

Benefits are changing

Your guide to

UC *Universal
Credit*



“Enhancing the
quality of life in our
communities”


Abertay
HOUSING ASSOCIATION

What is Universal Credit?

Universal Credit is administered by the Department for Work and Pensions (DWP) and aims to make the welfare system simpler by replacing six benefits and 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

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

Remember to include details of your rent when you claim Universal Credit so that your housing costs are included in your claim.

You will be given an online account to manage known as a journal which you will be advised by DWP how and when to access.

There is a list of documents and information DWP will require at your first appointment (please see the back of this leaflet).



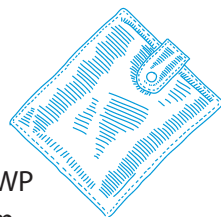
Council tax reduction

Your claim for Universal Credit does NOT include any council tax reduction you may be entitled to. Once you have made a claim for Universal Credit, you must make a separate claim to Dundee City Council for your council tax reduction.



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

If you're going to struggle financially whilst waiting for your first payment, you may be entitled to an advance payment from the DWP while your claim is being assessed. This will then be recovered from your future monthly payments.



Additional help with rent costs

If your Universal Credit award includes housing costs you may be eligible for a discretionary housing payment to help with your rent and/or bedroom tax.

The Scottish Welfare Fund

If you need help to set up/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.

Tel: 01382 431188

Food Bank Referral

It may be possible to receive assistance from the Dundee Foodbank, call us if you would like to discuss this.

Tel: 01382 903545

Need help to budget?

We understand the challenges people can face switching to a monthly budget. A dedicated personal budgeting support team is available to help you manage your Universal Credit payments. The team can also refer you to other agencies if you have multiple debts.

If you'd like some help managing your budget please discuss with your work coach.

Job Centre + Tel: 0845 6043719



Universal Credit payments

Universal Credit is paid monthly in arrears direct into your bank account including any housing costs you are entitled to. You may be able to ask for twice monthly payments or for your housing cost to be paid direct to us as your landlord. As you are an Abertay tenant, it is essential that you contact the rent team immediately to discuss your payment options.

Tel: 01382 431205

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 we can discuss what option would be best for you.



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.



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 Dundee. One Parent Families Scotland and Abertay also run a computer class and have laptops available for tenants at 87 G/R Fintryside.

You can come in for advice and assistance on using them, or if you need to just gain access to the web you can check your emails, manage your UC claim and browse freely.

If you need help to use a computer or to make your claim we can arrange for a member of staff to help you.

You can drop by to make your claim for Universal Credit or to access your Universal Credit journal.

Abertay Community Flat

87 G/R Fintryside, DD4 9ES Tues & Thurs 2 - 4pm

Finmill Community Centre

Findcastle Street, DD4 9EW Tel: 01382 438641

Fintry Community Library

Findcastle Street, DD4 9EW Tel: 01382 432560

Whitfield Library

The Crescent, 71 Lothian Crescent, DD4 0HU Tel: 01382 432561

Douglas Community Centre & Library

Balmoral Avenue, DD4 8SD Tel: 01382 436915

Hub Community Library & Learning Centre

Pitkerro Road, DD4 8ES Tel: 01382 438648

Mitchell St. Centre

Mitchell St, DD2 2LJ Tel: 01382 435808

Arthurstone Community Library

Arthurstone Terrace, DD4 6RT Tel: 01382 435936

Central Library

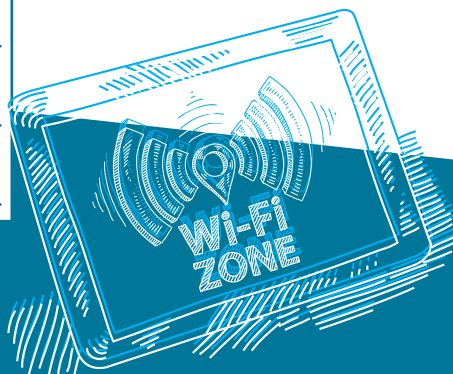
The Wellgate, DD11DB Tel: 01382 431500

Shelter Scotland Community Hub

4 South Ward Road, DD1 1PN Tel: 0808 8004444

These places have WiFi which you can access, some have classes and even extended opening hours. It might also be possible to print things and take part in classes.

A more in depth guide can be found at:
<http://www.dundee.gov.uk/sites/default/files/publications/Learners%20IT%20Centres%20Map%202.pdf>



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.

Just call us if you have any questions **01382 903545**.

Advice about paying your rent, rent arrears , benefit entitlement and assistance

Abertay Housing Association

Tel: 01382 903545

Advice about paying your council tax

Council Tax Team:

www.dundee.gov.uk/ctr

Email:

revenues.division@dundee.gov.uk

Tel: 01382 431205

Advice about debt owed to the council

Welfare Rights Team:

www.dundee.gov.uk/welfarereform

Email:

Welfare.rights@dundee.gov.uk

Tel: 01382 431167

Connect Team

Email:

Welfare.reform@dundee.gov.uk

Tel: 01382 431205

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

Shelter Scotland

Tel: 08088004444

Dundee North Law Centre

Tel: 01382 307230

For impartial advice and assistance with benefit, money, housing queries.

Apply for a Scottish Welfare Fund grant

Scottish Welfare Fund Team

Tel: 01382 431188

www.dundee.gov.uk/welfarereform/crisisgrants



CHECKLIST

What I need to do now checklist

Inform the Department of Work and Pensions (Universal Credit):

☐ that Abertay is your landlord

Apply to Department for Work & Pensions for:

☐ an advance on my first Universal Credit Payment

Arrange:

☐ access to a computer ☐ help using a computer



Apply to Dundee City Council for:

☐ my council tax reduction

☐ a discretionary housing payment to help with my rent costs/bedroom tax

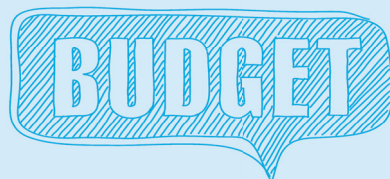
☐ a Scottish Welfare Fund payment to meet expenses.

Arrange:

☐ how I am going to pay my rent

☐ how I am going to pay my council tax

☐ personal budgeting support to help manage a monthly budget



Notify Abertay Housing Association:

☐ if my Universal Credit claim stops or changes
or if my household circumstances change

Change happens

TELL US WHEN IT DOES



Universal Credit Checklist

Before starting the Universal Credit claim you will need to know the following information...

Information checklist

- ☐ Full name and postcode and contact details
- ☐ National Insurance Number – You can phone 0300 200 3500 if they can't find it.
- ☐ Details of the bank or post office account where you would like the UC payment made (Sort code and Account Number)
- ☐ Details of other capital or savings (e.g – other bank accounts/premium bonds / shares, etc)
- ☐ Details of income (e.g – earnings, pensions, income from an insurance plan, benefits, etc – How much/frequency)
- ☐ The type of accommodation you live in (e.g – rented from Abertay Housing Association.
- ☐ Our landlord address and telephone number
- ☐ How much rent you are liable to pay – this will be on your tenancy agreement
- ☐ The date your tenancy started – this will be on your tenancy agreement
- ☐ Childcare cost amounts (if applicable). Childcare must be provided from an approved childminder
- ☐ If you get Child Benefit for any of your children you will need your child benefit reference numbers, these start with CHB and can be found on bank statements or child benefit letters. You can phone the Child Benefit Office on 0300 200 3100 if they need the details from you.

The DWP will then need to verify the above details at your first appointment. Try to take along as much documentary evidence as possible to help your claim run smoothly. If you cannot get all the documents then you should still attend the appointment so the local Jobcentre staff can advise you; usually they will book a further appointment to allow you some time to gather the documentary evidence.



Please get in touch if you have any questions:

email: queries@abertayha.co.uk
tel: **01382 903545**

Further advice

DWP Universal Credit Helpline
tel: 0345 600 4272

Abertay Housing Association Ltd is a
Registered Scottish Charity number SC030152