

Rent payments

If you haven't decided to use 'Universal Credit Scottish choices' to ask for your housing costs element to be paid to your landlord, then it will be your responsibility to pay rent to your landlord. This is because your Universal Credit payment will include the housing element amount to replace the award that may be currently paid by Housing Benefit directly in to your Council rent account or paid to a Housing Association or other landlord on your behalf.

This means that your Universal Credit is not just for food and living expenses, you will also have to budget your rent bills and be responsible for paying the full rent you are charged directly to your landlord on the date(s) that it is due each month.

If you are having difficulty paying your rent then you should contact your landlord as soon as possible for help and advice. If your Universal Credit payment contains an amount for housing costs then you may be able to get additional financial assistance from the Council's Discretionary Housing Payment fund. You can also ask your Work Coach about 'Personal Budgeting Support' which is there to help Universal Credit claimants manage their money.

Council Tax payments

Anyone that needs help to pay their Council Tax still needs to apply separately to the Council to get this help. It's important that the application is made as soon as possible, and even if a decision hasn't been made on a Universal Credit claim.

If your circumstances change then there could be an impact on your Council Tax Reduction and Universal Credit claims. It is **your** responsibility to tell the Council **and** the Department for Work and Pensions about any changes you have in your personal, financial or household circumstances.

Personal budgeting support

If you are concerned about managing your money or any debt you may have then please mention this to your Work Coach as soon as possible. They can arrange for you to get the advice and support you need. You can also ask the Council to refer you to the Citizens Advice Bureau for help or approach them direct, or ask your Housing Association if they have a Welfare Rights Officer that can help you.

Who to contact for other advice and assistance

If you have read the other parts of this leaflet and still aren't sure who you should contact for advice then the following information may help.

Kirkintilloch Jobcentre Plus can be contacted on 0800 169 0310. You can also get more information at www.gov.uk/universal-credit

You can also contact the Revenues and Benefits Team at East Dunbartonshire Council to discuss the changes or ask for advice about Council Tax Reduction or Discretionary Housing Payments. You can contact the team by telephoning 0300 123 4510, or by calling in to the Hub at William Patrick Library. You can also email benefits@eastdunbarton.gov.uk

If you need advice about paying your rent then contact your landlord. The Council's Housing Teams can be contacted by calling 0300 123 4510.

If you want help and advice regarding managing your money, or want to speak to someone independent of the Council regarding these changes then please contact:

Citizens' Advice Bureau
11 Alexandra Street, Kirkintilloch, G66 1HB
0141 775 3220
bureau@eastdunbartoncab.casonline.org.uk

Further information

This document can be provided in large print, braille or on audio CD and can be translated into other community languages. Please contact the Council's Communications Team at East Dunbartonshire Council, Southbank Marina, 12 Strathkelvin Place, Kirkintilloch, Glasgow G66 1TJ Tel: 0300 123 4510

本文件可按要求翻譯成中文，如有此需要，請電 0300 123 4510。

اس دستاویز کا در خواست کرنے پر (اردو) زبان میں ترجمہ کیا جاسکتا ہے۔ براہ مہربانی فون نمبر 0300 123 4510 پر رابطہ کریں۔

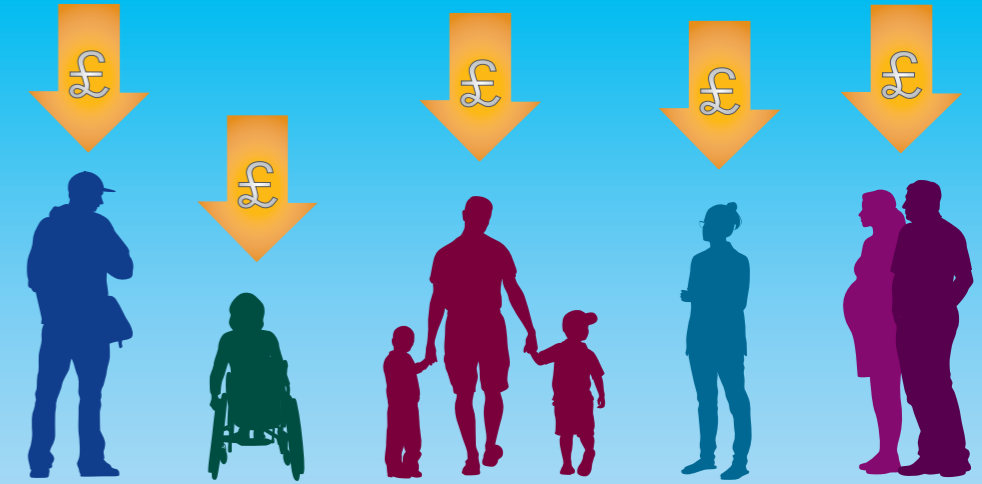
ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਮੰਗ ਕਰਨ ਤੇ ਪੰਜਾਬੀ ਵਿੱਚ ਅਨੁਵਾਦ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ 0300 123 4510 ਫੋਨ ਕਰੋ।

Gabhaidh an sgrìobhainn seo cur gu Gàidhlig ma tha sin a dhìth oirbh. Cuiribh fòn gu 0300 123 4510

अनुरोध करने पर यह दस्तावेज हिन्दी में भाषांतरित किया जा सकता है। कृपया 0300 123 4510 पर फोन कीजिए।

Universal Credit

in East Dunbartonshire



Universal Credit has been introduced gradually across the UK from April 2013, and was rolled out to the East Dunbartonshire area in December 2015.

Universal Credit affects all groups of working age people in all areas of East Dunbartonshire from 5 December 2018. Please read on to learn what you need to do when you have to claim Universal Credit.

What is Universal Credit?

Universal Credit is a new benefit administered by the Department for Work and Pensions. It is for people of working age who are out of work or are in work and receiving a low income. Claims will be made on-line and payments will normally be made monthly to one person in the household, directly in to a bank or building society account.

What is it replacing?

Universal Credit will eventually replace financial help currently received from:

- Child Tax Credit
- Employment and Support Allowance (Income Related)
- Housing Benefit
- Income Support
- Job Seekers Allowance (Income Based) and
- Working Tax Credit.

You don't need to do anything if you're already claiming any of the income types listed above you'll be contacted when Universal Credit will affect you. Any benefits you receive which are not included in the above list will continue to be paid as usual, such as Child Benefit, Carer's Allowance, Personal Independence Payment, Council Tax Reduction and so on.

Will this change affect me?

Universal Credit full service can be claimed by most working age people. There are different conditions for Universal Credit 'live service' and Universal Credit 'full service'.

Universal Credit full service is available to all people in or out of work, those on low incomes, families (with less than 3 children, until February 2019), and those with disabilities.

To find out more about whether you are eligible to apply for Universal Credit go to www.citizensadvice.org.uk/scotland/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit/

How do you apply?

The UK Government has said that you will be expected to claim Universal Credit and report changes in your circumstances online (via a computer connected to the internet).

This applies to someone making a new claim for Universal Credit as well as someone moving onto Universal Credit from one of the benefits it is replacing.

If you don't have access to the internet at home you will be able to use the computers at your local Jobcentre, local library or Citizens Advice Bureau to make the application.

If you need help making your claim online you can get assistance from the Council's Customer Service Team at one of the Community Hubs, at your Jobcentre, or from your local Citizens Advice Bureau. If you just need access to a computer then the Council's Community Hubs, or your local Jobcentre Plus or library have devices that you may be able to use.

You will also need to report any changes in your circumstances online such as losing or getting a job, changes in your household or a rent increase.

Before you claim

Make sure you have the following information:

- Your National Insurance number
- Your postcode
- Your landlord's name and address
- How much rent you are paying
- Details of any children / relatives / friends who live with you including their name, date of birth, age and income
- Account details of where you want your Universal Credit to be paid – account number and sort code
- Details of any savings
- If working – your estimated gross wage
- Details of any other income you receive
- Your email address, landline and / or mobile phone number.

Once you've made your claim, most people will have to go to the Jobcentre for an interview, to sign their 'claimant commitment', to provide documents and to discuss their personal budgeting needs.

How and when will Universal Credit be paid?

Universal Credit will be paid once a month into an account that you choose. Universal Credit can only be paid as a single payment. So if you have a partner, and you have more than one account, you will need to choose which account it is paid into.

Your first payment will be made one calendar month and seven days after your date of claim and then calendar monthly after that.

If you think you will find it difficult to manage while waiting for this first payment you can ask the DWP for an advance payment. This will be paid back out of your future Universal Credit payments.

Scottish claimants of Universal Credit Full Service can ask for their payments to be made twice a month and can request that their housing costs element is paid direct to their landlord. More information about these 'Universal Credit Scottish choices' can be found on the Council's Universal Credit webpage, or ask your Work Coach or the Citizens Advice Bureau for more details.

Do I have to have a bank account?

You will need an account for Universal Credit to be paid into, but Universal Credit can be paid into several different types of account. Universal Credit can be paid into a:

- Post Office® card account
- Basic Bank Account
- Credit Union Current Account
- 'Jam jar' account
- Current Account
- Prepaid Card Account.

