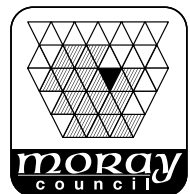


# Universal Credit

a Guide for Moray Council tenants





We try to review our leaflets regularly to make sure you have the most up-to-date information, however the contents of this leaflet is only correct at the time the leaflet is published.

For more information or advice contact us on 0300 123 4566 or visit our website at [www.moray.gov.uk](http://www.moray.gov.uk).

## Alternative formats

If you need information from Moray Council in a different language or format, such as Braille, audio tape or **large print**, please contact:

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Housing & Property  
Moray Council  
High Street, Elgin, IV30 1BX

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## Glossary of terms

<b>Claimant commitment</b>	A claimant commitment is a record of your responsibilities for claiming Universal Credit. It also sets out what may happen if you fail to meet your responsibilities.
<b>Discretionary Housing Payment</b>	A Discretionary Housing Payment (DHP) is an extra amount of money that can be paid to you if you are receiving Housing Benefit and need extra help to meet your housing costs.
<b>Employment and Support Allowance</b>	<p>Employment and Support Allowance (ESA) is a benefit for people who are unable to work due to illness or disability. There are two groups of people who may receive it.</p> <ul style="list-style-type: none"><li>• Work-related activity group – you receive a lower rate of ESA and will have to take part in work-related activities.</li><li>• Support group – you will be paid at a higher rate of ESA and will not have to carry out any work-related activities.</li></ul>
<b>Hardship payment</b>	A hardship payment is usually a loan that is given to someone who has received a benefit sanction. The person receiving the loan has to repay it when the sanction ends. The Jobcentre Plus office will usually get the money back by taking an amount of money from their Universal Credit payment each month until it is repaid in full.
<b>Sanction</b>	A sanction means that your benefit will be stopped or reduced for either a fixed or open-ended period if the DWP do not believe you have met the rules for claiming a benefit.

<p><b>Scottish Welfare Fund</b></p>	<p>The Scottish Welfare Fund is money held by local authorities to provide support to people facing difficulty of some kind or who need support to live independently in the community.</p> <p>There are two types of grants available from the Scottish Welfare Fund:</p> <ul style="list-style-type: none"> <li>• Crisis Grants; and</li> <li>• Community Care Grants.</li> </ul> <p>The grants do not need to be paid back.</p>
<p><b>Universal Credit</b></p>	<p>Universal Credit is a new means-tested benefit (depends on your income and outgoings) that is currently being phased in and will eventually replace the following current means-tested benefits for people of working age.</p> <ul style="list-style-type: none"> <li>• Housing Benefit</li> <li>• Employment Support Allowance (ESA) – income related</li> <li>• Income-based Jobseeker’s Allowance (JSA)</li> <li>• Income Support</li> <li>• Working Tax Credit</li> <li>• Child Tax Credit</li> </ul>

## 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 is a working age benefit and it replaces the following benefits:

- Income Support
  - Jobseekers Allowance (income based)
  - Employment Support Allowance (income related)
  - Working Tax Credits
  - Child Tax Credits
  - Housing Benefit
- Any other benefits you are entitled to will continue as normal.**

Universal Credit is paid monthly in arrears, direct into your bank account and it includes any housing costs you are entitled to.

## What does Full Service mean?

Universal Credit is changing in Moray from 27 June 2018. From this date, Universal Credit Full Service starts. When Universal Credit started in November 2015, it only affected single people without children who live in Moray. Under Universal Credit Full Service, the scheme is open to single people, couples and families with or without children. People who apply can be in work, unemployed or unable to work due to illness or disability.

If you receive any of the benefits listed above, you do not have to do anything now. However, if your circumstances change after 27 June 2018, you may need to apply for Universal Credit. If you already get Universal Credit, the DWP will be in touch with you when they are ready to transfer you over to the full service process.



## How do I claim Universal Credit?

Universal Credit claims are normally made online using a computer, tablet or smartphone and many people will find it straightforward. To apply, go to [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit).

To help you, you can view the claim process at [www.youtube.com/UniversalCreditinAction](http://www.youtube.com/UniversalCreditinAction)

Below is a summary of the process:

### 1) You will need to open an account

To open an account you will need to create a **user name and password** and answers to two security questions. You will need to enter your email address and a mobile number (if you do not have a mobile enter a "0").

### 2) You will need to validate your email address to open your account

Once registered, you will be sent a code to your email address. You will have one hour to use that code to validate your email address and open your account.

### 3) If you are applying as a couple

If you are claiming as a couple, you will both need to claim separately. One of you will be given a code to give to the other to input information, so that the claims can be linked.

### 4) You can now proceed with your application

You can now apply for Universal Credit. You will be asked for certain information to make your application, such as bank account details, rent costs, Child Benefit number etc. **A checklist of what you need is on the next page.**

### 5) Managing your account

You can now manage your account (referred to as a journal). You can make your claim, record any changes and action any requests from your Work Coach etc.

# Checklist for applying for Universal Credit

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

- Your full address, postcode and contact details.
- Your National Insurance Number.
- Details of your bank, building society or credit union account that you would like your Universal Credit payment made to. Details include, the name of your bank/building society account, sort code and account number. If you don't have a bank account, you will need to open one.
- Your email address.
- Type of accommodation you live in. For example, a council tenant.
- The date your tenancy started (you will find this on your tenancy agreement).
- Your landlord's name, address and phone number (our contact details are at the end of this leaflet).
- How much you pay in rent and how often - the DWP refers to this as your **housing costs. It is important that you tell the DWP of your correct housing costs. We 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 you are not sure, please contact us and we can tell you the correct amount.**
- If applicable, how many rent free weeks your landlord allows. If you are a Moray Council tenant and your rent is paid up to date, you may be entitled to four rent free weeks each year.
- Details of how much you earn, if you work. You will get this from your payslips.

Details of any savings you may have.

Details of any other benefits that you receive.

If you get Child Benefit for any of your children, you will need your child benefit reference numbers. This number starts with CHB. You can phone the Child Benefit Office on 0300 200 3100 if you can't find it.

Childcare costs (if applicable). Childcare must be provided from an approved childminder.

## **What should I do if I don't have online access or if I need help to claim Universal Credit?**

If you don't have online access, we provide free internet access and WiFi for public use at libraries across Moray.

Support to make and manage claims for Universal Credit is available, **by appointment**, in the following libraries:

- Aberlour;
- Buckie;
- Elgin;
- Forres;
- Keith; and
- Lossiemouth.

Staff in these libraries will help you with the claim process and the online journal. You can also get help to set up an email address and learn basic computer skills.

Free internet, WiFi access and support to use a PC is available in the following libraries, where you can book a computer using a library membership card and make a claim for Universal Credit:

- Burghead;
- Cullen;
- Dufftown;
- Fochabers; and
- Tomintoul.

Contact details for all of the libraries are on page 14.

If you are unable to apply for Universal Credit yourself and do not have someone that can help or act on your behalf, or if you are unable to get to a local library due to illness or disability, contact the Universal Credit helpline on 0800 328 9344.

## **How is Universal Credit paid?**

Universal Credit is paid monthly in arrears direct into your bank account. When you first claim you will have to wait a month and 7 days (5 weeks) for your first Universal Credit payment.

Most people in work are paid monthly and pay their rent and budget their household income themselves each month. Being paid Universal Credit monthly helps you to start budgeting and prepares you for moving into work.

Universal Credit payments include any housing costs (rent) you are entitled to. It is not just for food and living expenses. When you get your Universal Credit payment from the DWP, you will need to pay your rent to your landlord immediately.

## **Can my housing costs be paid directly to my landlord?**

In Scotland, if you claim Universal Credit, you can choose to:

- be paid monthly or twice monthly; and
- have housing costs (rent) paid to yourself or to your landlord.

These are called the “Scottish Choices”. You can make one or both choices. You will be offered the new Universal Credit Scottish choices through your Universal Credit online account (journal). You will be offered them at the start of your second assessment period (after your first payment). The offer will include more information about the choices you have and how you can take them up.

## **How will I manage until I get my first Universal Credit payment?**

Advance payments are lump sum payments available to some Universal Credit claimants to help deal when waiting for:

- your first Universal Credit payment - Benefit Transfer Advance or New Claim Advance;
- an increased Universal Credit payment - Change in Circumstances Advance; or
- help with one off expenses - Budgeting Advances.

However, advance payments must be paid back and deductions will be made from future Universal Credit payments, for a period up to 12 months.

If you have a financial crisis, you can apply for a grant from the [Scottish Welfare Fund](#).

## Paying your rent

It is **your** responsibility to make sure that your rent is paid on time and in full. This is a requirement of your tenancy agreement. We want to avoid action being taken against you for rent arrears, so please tell us as soon as you have made a claim for Universal Credit.

If we have placed you in temporary accommodation because you are homeless or need to stay in supported accommodation, you can still claim Housing Benefit for your housing costs. Universal Credit does not currently cover these accommodation types.

The Universal Credit award letter that is sent out by the DWP gives a breakdown of the different elements which you and your household are entitled to. If the housing costs element does not cover your rent in full, you can apply to us for Discretionary Housing Payments.

You can ask your Area Housing Officer for advice on Universal Credit and paying your rent. **Please tell us as soon as possible, if you are having any financial difficulties. Failure to deal with rent arrears could mean that we take legal action against you and you could be at risk of losing your home.**

## What if I have rent arrears and am claiming Universal Credit?

- If you are eight weeks or more in rent arrears, we can ask the DWP to deduct money from your Universal Credit payment to repay your arrears. The DWP can pay up to 20% of your Universal Credit payment to us every month.
- You can also request payments to be made to us through the “Scottish Choices” (see page 10).
- We can also ask the DWP to pay your fortnightly rent direct to us and not to you as part of your Universal Credit payment. We would prefer to make arrangements directly with you to repay any rent arrears. However, if you do not do this, we will take action to recover any debt you owe.

## What if I need help with budgeting?

We know that some people may find switching to a monthly payment challenging. Our [Income Maximisation team](#) can give you free and confidential help if you're of working age and facing money or debt problems. The team can meet you, assess your circumstances, and:

- help you deal with a crisis situation;
- look at your income to make sure you are getting all the benefits you are entitled to;
- help you create a personal budget, giving you more control and helping your money go further;
- help you make benefit applications and fill in forms;
- refer you to other services if you need further advice or support.

To make an appointment, phone **0300 123 4563**.

## How do I avoid sanctions?

When you claim Universal Credit, you agree a Claimant Commitment with your Work Coach at the Jobcentre. 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 do not stick to this, the 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.

You must make sure you tell your Work Coach immediately if you can't do something which you have been asked to. This includes the 'To Do' items which will be sent to your Universal Credit online account.

If you are sanctioned, you can ask the DWP for a hardship payment. This may be awarded if you can't pay for rent, heating or you and your household have hygiene needs. You must be over 18 and every case is assessed individually. You will have to show that you have tried to find the money from somewhere else and will only spend money on essentials. For more information you should contact the DWP Universal Credit Helpline (0345 600 4272) or speak to your Work Coach.

## **What should I do if I have a change in my circumstances?**

If you are claiming Universal Credit, you must report changes in your circumstances to the DWP immediately. Examples of 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 Work Coach

You should report changes in your circumstances through your Universal Credit online account. Or you can phone the Universal Credit helpline on 0800 328 9344.



## Contacts

Department for Work and Pensions - [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

Universal Credit helpline: 0345 600 4272

Income Maximisation Team: 0300 123 4563

### Libraries

Library	Address	Phone number	Email address
Aberlour Library	94 High Street Aberlour	01340 871693	aberlour.library@moray.gov.uk
Buckie Library	Cluny Place Buckie AB56 1HB	01542 832121	buckie.library@moray.gov.uk
Burghead Library	Burghead Primary School Grant Street Burghead IV30 5UQ	01343 830186	burghead.library@moray.gov.uk
Cullen Library	Seafield Road Cullen, AB56 4AF	01542 841140	cullen.library@moray.gov.uk
Dufftown Library	Balvenie Street Dufftown AB55 4AB	01340 820272	dufftown.library@moray.gov.uk

Library	Address	Phone number	Email address
Fochabers Library	Milne's Learning Centre Milne's High School West Street Fochabers IV32 7DJ	01343 821434	fochabers.library@moray.gov.uk
Forres Library	Forres House High Street Forres, IV36 1BU	01309 672834	forres.library@moray.gov.uk
Keith Library	Union Street Keith, AB55 5DP	01542 882223	keith.library@moray.gov.uk
Lossiemouth Library	Town Hall Lane Lossiemouth IV31 6AA	01343 813334	lossiemouth.library@moray.gov.uk
Tomintoul Library	Tomintoul Primary School Cults Drive Tomintoul AB37 9HA	01807 580755	tomintoul.library@moray.gov.uk

## **For all housing enquiries:**

Housing and Property

Moray Council

PO Box 6760

Elgin

IV30 9BX

Phone: 0300 123 4566

email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)

Emergency out of hours: 03457 565656 (5pm-8.45am and weekends)

## **Or visit any of our access points:**

Buckie Access Point  
13 Cluny Square  
Buckie  
AB56 1AJ

Forres Access Point  
Auchernack  
High Street  
Forres  
IV36 1DX

Elgin Access Point  
Council Office  
High Street  
Elgin  
IV30 1BY

Keith Access Point  
The Resource Centre  
26 Mid Street  
Keith  
AB55 5AH

