



Your Guide to
Universal Credit



Inverclyde
council

What is Universal Credit?

Universal Credit is administered by the Department for Work and Pensions (DWP) and aims to make the welfare system simpler by replacing six benefits and tax credits with a single monthly payment.

Universal Credit replaces:

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

How to claim Universal Credit

To apply for Universal Credit at www.gov.uk/universal-credit you must have a bank account and an email address. Citizens Advice Scotland can help you open a bank account and set you up with an email address if you don't already have them. You can arrange an appointment by calling **0800 023 2581**.

More information about the Help to Claim Service can be found at www.cas.org.uk/helptoclaim

Remember to include details of your rent when you claim Universal Credit so that your housing costs are included in your claim. You will be given an online account to manage known as a journal which you will be advised by DWP how and when to access

Council Tax Reduction

Your claim for Universal Credit does NOT include any council tax reduction you may be entitled to.

Once you have made a claim for Universal Credit, you must make a separate claim to Inverclyde Council for your council tax reduction.

- Find out how to apply at www.inverclyde.gov.uk/claimctr

How will you manage while you wait for your first Universal Credit payment?

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. Apply for a Universal Credit Advance through your online account.

Additional help with rent costs

If your Universal Credit award includes housing costs you may be eligible for a discretionary housing payment to help with your rent.

- Find out how to apply at www.inverclyde.gov.uk/dhp

The Scottish Welfare Fund

If you need help to set up/ stay in your home, or you or your family have been hit by a crisis, you can apply for a crisis or community care grant.

- Find out how to apply at www.inverclyde.gov.uk/scottishwelfarefund

Need help to budget?

We understand the challenges people can face switching to a monthly budget. If you'd like some help managing your budget, talk to your work coach at the Jobcentre or use your online journal to contact them.

Universal Credit payments

Universal Credit is paid monthly in arrears direct into your bank account. Most people in work are paid monthly and pay their rent and budget their household income themselves each month. Being paid Universal Credit monthly helps you to start budgeting effectively and prepares you for moving into work.

Universal Credit payments include any housing costs you are entitled to. It's not just for food and living expenses. You now have to pay your rent to your Landlord as soon as you receive your Universal Credit payment.

It is important that you contact your Housing Association office or your private landlord immediately to discuss your payment options.

Paying your Council Tax

Council Tax is used to part fund vital services provided by the council. Your Council Tax bill includes water and waste water charges, details any reductions, and advises how and when to pay the instalments due. It is important to make your payments on time to avoid your account falling into arrears and additional charges being added to your outstanding balance.

There are lots of payment options to choose from, including direct debit, details of which can be found at www.inverclyde.gov.uk or on the back of your Council Tax bill.

If you are in arrears or are experiencing difficulty in making payment of your Council Tax then you should contact the Debt Recovery team

■ Call **01475 712369** or email debtrecovery@inverclyde.gov.uk

Alternatively if you are experiencing difficulties in paying and are worried about your household finances, please contact Inverclyde Advice First

■ Call **01475 715299** or email triage.advice@inverclyde.gov.uk

Need access to a computer?

Libraries: If you don't have a computer, free access and WIFI is available for public use at libraries across Inverclyde. To use a library PC you'll need a library membership. Joining is free and simple, just bring two forms of identity.

Central Library
Wallace Place
Greenock
Phone: **01475 712323**

Port Glasgow Library
Fore Street
Port Glasgow
Phone: **01475 715629**

Inverkip and Wemyss Bay Library
Inverkip Community Centre
Kip Park
Main Street
Inverkip
Phone: **01475 715676**

Gourock Library
Kempock Place
Gourock
Phone: **01475 712340**

South West Library
Barr's Cottage
Greenock
Phone: **01475 715667**

Kilmacolm Library
Lochwinnoch Road
Kilmacolm
Phone: **01475 715621**

Libraries open on Saturday mornings and until 7pm. Before you go, check with your local library for its opening hours.

Community Centres: Get access to computers and support at community centres. For more information on supported access sessions please contact Community Learning and Development on **01475 715450**

Branchton Community Centre
Branchton Road
Greenock

Larkfield Youth Connections Centre
Burns Square
Greenock

Paton Street Neighbourhood Centre
Paton Street
Greenock

Auchmountain Community Centre
Burnhead Street
Greenock

Clune Park Resource Centre
Montgomerie Street
Port Glasgow

Enterprise Centre
Port Glasgow Community Campus
Kilmacolm Road
Port Glasgow

Need help to claim Universal Credit?

Citizens Advice Scotland offers a free service and will arrange a suitable time and place to meet you to help you make your claim; this might be in a local library or at the Jobcentre. You can arrange an appointment by calling **0800 023 2581**. More information about the Help to Claim Service can be found at www.cas.org.uk/helpclaim

Other help available

There's a lot to think about and we understand this is all new to you, but we will do all we can to help you.

If you still have questions, or need advice, don't hesitate to get in touch.

Advice about paying your council tax

Council Tax Team

T: **01475 717171**

E: **council.tax@inverclyde.gov.uk**

www.inverclyde.gov.uk/ct

Advice about debt owed to the Council

Debt Recovery Team

T: **01475 712369**

E: **debtrecovery@inverclyde.gov.uk**

www.inverclyde.gov.uk/ctpayments

Advice about benefit reviews and making an appeal

Advice First

T: **01475 715299**

E: **triage.advice@inverclyde.gov.uk**

www.inverclyde.gov.uk/advicefirst

If you are threatened with homelessness you can get advice and assistance or temporary accommodation if required

Homelessness Services

T: **01475 715378**

E: **Homelessness.Services@inverclyde.gov.uk**

www.inverclyde.gov.uk/homelessness

Apply for Council Tax Reduction

Benefits team

T: **01475 717171**

Freephone **0800 013 1375**

E: **benefitenquiries@inverclyde.gov.uk**

www.inverclyde.gov.uk/ctr

Apply for Discretionary Housing Payment

Benefits team

T: **01475 717171**

Freephone: **0800 013 1375**

E: **benefitenquiries@inverclyde.gov.uk**

www.inverclyde.gov.uk/dhp

Apply for Scottish Welfare Fund grant

Discretionary Payment Team

T: **01475 714444**

E: **discretionarypayments@inverclyde.gov.uk**

www.inverclyde.gov.uk/scottishwelfarefund

CHECKLIST

What I need to do now checklist

Apply to Department for Work & Pensions for:

☐

an advance on my first Universal Credit payment

Arrange:

☐

access to a computer

☐

help using a computer

Apply to Inverclyde Council for:

☐

my council tax reduction

☐

a discretionary housing payment to help with my rent costs

☐

a Scottish Welfare Fund payment to meet expenses that have arisen as a result of an emergency or disaster to avoid serious damage of serious risk to health and safety of an applicant or their family.

Arrange:

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how I am going to pay my rent

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how I am going to pay my council tax

☐

personal budgeting support to help manage a monthly budget

Notify Inverclyde Council:

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if my Universal Credit claim stops or changes

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or if my household circumstances change

This leaflet can be supplied in Braille, large print, audiotape or in your own language. Please phone **01475 717171** and ask for Translation and Interpretation.



The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland.
Scottish Charity (SC016637) and company limited by guarantee (89892).