

Universal Credit Advice

If you would like to discuss any of the informations in this leaflet please call Housing on 0141 342 1810 or email hello@key.org.uk

Over the last few years you will have read about the roll out of Universal Credit. It aims to simplify the system of benefit claims by completing 1 benefit application rather than 2 or 3. Below is some advice about making a claim and some tips to make the transition as easy as possible.



What is Universal Credit?

It combines a range of benefits including Jobseekers Allowance (JSA), Employment Support Allowance (ESA) and Housing Benefit. These benefits will no longer exist in the next few years.

It will not affect any Disability Living Allowance (DLA)/Personal Independence Payments (PIP) claims.

One of the main differences of Universal Credit is that housing costs are paid directly to yourself rather than the landlord. You will have to arrange all your future rental payments direct with the landlord.

When Will it Affect Me?

Universal Credit is in full service in our housing areas. Any new claimants or anyone with a change of circumstances will be moved onto Universal Credit. There are currently no scheduled dates for when existing benefits claimants will be moved over. We will continue to update you on this through our website and newsletter.



What You Need

To make a Universal Credit application or be transferred over you will need the following things:

Identification

You need photographic identification for your online claim. If you are unsure if you have appropriate photo ID then you can speak to your Housing Officer for advice.

Bank Account

You need this to allow your payments to be received.

Email Address & Internet Access

You will be required to create and manage an online account. You will need to login every day to check any correspondence from DWP. If you don't respond to certain messages your benefits could be suspended or cancelled.

Time

Completing an application can take at least an hour. You will also be required to attend an appointment with a work coach to complete your application. Failure to go will cancel your claim. If you have a joint claim then both claimants must attend.

If you think you are going onto Universal Credit

If you have been told you must apply for Universal Credit please speak to your Housing Officer for advice on how to complete your application and the impact this will have on your rent.

Universal Credit Payments

UC payments are made directly to you, rather than your rent being paid directly to the landlord. Setting up a Standing Order payment for your rent would help you manage your payments.

- You can choose to have managed payments which means they will pay your rent directly to your landlord. Speak to your Housing Officer about your payment options.



The wait for your first payment takes 5-7 weeks on average. You can ask Universal Credit for an advance but be aware that you will have to pay this back over the next year. Your benefit will be reduced accordingly until this is repaid.

Other deductions may also be taken from your ongoing benefit payment. For example, if you have rent arrears.

It is your responsibility to pay your rent on time. If you are having any problems with paying on time please contact your Housing Officer on 0141 342 1810.

If you can, you should try and put a small amount of money in savings. Also, creating a budget should help you monitor your bills and spend.

Discretionary Housing Payments

You may be able to apply for Discretionary Housing Payments (DHP) to help pay any rent not covered by Universal Credit. This includes people affected by the Bedroom Tax.

You can download the form from your local council website. Your Housing Officer can help you complete these forms.

Council Tax



If you go onto Universal Credit and you currently have to pay towards Council Tax, you will also need to re-apply for council tax rebate through your local authority). If you fail to do this you will fall into Council Tax arrears.

Scottish Welfare Fund

The Scottish WELFARE FUND

If you and your family need help to set up a new home or you under a lot of financial pressure, you can apply for a crisis payment or community care grant. You can find out more details through your Housing Officer or on your local authority website.

Landlord Details

You will require your landlord details and creditor number to have your housing costs paid directly to us. These are:



Key Housing Association
The Square
70 Renton Street
Glasgow
G4 0HT
0141 342 1890

Creditor Number: 0000031588

Contact Us



If you have any further questions about Universal Credit there are a variety of ways you can contact us. You can speak directly to you Housing Officer:

Flora	0141 342 1812
Pamela	0141 342 1814
Sandra	0141 342 1813

Email us at: hello@key.org.uk

Call our general housing line on 0141 342 1810

Complete our contact form on our website:
www.key.org.uk/key-housing

Key Housing, 70 Renton Street, Glasgow G4 0HT Telephone: 0141 342 1890
Email: hello@key.org.uk www.key.org.uk/key-housing

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