

FACTSHEET

money MATTERS



About Universal Credit

Universal Credit is a means-tested benefit for people of working-age who are on a low income.

It was introduced by the UK Government in 2013 and has been in place in the West Dunbartonshire Council area since 2015 for single people making new claims.

It is a single monthly payment* for people on benefits who are in or out of work. It will replace six of the main means-tested benefits and tax credits.

These are:



**In Scotland you may be able to apply to be paid twice monthly under the Scottish Flexibility Scheme. See page 2 for details.*

The full roll out of Universal Credit in West Dunbartonshire will take place in **October 2018**. All new claims and people with changes in their circumstances will be moved on to Universal Credit. Some single people are on Universal Credit just now.

NB: Under Universal Credit, your housing benefit will no longer be paid directly to your landlord. Instead, it will be paid directly to you and you will have to budget and pay the rent to your landlord yourself. There may be some exceptions to this - see 'Alternative Payment Arrangements' or the 'Scottish Flexibilities' section on page 2 for details.

Eligibility

To get Universal Credit you must:

- **be 18 or over**
- **be under state pension age**
- **not be in full time education or training**
- **not have savings over £16,000**

You'll get less Universal Credit if you have savings over £6,000 or earn enough money to cover your basic living costs.

If you live with your partner you'll need to make a joint claim as a couple. Your partner's income and savings will be taken into account, even if they aren't eligible for Universal Credit.

Universal Credit is different to the current benefit system as it requires a claimant commitment which involves the claimant agreeing to do job searches for up to 35 hours a week. As the money is paid direct and monthly this is more like work and therefore the transition to work is easier.

How to apply for Universal Credit

You can apply for Universal Credit online at:

www.gov.uk/apply-universal-credit

If you don't have access to the internet at home you can use a computer at your local library, job centre or one-stop-shop. You may be asked to attend an interview at your local Jobcentre Plus after applying.

How and when will Universal Credit be paid?

Universal Credit is paid monthly. Under the 'Scottish Flexibilities' (see opposite) you may be able to be paid twice monthly.

When you make a new claim for Universal Credit you will not be paid for the first seven days. These days are known as waiting days.

The seventh day after you make your claim is the date in the month on which your Universal Credit payment will be paid each month. This is called your assessment date.

The first payment will be around 6 weeks after applying online if the application is successful. Payments are usually made into a bank, building society or credit union account. If you live with your partner and you both claim Universal Credit, you'll receive a single payment that covers you both.

Alternative Payment Arrangements (APAs)

APAs are available for claimants who can't manage the standard Universal Credit payment. There are three types of APA available:

- **direct payment of the housing cost element to landlords** (*known as managed payments*)
- **splitting of payment between members of a couple**
- **more frequent payment of benefit**

Landlords can request deductions from a claimant's Universal Credit to repay existing rent arrears. This can be done via the Alternative Payment Arrangements (APA) form, at the same time as the APA application.

Deductions will be a minimum of 10% and maximum of 20% of a claimant's Universal Credit standard allowance. There are factors that can lead to someone being considered for an APA. These factors include a learning difficulty; a mental health condition; if the individual is 16 or 17 years old and/ or a care leaver; severe debt problems; homelessness; or an addiction problem (ie drugs, alcohol or gambling). Other factors that can be considered include not having a bank account, language skills or if the individual has just left hospital or prison.

Universal Credit Scottish Flexibilities

In Scotland, if you apply for Universal Credit on or after 4 October 2017 in a Universal Credit full service area, you can ask to change the way that your Universal Credit is paid. You can ask for your Universal Credit to:

- **be paid twice a month instead of monthly**
and/or
- **for the housing element of Universal Credit to be paid directly to your landlord**

These are called the 'Universal Credit Scottish Flexibilities'.

These flexible payment options are available to anyone who is applying for Universal Credit in a full service area. Unlike the alternative payment arrangements there are no restrictions on who can choose to have the housing element of Universal Credit paid this way. However, if you have set up an Alternative Payment Arrangement with Jobcentre Plus then you will not be able to set up a Scottish Flexibility.

It doesn't matter if you rent from a local authority, housing association or a private landlord you can still choose for your rent to go directly to your landlord. You do not need to be in arrears. Unlike alternative payment arrangements, landlords cannot request that a 'Scottish Flexibility' be set up so that the rent goes directly to them.

You can request a Scottish Flexibility be set up at any point with your Jobcentre Plus once your claim has been processed and you have had the first payment. There is no review and you can choose to end it at any point. Jobcentre Plus must agree your request for a Scottish Flexibility unless they think it is unreasonable. You cannot appeal against the decision.

Sanctions

If you do not meet what was agreed in your claimant commitment then you can face sanctions to your benefits. Some of the things you can be sanctioned for include:

- **not doing enough to look for work**
- **being late for appointments or interviews**
- **not turning up to a meeting at the Jobcentre**
- **not taking part in an employment or training scheme**

The length of a sanction depends on which work-related requirements you have to meet, what Jobcentre Plus says you failed to do, and whether you have been sanctioned before.

If you have been sanctioned and you are struggling with less money you can speak to your work coach at Jobcentre Plus about applying for a hardship payment. If you're getting Universal Credit you will have to pay back the hardship payment once the sanction comes to an end. The Department for Work and Pensions (DWP) will usually take repayments from your Universal Credit payment each month until it's paid off. You can ask the Jobcentre Plus to look again at their decision to sanction you if you think:

- **they were wrong to sanction you**
- **they have given you the wrong level of sanction**
- **they have deducted the wrong amount from your benefit**
- **they have reduced your benefit for the wrong length of time**

This is called a mandatory reconsideration and you must do this before you can make a formal appeal. You must ask for the reconsideration within one month of the date on the decision letter. If Jobcentre Plus refuses to change their decision, you can then appeal against it.

More info

To find out more about Universal Credit, how it may affect you and how you can apply, visit:

www.gov.uk/universal-credit

HOW TO PAY YOUR RENT

You can pay your rent by:

- **Direct Debit**
- **Standing order**
- **Paying online:**
https://www.civicaepay.co.uk/WestDunbartonshire/Webpay_Public/Webpay/Default.aspx?fund=02
- **Phone 0845 303 9487**

If your rent is not paid, the money owed is called '**rent arrears**'

Rent arrears can put you at risk of eviction. Working4U can assist with rent arrears and people affected by eviction.



For help with maximising your income, employability and community learning and development, contact Working4U:

Tel: **01389 738296** or complete our online contact form at:

www.west-dunbarton.gov.uk/jobs-and-training/working4u/get-in-touch/

Council Tax Reduction

Council Tax Reduction is available to reduce the cost of Council Tax for people on a low income.

Anyone who has to pay Council Tax can claim a reduction (this does not cover water and sewerage charges.)

Owner/occupiers can get assistance to pay their Council Tax.

You need to apply for Council Tax Reduction separate from Universal Credit. You can do this on the Council website at:

<http://www.west-dunbarton.gov.uk/benefits-and-grants/council-tax-reduction/apply-for-a-council-tax-reduction/>

If your circumstances change it is your responsibility to inform the Council.

Financial assistance

Scottish Welfare Fund

The Scottish Welfare Fund has been in place since April 2013. It is a discretionary scheme that provides financial grants to people on benefit, low incomes or who cannot access their funds. The grants do not have to be paid back. The Scottish Welfare Fund will offer 2 new grants -

Crisis Grants

A crisis grant may be available if you need help with costs that have arisen as a result of a disaster or emergency, to keep you and your family safe from harm. You may be in crisis because of a disaster like a fire or flood, or an emergency such as losing all your money or having to visit a sick child in hospital.

Community Care Grants

Community care grants may be available to you if you:

- are about to leave care to live on your own in the community
- face going into care because you don't have the things you need to continue living at home
- require help because you are struggling to provide a safe and secure home for your family

- need help to get essential household items like a cooker or washing machine but don't have the money to buy it

You can apply to the Scottish Welfare Fund at:

<http://www.west-dunbarton.gov.uk/benefits-and-grants/welfare-reform/crisis-community-care-grants/>

Other social fund payments

The DWP are still dealing with certain payments which include:

- Sure Start maternity grants
- Funeral payments
- Cold weather payments
- Winter fuel payments
- Budgeting loans
- Short-term advances of benefit
- Flexible Support Fund for interviews and expenses



Other formats

This document can be provided in large print, Braille or on audio cassette and can be translated into different community languages.

Please contact: Corporate Communications, Council Offices, Garshake Road, Dumbarton, G82 3PU.

Tel: 01389 737000

本文件也可應要求，製作成其他語文或特大字體版本，也可製作成錄音帶。
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ਇਹ ਦਸਤਾਵੇਜ਼ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿਚ, ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਅਤੇ ਆਡੀਓ ਟੇਪ 'ਤੇ ਤਿਕਰਾਭ ਹੋਇਆ ਵੀ ਮੰਗ ਕੇ ਲਿਆ ਜਾ ਸਕਦਾ ਹੈ।

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