

Desk aid for people who support Universal Credit Claimants  
Universal credit claims are made online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

## The following information is required to make a UC Claim

- Postcode
- National Insurance Number
- Details of bank, building society, or Credit Union account including name, sort code and account number
- Email address
- Type of accommodation e.g. housing association tenant, private tenant, or have a mortgage
- Landlord's name and address
- Details of rent or mortgage (housing costs) – speak to your Housing Officer, landlord or mortgage lender for an accurate figure to avoid delays with your claim
- If applicable, details of rent free weeks in tenancy
- Details of earnings
- Details of income not from work
- Details of savings
- Details of any other benefits in payment

Once claimants have made their claim they will be given an online account (journal) that they will need to access regularly.

**Claimants should keep a note of their log on details (username and password). They should also keep their personal number (10 - 12 digits) safe because they may be asked for part of this number for security reasons in the future.**

## Their first Universal Credit payment

Once an application for Universal Credit is submitted, there will be about a five week wait before the first payment is received. This is because a one-month assessment period is used to determine how much Universal Credit someone is entitled to.

The first payment is then made within one week of this assessment period ending. The standard way that Universal Credit is paid is a monthly lump sum payment to one member of the household.

If this is new to claimants and they feel they need some help with budgeting they can contact Scottish Borders Council's Customer Advice and Support Service.

## General advice

Universal Credit (UC) Full Service is being introduced in the Scottish Borders for new claims from 13 June 2018. It is being introduced in stages across the UK and replaces the following benefits:

- Housing Benefit
- Income Support
- Income Based Jobseeker's Allowance
- Income Based Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit

If claimants already get benefits, they don't need to do anything until they hear from the DWP about moving to Universal Credit, unless they have a change in circumstances.

New Universal Credit claims need to be made online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit). To avoid missing out on what they're entitled to, people should not delay in claiming their Universal Credit.

If claimants are not able to complete their claim online or do not have access to the internet, they can use public access computers and get help to complete their claim at their nearest Jobcentre Plus office, Library, SBC Contact Centre and Citizens Advice Bureau (CAB) office. People should contact the relevant office or service in advance to check if an appointment is required.

Libraries – they don't need to worry if they are not a member of a library, they can join or register as a guest member. Libraries offer free basic computer courses, they just need to look in and speak to a member of staff at their local library.

## Paying rent

- Claimants should be reminded that paying rent on time and in full is the most important part of a tenancy agreement. It is not a choice – it is their responsibility.
- If claimants are worried about being able to pay rent, or have enough money for essential household items, they should be advised to speak to their Housing Association or Landlord as soon as possible.
- If they get help with their rent - it will be included in their Universal Credit payment.
- They could request that their Universal Credit payment is split so that the rent payment is made directly to their landlord. If they do not request this, their rent payment will be made to them.
- There are various ways people can pay their rent as most Housing Associations and Landlords offer a number of payment options to choose from. They should discuss with their Housing Association or Landlord to work out what is best.

## Financial hardship and assistance

Some people might not have enough money from their previous benefit payments to see them through their first payment of Universal Credit, or experience financial hardship when Universal Credit is in payment. There are a couple ways they can get financial help, depending on whether their Universal Credit is in payment or not:

- If they have applied for Universal Credit, but not yet received a payment they can speak to their Work Coach about a potential advance payment. This would be paid back through deductions from their Universal Credit payments once they are up and running.
- If they have already received an advance payment, or have received their first payment of Universal Credit, they may be eligible to apply for a Crisis Grant or Community Care Grant. They should contact Scottish Borders Council for advice or visit [www.scotborders.gov.uk/benefits](http://www.scotborders.gov.uk/benefits)

Additional advice and support is also available:

- If they are a tenant, speak to their Housing Association or Landlord for advice.
- Contact their local CAB office.

## Discretionary Housing Payment (DHP) and support with Council tax

- If claimants are considered to have a spare bedroom and are limited in how much support they can get with their rent they can make a separate application for Discretionary Housing Payment (DHP) to cover this.
- People will also still need to apply for help with their Council Tax separately through the Council Tax Reduction Scheme administered by Scottish Borders Council.

## Changes in circumstances

Any changes of circumstances must be reported to DWP immediately. This can be done through the claimant's online account, or they can call the Universal Credit helpline on 0800 328 9344 or visit [www.gov.uk/universalcredit/changes-of-circumstances](http://www.gov.uk/universalcredit/changes-of-circumstances).

Changes in circumstances include:

- Change in income
- Change in household
- Starting or finishing a job
- Change of address
- Change in bank details
- Increase or reduction in rent
- Change in health or being too ill to work or attend meeting with their work coach.

**They should also contact their landlord if they are a Housing Association tenant.**

## Contact details

### Universal Credit Helpline

☎ 0800 328 5644  
TEXTPHONE  
☎ 0800 328 1344

### Jobcentre Plus

☎ 0800 169 0190

### Scottish Borders Council Customer Advice and Support Service (CASS)

☎ 0300 100 1800

### Citizens Advice Bureau

[www.cas.org.uk](http://www.cas.org.uk)

#### Duns

Southfield Community Centre, Station Road, TD11 3EL  
☎ 01361 883340  
✉ [enquiries@roxburghcab.casonline.org.uk](mailto:enquiries@roxburghcab.casonline.org.uk)

#### Eyemouth

Albert Road, TD14 5DE  
☎ 01890 750500  
✉ [eyemouthcab@roxburghcab.casonline.org.uk](mailto:eyemouthcab@roxburghcab.casonline.org.uk)

#### Galashiels

111 High Street, TD1 1RZ  
☎ 01896 753889  
✉ [enquiries@centralborderescab.casonline.org.uk](mailto:enquiries@centralborderescab.casonline.org.uk)

#### Hawick

1 Towerdykeside, TD9 9EA  
☎ 01450 374266  
✉ [enquiries@roxburghcab.casonline.org.uk](mailto:enquiries@roxburghcab.casonline.org.uk)

#### Kelso

20 Shedden Park Road, TD5 7AL  
☎ 01573 223516  
✉ [enquiries@roxburghcab.casonline.org.uk](mailto:enquiries@roxburghcab.casonline.org.uk)

#### Peebles

Chambers Institution, High Street, EH45 8AG  
☎ 01721 721722  
✉ [manager@peeblescab.casonline.org.uk](mailto:manager@peeblescab.casonline.org.uk)

## Housing Associations

<b>Berwickshire Housing Association (BHA)</b>	01361 884000
<b>Eildon Housing Association</b>	03000 200217
<b>Scottish Borders Housing Association (SBHA)</b>	01750 724444
<b>Waverley Housing</b>	01450 364200

## Libraries

<b>Coldstream Library Contact Centre</b>	0300 100 1800
<b>Duns Library Contact Centre</b>	0300 100 1800
<b>Earlston Library</b>	01896 664172
<b>Eyemouth Library</b>	01890 752767
<b>Galashiels Library</b>	01896 664170
<b>Hawick Library</b>	01450 364640
<b>Innerleithen Library Contact Centre</b>	0300 100 1800
<b>Jedburgh Library Contact Centre</b>	0300 100 1800
<b>Kelso Library Contact Centre</b>	0300 100 1800
<b>Melrose Library</b>	01896 664171
<b>Peebles Library</b>	01721 726333
<b>Selkirk Library</b>	01750 726 410