

# Universal Credit Factsheet

---

## What is Universal Credit?

Universal Credit (UC) is a new single monthly benefit for working age people on a low income or who are out of work. It will replace six existing benefits, including tax credits and housing benefit.

You are working age if you are over 18 and under Pension Credit age.

It will be administered and paid by Department of Work and Pensions (DWP).

---

## When does it start?

UC will be introduced gradually in Scotland from 2015. UC starts from April 2015 in West Dunbartonshire and North Lanarkshire and starts in Glasgow from 9 June 2015. You can get more information on the DWP website: [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

---

## Who is affected?

At first only single people making a new straightforward JSA claim will be asked to claim UC.

To be eligible you must have a bank account. The DWP aims to have it fully rolled out to couples and families by 2020.

If you think you are eligible for any of the benefits that UC replaces, it's important to claim them now. No new claims for any of these benefits will be accepted once Universal Credit has been introduced.

---

## How do I claim Universal Credit?

Claims must normally be made online. If you don't have online access you can go to:

- » The Job Centre
- » Local library or citizen's advice bureau or
- » Speak to your local housing officer.

If you are unsure about using a computer you should tell your job advisor who can arrange training for you.

---

## Who is eligible to claim Universal Credit?

- » Claims may be made by a single person or members of a couple jointly (with or without children)
- » You must be at least 18 years old however, 16-17 year-olds can claim in special cases
- » You must not be in further or higher education, although there are some exceptions to this
- » You must be under the qualifying age for Pension Credit.

To be eligible, you must have less than £16,000 in the bank.

---

## How will Universal Credit be paid?

Universal Credit will be paid monthly directly into your bank, building society or credit union account (in arrears). If you don't have a bank account, or have difficulty opening one, talk to your housing officer. We're working on a special banking services product to help tenants.

---

## What about help with paying rent?

You will not be able to claim housing benefit to help with rent. Instead the rent element of your UC payment will be paid to you direct. It is your responsibility to pay your rent under Universal Credit. Only in exceptional circumstances will the rent be paid directly to your landlord, Loretto Housing.

---

## What do I need to do?

Your rent matters – it keeps a roof over your head and pays for repairs and quality services. Being paid in arrears can tip you into difficulties with your rent very quickly. To safeguard your tenancy you should discuss rent payment arrangements with your housing officer as soon as possible after moving onto Universal Credit. We have a number of ways to help you pay your rent.

---

## What if I have difficulty managing a monthly budget?

Glasgow residents can get help from the Glasgow Advice and Information network (GAIN) – details at [www.gain4u.org.uk](http://www.gain4u.org.uk) or contact your local authority if you live in other areas.

You can find useful budgeting tools from our partner Money Advice Service on our website [www.lorettoha.co.uk](http://www.lorettoha.co.uk). You should speak to your job advisor if you get into difficulties. It may be possible to make other arrangements about how you get paid.

---

## What else do I need to know about Universal Credit?

You need to sign a 'claimant commitment' which is your agreement with JCP about what you will do to seek a job when receiving UC. If you don't meet requirements you may be sanctioned and your benefit cut.

You can appeal but you must first ask for your case to be reconsidered. You can find out more about the appeals process and sanctions on our other fact sheets.

---

## What address do I give for my landlord?

When you claim UC online, you'll need to provide an address for your landlord. To allow us to deal with this quickly, the address you should use is: Loretto Housing Association, Wheatley Housing Group, Universal Credit Team, Lipton House, 170 Crown Street, GLASGOW G5 9XD.

**Remember, we're here to help. Talk to your housing officer if you want to make an appointment with a welfare benefits advisor. You can also contact our welfare reform helpline on 0800 597 3777.**