



PORT OF LEITH  
HOUSING ASSOCIATION

## Universal Credit – Information for Customers

### What is Universal Credit (UC)

Universal Credit is administered by the Department of Work and Pensions (DWP) and will be 'live' in Edinburgh for **new claims and existing UC claimants** from November 2018. It will eventually replace these six main working age benefits and tax credits:

- Housing Benefit
- Income Support
- Income based Jobseeker's Allowance
- Income based Employment and Support Allowance
- Working Tax Credits
- Child Tax Credits

### How do I apply?

You can **only** apply for UC **online** and this can take over an hour to complete. All communication between you and the DWP takes place through your online 'journal'. It is vital that you know how to use a computer, a smart phone or tablet and that you also have an e-mail address. PLEASE NOTE THAT THIS ONLY AFFECTS PEOPLE OF WORKING AGE.

### What will I need to apply?

- Your postcode
- National Insurance number
- Details of your bank, building society or Post Office account for UC payments
- Tenancy agreement, date of entry and current rent charge.
- Details of any savings
- Details of any income including any other benefits
- Your e-mail address

### What happens next and how is UC paid?

You will be given an appointment at your local Job Centre Plus for an interview. You will not receive any payment for at least 5-6 weeks after your initial claim, with many claimants waiting longer. UC is paid in arrears as a single monthly payment into your bank, building society or Post Office account. This will include any housing cost element and you will be responsible for using this to pay your rent.



**UC** *Universal  
Credit*

## How will I manage while I wait for my claim?

If you're going to struggle financially whilst waiting for your first payment, you may be entitled to an advance payment from the DWP while your claim is being assessed. This will then be recovered from your future monthly payments, which will reduce your future payments. You may be able to claim a 'run on' of your Housing Benefit for the first two weeks.

## Your rent matters

Paying your rent on time and in full is important. You are responsible for paying your rent to the Association and it is important that you make arrangements to pay your rent on time. There are lots of payment options to choose from, so please speak to your housing officer about what option would be best for you.

If you can, it is a good idea to try to pay a little extra now so that you won't go into arrears if you have to wait for 6 weeks for your UC payment.

## WHERE CAN I GET HELP?

### PoLHA Tenancy Support Team

We appreciate that this change may be difficult for you. Our tenancy support team can help with:

- Setting up an e-mail address
- Opening a bank account
- Budgeting
- Applying for benefits
- Applying for other financial assistance (see opposite)

## Council tax reduction

Your claim for UC does NOT include any council tax reduction you may be entitled to. Once you have made a claim for UC, you must make a separate claim to the council for your council tax reduction.

## Scottish Welfare Fund

If you or your family have been hit with a crisis or need help with setting up or staying in your home, you can apply for a grant from the Scottish Welfare fund.

## Discretionary Housing Payment

If your Housing Benefit doesn't cover all of your rent and you are having difficulty paying the shortfall, you may be able to get a Discretionary Housing Payment (DHP) to help.

## Need access to a computer?

If you don't have access to a computer at home, free access and WiFi is available at the job centres and libraries across Edinburgh. We also have a self-service computer in reception where you can check emails and manage your UC claim.

## General advice

You can also check DWP's website at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) for general advice and information, including YouTube videos.



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108 Constitution Street, Leith, Edinburgh EH6 6AZ

Repairs: 0808 100 0403 : Housing and other enquiries: 0131 554 0403 : Fax: 0131 555 1504 : Email: [info@polha.co.uk](mailto:info@polha.co.uk)  
Scottish charity number: SC027945 : Property factor registration: PF000283 : FCA registration: FRN772734