542 049898
Aberdeen Cyrenians 62 Summer Street 01224 625732	Gilcomston South Church Union Street 01224 647144
Salvation Army 28 Castle Street	Mastrick Community Centre Greenfern Road AB16 6TR 01224 788288
Fersands and Fountain Community Project Woodside Fountain Centre, Marquis Road 01224 524925	Manor Park Community Centre Danestone Circle, Middlefield 01224 694060
New Life International Church Leadside Road	Integrate Scotland in Association with City Church Aberdeen St Machar Academy
The Lazarus Project Jesus House City of God 20 Holburn Street	Rehoboth Banquet (Jesus House, Torry) Old Torry Community Centre 2 Abbey Place 01224 874158

FOOD

Aberdeenshire

Money Advice Team - Aberdeenshire residents only

Aberdeenshire Council's Money Advice Team provides a free, expert and confidential service for residents of Aberdeenshire. Money Advisers can:

- Provide a financial health check including advice on budgeting.
- Check you are receiving all the benefits you are entitled to.
- Offer advice and support with debts or rent arrears.
- Offer advice and representation at appeal tribunals.

The Money Advice Team can be contacted on **01467 538555**

asat.moneyadvice@aberdeenshire.gov.uk

You can gain free access to a computer or WiFi in Aberdeenshire at:

Jobcentre Plus offices in:

- Banff;
- Fraserburgh; and
- Peterhead.

Your local library may also provide free access to computers or internet access.

Please visit **www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/universal-credit** for a full list of support and advice services.

Council Tax

To apply for a Council Tax reduction please visit **www.aberdeenshire.gov.uk/housingbenefit** to apply online.

If you do not have access to a computer or smartphone there are facilities at most Council offices and local libraries.

If you need more information call the Support & Advice Team on **03456 081200**.

Registered Social Landlords

SMART Money Advice provides free, confidential and impartial money advice to tenants of Grampian Housing Association, Langstane Housing Association and Castlehill Housing Association.

The SMART team will:

- Check benefit entitlement & help you to apply for any benefits you may be entitled to.
- Provide support around budgeting.
- Offer advice on any outstanding debts including rent arrears.

Contact our Money Advisers on **01224 202934** or email smart@grampianhousing.co.uk

REMEMBER

Your landlord is here to provide advice and support with all matters relating to your tenancy, not least your benefit entitlement and your ability to pay your rent as due. If you experience any difficulties with your benefits, please contact your Housing Office as a matter of urgency. Your top priority should always be to ensure your rent is paid in full.

Remember to store your username and password in a safe place. If you forget these details, you will need to contact the DWP on **0800 328 9344** (Mon - Fri, 8am - 6pm) to arrange a meeting with your Work Coach or drop into your local Job Centre for advice.