

Your Guide to Universal Credit



Contents

What is Universal Credit?	Page 1
How to claim Universal Credit	Page 1
Council Tax Reduction	Page 1
Checklist	Page 2
Avoiding delays	Page 3
Financial assistance	Page 3
Additional help with rent costs	Page 4
The Scottish Welfare Fund	Page 4
Need help to budget?	Page 4
Paying rent and council tax	Page 5
Universal Credit and existing rent arrears	Page 5
Accessing a computer	Page 6
Change in circumstances	Page 6
Help available	Page 7
What to do now	Page 8



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 and tax credits with a single monthly payment.

Universal Credit replaces:

Housing Benefit

Income Support

Income-based Job Seekers Allowance

Income-related Employment and 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 or your Universal Credit payments will be stopped.

Council Tax Reduction

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.fifedirect.org.uk/ctaxreduction

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





Checklist

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

- Your postcode
- Your National Insurance Number
- Proof of your identity, such as your passport, driving licence or EEA national identity card. If you don't have photo ID, the Job Centre may ask security questions about yourself and use other evidence to identify you
- Proof of your address, such as an official letter from a bank or energy company
- Details of your bank, building society or credit union account, including their name, sort code and account number. If you don't have an account with any of these institutions you will need to open one
- Your email address
- The type of accommodation you live in, for example if you are a council tenant, private tenant, housing association tenant or have a private mortgage
- Your landlord's name and address
- How much you pay in rent 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 we will confirm this for you. It is crucial that you inform DWP of your correct housing costs. The council will be asked by DWP to verify your housing costs. If the information we provide is different from what you have declared, you will not receive any housing costs as part of your UC payment and you will have to meet the cost of this yourself
- 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
- Details of how much you earn from work. You will get this from your payslip
- Details of any income that's not from work, for example, from a pension
- Details of any savings you have
- Details of any other benefits you are receiving



Avoiding delays with your claim

To help avoid delays in your claim, try to make sure you have all of the information you need before you start.

- Talk to your Job Centre Work Coach – they need to know about any health conditions or disability you may have, if you are living with addiction or alcohol problems, if you are a carer or are homeless or have transport problems and if you need help with your reading, writing or speaking
- Call your Job Centre Work Coach straight away if there is a problem, for instance if you can't do something you agreed to or have been told to do
- Keep a record of what you do to find a job.

Financial assistance

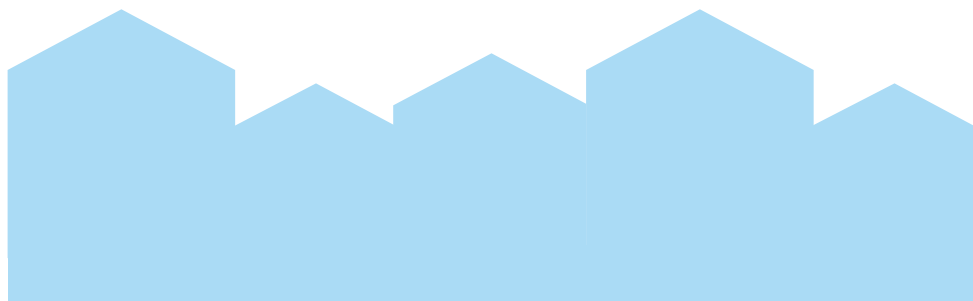
How will you manage while you wait for your first Universal Credit payment?

It is likely to be at least 5 weeks before you receive your first UC payment.

If you're going to struggle financially while you wait for your first payment, you may be entitled to an advance payment from the DWP of up to 100% of your claim amount while your claim is being assessed.

This will then be recovered from your monthly payments for up to 12 months.

If you have a large outlay after your claim is in payment you could consider applying for a budgeting loan from the DWP. The loans are interest free and the repayment amount will be set before you receive the loan. Contact your Job Centre Work Coach.





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 Fife Council to help with the shortfall.

Apply online at:
www.fifedirect.org.uk/dhp

Twice-monthly payments

Once you receive your first UC payment 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.

For more details, speak to your Job Centre Work Coach.

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.fifedirect.org.uk/welfarefund
0300 555 0265

Foodbanks

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

www.fifedirect.org.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.

Need help to budget?

Universal Credit is calculated monthly in arrears and is paid directly into your bank account.

We understand the challenges people can face switching to a monthly budget. Dedicated personal budgeting support is available to help you manage your UC payments. The service is provided by Citizens Advice and Rights Fife (CARF) where you can also speak with a money adviser if you have multiple debts.

To arrange personal budgeting support please speak to your Job Centre Work Coach or call **0800 328 5644**.



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.

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

It is your responsibility to ensure your rent is paid on time. If you are having difficulty making rent payments 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 Job Centre Work Coach to discuss, or if you are a council tenant, Fife Council. Please do not ignore the situation, remember staff are there to help you.

You are able to 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.

Paying your council tax

Paying your council tax is not a matter of choice and the council will take action if you do not 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.fifedirect.org.uk/paymycounciltax

If you are 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.fifedirect.org.uk/ctaxreduction

If you claim Universal Credit and have more than 8 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 8 weeks in arrears, Fife Council will apply to the DWP for your rent to be paid directly to them. We do not need your permission to do this.

More details at: www.fifedirect.org.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.

Find your nearest at:

www.onfife.com/libraries

If you need help to set up an email account then a member of library staff will be able to help.

If you need help to make your claim you can visit your Job Centre. You can also drop in to one of Fife's community job clubs – a member of staff will help you.

Opening times are available at:

www.fifedirect.org.uk/jobclubs

01592 583 659

When making a claim you will be asked to provide a username and password.

Choose a password that you will remember but which is not easy for someone to guess. Use both letters and numbers.

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

Change in circumstances

If you are claiming UC, you must report changes in your circumstances to DWP immediately.

Changes include:

- 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 Job Centre Work Coach

You should report changes in your circumstances through your UC online account. If you need help to report a change, you can speak to your Job Centre Work Coach at the Job Centre or visit your community job club.

Fife's digital directory shows you where you can get free online access, support to get online and digital skills courses available. Copies are available in libraries, council Customer Service Centres and online at:
www.fifedirect.org.uk/benefits



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 along with you to support you at meetings with the DWP and they can help you talk and check you are understanding what you are agreeing to in a meeting.

You can also 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
03451 400 095

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

www.creditunions.co.uk
www.fifevoluntaryaction.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 council rent and rent arrears:

www.fifedirect.org.uk/rent

Advice about paying your council tax
www.fifedirect.org.uk/paymycounciltax

For advice about benefit reviews and making an appeal, contact DWP on:

0800 328 5644

Ask your local job club:

www.fifedirect.org.uk/jobclubs
01592 583 659

or contact Citizens Advice and Rights Fife: **www.cabfife.org.uk**

Apply for Council Tax Reduction or Discretionary Housing Payment:

www.fifedirect.org.uk/ctaxreduction
www.fifedirect.org.uk/dhp

Apply for a Scottish Welfare Fund grant:

www.fifedirect.org.uk/welfarefund

Information on managing your benefits, finding work and living on a budget is available at:

www.fifedirect.org.uk/benefits



What to do now - My checklist

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

Arrange:

- Access to a computer
- Help using a computer
- Access to my Universal Credit account regularly

Apply to Fife Council for:

- My Council Tax Reduction

Arrange to:

- Contact my landlord to advise I have claimed Universal Credit and agree how I am going to pay my rent
- Contact the Council Tax team to agree how I am going to pay my council tax
- Contact Citizens Advice and Rights Fife if I need personal budgeting support to help manage a monthly budget
- Visit www.entitledto.co.uk to check which other benefits I may be entitled to

Notify Fife Council:

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

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 situation arises

Once I receive my first payment, speak to my Work Coach if:

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



Notes

Useful Contacts

Citizens Advice & Rights Fife

www.CABFife.org.uk

- Welfare Reform Advice
☎ 03451 400 092
- Money Advice
☎ 03451 400 094
- General Enquiries
☎ 03451 400 095

Fife Gingerbread

(supports lone parents)

www.fifegingerbread.org.uk

☎ 01333 303124

Department for Work & Pensions

Universal Credit

Full Service Freephone

☎ 0800 328 5644

Fife Council

www.fifedirect.org.uk/benefits

- Community Job Clubs
☎ 01592 583 659
- 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