

My Universal Credit

Change of circumstances

Claimant Commitment

Help to Budget

Paying Rent

Waiting on your first Universal Credit payment

Applying for Universal Credit and managing your online account

What is Universal Credit?

Your guide to



Better off
West Lothian





Full service Universal Credit is being introduced to West Lothian from May 2018.

It could mean a time of change and possible uncertainty for people receiving support through welfare benefits.

This guide will explain what the introduction of Full Service Universal Credit could mean for you and your family and provide details of the support available.



Universal Credit (UC) is administered by the Department for Work and Pensions (DWP) and aims to make the Welfare Benefits system simpler by replacing six key benefits and tax credits with one single monthly lump sum payment.

Universal Credit replaces:

- Housing Benefit*
- Income Support
- Income-based Job Seekers Allowance
- Income-related Employment Support Allowance
- Child Tax Credits
- Working Tax Credits

*Certain groups of people will continue to claim Housing Benefit. Contact the Advice Shop if you have been told that you cannot get your housing costs through UC.

Support with Council Tax

People will still need to apply for help with their council tax separately through the Council Tax Reduction scheme administered by West Lothian Council. You can apply for this at <https://www.westlothian.gov.uk/article/3749/Council-Tax-Reduction-Scheme> or by calling 01506 280000 or visiting your local Customer Information Services office.

Under Occupancy Charge

If you are limited in how much support you can get with your rent due to under occupancy (sometimes called Bedroom Tax), you will need to make a separate application for Discretionary Housing Payment to cover this. You can apply for this;

- Online at <https://www.westlothian.gov.uk/article/2002/Discretionary-Housing-Payment-Fund>
- At any Customer Information Services office
- By calling 01506 280000



Applications for UC should be made online at: www.gov.uk/universal-credit

Before applying make sure you have an email address and all the necessary information to hand. There is a checklist on the back of this booklet that you can use to make sure you have everything you need before you begin. Once you have made your claim you will be given an online account you will need to access regularly. Take a note of your account details to make sure you have these for the future.

Online Access

Applications can be made online using a personal computer (PC), tablet or smartphone. If you do not have access to any of these or do not have access to the internet, you can use one of the Council's public access PCs available at any library. Sessions are bookable in one hour slots and can be booked up to one week in advance by calling or visiting your local library, or by calling 01506 280000.

PCs can be used on a one off basis without registering as a library member, but customers must register as a library member at their next visit. To register

customers must present two forms of identification, one of which must contain both their name and address, and the second just their name.

If you have your own device but require internet access, you can use West Lothian Council's free public Wi-Fi at:

- Almondbank library
- Armadale Library
- Bathgate Partnership Centre
- Blackburn Partnership Centre
- Carmondean Connected
- Fauldhouse Partnership Centre
- Lanthorn Community Centre
- Linlithgow Partnership Centre
- Whitburn Library

Digital Support

For some people, making an application or managing their UC online may not be something they feel able to do. If you do not feel confident enough in your IT or digital skills to do this yourself, you can get support from an IT buddy. Call 01506 282923 to get details of where IT buddies are available.



Other Support

West Lothian Council's Adult Learning team can offer a wide range of courses for people that may improve confidence in making and managing a UC claim online, such as;

- English as a second or other language
- Digital courses
- Courses to improve reading, writing and numeracy

Call 0800 731 1831 or e-mail adultlearning@westlothian.gov.uk for more details on the courses they offer.

Support to make the claim

If you are making your first claim to Universal Credit and need help with the online application then please call the Citizens Advice Bureau on 0800 023 2581 or for help with understanding/managing your Universal Credit claim phone the Advice Shop on 01506 283000.



Apply for Universal Credit

You can apply for Universal Credit online. Before you apply, check if you're eligible and what you can get if you live:

- in [England, Scotland and Wales](#)
- in [Northern Ireland](#)

You might also need to attend an interview at your local Jobcentre Plus. You'll be told if you need to after you apply.

You'll get your first payment around 6 weeks after applying online if your application is successful.

[Start now >](#)

get the Universal Credit service

What you need to know

Call the helpline for:

- get help making your claim online
- make a

Universal Credit helpline

Telephone

Web

Text

Benefits entitlement

[Universal Credit](#)

[Jobseeker's Allowance \(JSA\)](#)

[Benefits calculators](#)

[Benefits cap](#)

[Benefits fraud](#)

[More](#)

[Sign in to your Universal Credit account](#)

Benefits

[Find a job with Universal Jobmatch](#)

[More](#)

To avoid unnecessary delays in your application, it is important that you apply for UC as soon as possible.

Once an application for Universal Credit is submitted, there will be up to a 5 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.

Financial Assistance

Some people may not have enough wages or money from previous benefit payments to see them through to their first payment of UC.

If you need financial assistance during this time you can:


- **Apply for a short term advance payment of UC by speaking to your work coach at the Job Centre.** This will be repaid over 12 months through deductions from your UC payments
- **Apply to the Scottish Welfare Fund for a Crisis Grant or Community Care Grant.** Visit <https://www.westlothian.gov.uk/article/2006/Scottish-Welfare-Fund> or call 01506 280000 (option 6) to check the criteria for these or to make an application.
- **Visit the Advice Shop or your local Customer Information Services for a Foodbank voucher if you have run out of food.**

Paying rent on time and in full is the most important part of a tenancy agreement.

If you get help with your rent, this will be included in your Universal Credit payment. It will be your responsibility to pay the full amount to your landlord directly.

In Scotland however, you can request that your UC payment is split and that the rent payment is paid directly to your landlord.

But if you do not request this, then your rent payment will be made to you.



**Most landlords offer a number of payment options to choose from.
You need to speak with your landlord to work out what is best.**

West Lothian
Council
tenants
can pay
their rent:



By setting up a direct debit. You can fill out an online form at <https://www.westlothian.gov.uk/article/2174/Paying-your-Rent>



Using the online payments system. This can be accessed by visiting www.westlothian.gov.uk/payrent



Using the online Tenants Self-Service Portal by logging onto www.westlothian.gov.uk/tenants-selfservice



By telephone via a 24 hour automated payment link (01506 282407)



In person at your local Customer Information Service Office



At any Post Office



At any Payzone outlet using your rent payment card. To find your nearest Payzone outlet check out www.payzone.co.uk and click on Store Locator.

For UC applicants who do not pay their rent in full, landlords can request that your rent is taken from your UC payment and made directly to them. They can also request an amount to cover rent arrears, if you have them. They do not need your permission to do this. If you think this is happening speak to your Housing Officer, it is likely that they have been trying to contact you before requesting this.

If you are struggling to make your rent payment, please do not ignore the situation. Speak to your Housing Officer to see what support is available. Staff are there to help you.



MISSED PAYMENT

Urgent action required on your part

Dear Sir,

Your account is now overdue as of 2020/11. Because of this we require immediate action. Please contact us on 01203 271200 so we can help you with an appropriate course of action.

We can also offer help and advice when it comes to all payments, and would like to help you receive the

The standard way that UC is paid is a monthly lump sum payment, including housing costs support, to one member of the household.

For a large number of people, receiving monthly payments and having responsibility for paying rent may be new to them. In Scotland, however, people receiving UC can choose to have their payments made every two weeks instead of monthly, and for their housing costs support to be paid directly to their landlord.

For assistance managing your budget or debt please contact the Advice Shop on 01506 283000, or complete an online enquiry form at <https://www.westlothian.gov.uk/advice-shop-referral>

All UC applicants are required to agree to a claimant commitment. This sets out what the applicant has agreed to do to prepare for and look for work or increase their earnings, if they are already working.

A claimant commitment should be discussed between the applicant and their work coach. It should be based on personal circumstances and it should be reviewed and updated on an ongoing basis.

If applicants do not meet the responsibilities which are set out in their claimant's commitment, then their UC payments may be cut or stopped for a period of time. This is known as a sanction. If you think that your UC has been sanctioned unfairly, you can contact the Advice Shop for advice and possible support with appealing the sanction decision.

First and foremost, applicants should avoid a sanction by making sure they are clear on what their responsibilities are and that they are able to keep to their claimant commitment. If there are requirements that they feel are not achievable, or if their circumstances change, applicants should discuss this with their work coach and ask that their claimant commitment is reviewed accordingly.



People who experience financial hardship as a result of a sanction can:

- Apply for a hardship payment. This will be paid back by ongoing deduction from future payments
- Apply for assistance from the Scottish Welfare Fund through a community care grant or crisis grant – visit <https://www.westlothian.gov.uk/article/2006/Scottish-Welfare-Fund> or call 01506 280000 (option 6) to check the criteria for these or to make an application.
- Seek assistance from the Foodbank - vouchers can be issued by the Advice Shop or a local Customer Information Services office.

If applicants are struggling with certain aspects of their claimant commitment, it is important that they talk to their work coach as soon as possible.

Employability Support

Access2employment provides residents with support and information on finding employment, training and education.

Access2employment offers a wide range of services including:

- Guidance on CV preparation
- Help with application forms
- Interview techniques advice
- Access to the latest vacancies and job search resources
- Advice on local training opportunities
- Free access to computers
- Information on funding to help you move into work
- A range of short accredited training courses

Services are delivered in the local community. For more information visit www.westlothian.gov.uk/access2employment or Contact one of our advisors on 0800 032 9768 to get information and advice on all of the above.



Any changes of circumstances must be reported to UC immediately.

This includes:

- 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 meetings with work coach

A change in circumstances should be reported through an applicant's online UC journal. If someone needs help to report a change of circumstances, they should speak to their work coach at the Job Centre.

My Universal Credit Log In details

🖱️ Visit www.universal-credit.service.gov.uk/sign-in to sign-in to your account

Username

Password

Personal security number

Useful contact details;

Advice Shop

Bathgate Partnership Centre, Lindsay House, South Bridge Street, Bathgate, EH48 1TS

☎ 01506 283 000

🖱 www.westlothian.gov.uk/advice-shop

✉ advice.shop@westlothian.gov.uk

Scottish Welfare Fund

☎ 01506 280 000

🖱 www.westlothian.gov.uk/article/2006/Scottish-Welfare-Fund

West Lothian Council – Housing/ Rent Enquiries

☎ 01506 280000

🖱 www.westlothian.gov.uk/housing

West Lothian Foodbank

☎ 01501 229307

✉ info@westlothian.foodbank.org.uk

🖱 www.westlothian.foodbank.org.uk

IT/ Digital Support

☎ IT buddies - 01506 282923

🖱 www.westlothian.gov.uk/article/4860/IT-Buddy

Adult Learning

☎ 0800 731 1831

✉ adultlearning@westlothian.gov.uk

Your guide to



To make an application for Universal Credit you will need to have the following information:

- 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. council tenant, private tenant, housing association 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 in your claim
- If applicable, details of rent free weeks in tenancy
- Details of earnings
- Details of income not from work e.g. a pension
- Details of savings
- Details of any other benefits in payment