



ELDERPARK
HOUSING

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Universal Credit (UC) has Arrived
What You Need to Know

UC Universal
Credit

Universal Credit is here

Right Now, if you need to make a NEW claim for any of the benefits below you will need to claim Universal Credit. Claims must be made online.

- Housing Benefit
- Income based Job Seekers Allowance
- Income related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit

This even affects you if you are in work and claiming Tax Credits



From July 2019 onwards if you are in receipt of any of the above benefits you will be invited to claim Universal Credit. This will come in the form of a "Call to Action" letter from DWP. If ignored your benefit entitlement WILL end.



Support to make a claim online is available by contacting libraries detailed below and making an appointment. This service can also include Money Advice and Employability Support.

Elderpark Library
228A Langland Rd,
Glasgow, G51 3TZ
0141 276 1540

Ibrox Library
1 Midlock Street,
Glasgow, G51 1SL
0141 276 0712

Other Support Services

Universal Credit Helpline
Freephone number
0808 169 9901

One Parent Families Scotland
Freephone number
0808 801 0323



Changes in Circumstances

If you are receiving any of the benefits mentioned overleaf and your circumstances change you may need to claim UC.

**What is a change of circumstances?
It could be;**

- Change of address (if you move into an area where Full Universal Credit is already in place)
- You start work
- You leave full time education
- You separate from a partner
- You have a child



When you report a change of circumstances, the DWP will advise you if you need to claim Universal Credit.

What does this mean? It takes at least 5 weeks from the date you claim Universal Credit online until you receive any money. If it is possible you should try to start saving to help get ready for this change.

If you are receiving housing Benefit at the time you change to Universal Credit a 2 week run on will be paid by Housing Benefit to help manage your rent account.



What do I need to claim Universal Credit?

- ✓ You (and your partner's) National Insurance number, and proof of identity
- ✓ An email address and phone number
- ✓ A bank, building society, post office or credit union account
- ✓ Online access to make your claim and keep it updated
- ✓ Proof of how much rent and any service charges you pay
- ✓ Your landlord's name and address
- ✓ Details of anyone that lives with you
- ✓ Details of any childcare costs you pay to a registered childcare provider
- ✓ Details of any savings
- ✓ Proof of any other income
- ✓ Proof of your wages.

It is important that you have all these things when you make a claim for Universal Credit, otherwise you may have to wait longer until your first payment.

You can view a video on how a Universal Credit claim is made online at;

www.youtube.com/watch?v=4WgJU8Y_bQg

Couples must make separate claims but will be paid jointly.



The date you submit your claim will be the first date in your "Benefit Assessment Period". It will be 1 month and 7 days from this date before you receive any money. Your payment will be the same every month. It is very important that you let your Housing Officer know your Benefit Assessment Period dates.



How a claim is processed

After the online claim has been submitted via the DWP website at www.gov.uk/apply-universal-credit you then need to contact Govan JobCentre Plus on **0800 169 0190** within 7 days to make an appointment to see a Work Coach in order for your claim to be processed.

At this appointment the Work Coach will verify your identity if you have not been able to do this online and set up your "Claimant Commitment" which will form the conditions attached to your benefits being paid.

If you do not have photographic ID it is very important that you take along as much identification as you have. Letters with your name and address on it will be helpful.

How a claim is managed

When you make the claim online you will be setting up your online account and you will need to manage your Claim through this online account via a "Journal".

You will need to create a password which you should make memorable as you will need this every time you want to access your online account.

Your designated Work Coach will communicate with you through your "Journal" and will give you tasks that need to be completed in order to be meeting your "Claimant Commitment". You will be notified of outstanding tasks via text or e-mail. You can choose which you prefer when making the claim online.

It is very important that you check your "Journal" every couple of days as if you do not complete tasks as requested your benefits can be sanctioned.

It is important to note that Council Tax reductions and Discretionary Housing Benefit must be claimed separately through Glasgow City Council.

Claimant Commitment and Sanctions

Everyone who claims Universal Credit will be placed into "Conditionality Groups" depending on their circumstances. Each Group will have different requirements in their Claimant Commitment. You need to know which group you are in and what you need to do.

Your "Claimant Commitment" will be regularly reviewed and it is your responsibility to ensure you are meeting the requirements set out in it and speak to your Work Coach if you are finding this difficult. You will need to manage this via your "Journal".

Depending on what you failed to do and how many times you have failed to meet your responsibilities, a sanction can last for up to 3 years.

Universal Credit Advance Payment

As it takes at least 5 weeks to receive your first Universal Credit payment you are able to apply for an "Advanced Payment". This is basically a loan which you need to repay from your ongoing Universal Credit payments. The re-payments can be spread over a maximum of 12 months.

It is very important to note that you must advise DWP at the time of taking the "Advance Payment" that you wish to spread this over 12 months otherwise you may need to re-pay at a higher rate over a shorter period. The "Advanced Payment" can be requested when making the claim online.

**Universal
Credit Helpline**

0800 328 9344

How Universal Credit will be paid

Universal Credit will be paid monthly directly into your Bank account, Building Society account or Credit Union account. Couples will receive one payment into their chosen account.

You can choose to have your money paid twice monthly.

You can also choose to have your "Housing Costs" paid directly to Elderpark.

If you receive the housing costs you can pay your rent as follows;

- Set up a Direct debit.
- Pay via Call Pay by phoning our office on 0141 4402244.
- Use the All Pay payment app
- Use your rent card and pay at the Post office or where you see the PayPoint logo.

If you have Rent Arrears;

- The Association can request an "Alternative Payment Arrangement" to have the money paid straight to your rent account.
- We can request deductions from you Universal Credit to re-pay any arrears and this will automatically be set at 20% of your income, so approximately £63.00 per month depending on your circumstances.

If you wish to discuss this in more detail please contact your own Housing Officer on 0141 440 2244 who will be able to give you further advice on "Housing Costs", paying rent on time and avoiding falling into rent arrears.

In Summary:

- Make online claim
- Don't forget at this stage you can request rent to be paid directly to Elderpark
- Set up your 'Journal' password
- Phone DWP for appointment
- Speak to your Housing Officer about any concerns
- Check your 'Journal' regularly
- Use local support services



Free WiFi and digital access in Govan

Elderpark Library

228A Langland Road
Glasgow, G51 3TZ
0141 276 1540

Sunny Govan Radio

The Portal, 960 Govan Road
Glasgow, G51 1AM
0141 445 3741

The Digital Hub

Govan Housing Association
905 Govan Road
Glasgow, G51 1SL
0141 440 0308

JobCentre Plus

779-787 Govan Road
Glasgow, G51 3JY
0843 487 1844

Ibrox Library

1 Midlock Street
Glasgow, G51 1SL
0141 276 0712

Jobs and Business Glasgow

18-20 Orkney Street
Glasgow, G51 2BX
0141 274 3217

The Pearce Institute

840-860 Govan Road
Glasgow, G51 3UU
0141 433 7996

The Preshal Trust

8 Aboukir Street
Glasgow, G51 4QX
0141 445 6007

Useful website to support you claiming Universal Credit:
www.gain4u.org.uk

You can contact the providers in advance or you can just pop in and see what they can offer.