

 #yourpart

Your guide to

# UC *Universal Credit*

in the Scottish Borders



welfare  
aware  
borders





    **#yourpart**

Everyone in the Borders is being asked to play their part in a new campaign to help Scottish Borders Council and its partners to keep the Borders thriving. As Universal Credit Full Service is rolled out to the Scottish Borders, you can play your part by going online to get informed or by getting in touch with any of the organisations which are available locally to provide advice or extra support. If you are confident with digital technology, you could also play your part by helping someone make their claim or get online to find information they need. Everyone can do a few simple things to play their part.



| [scotborders.gov.uk/yourpart](https://scotborders.gov.uk/yourpart) | [yourpart@scotborders.gov.uk](mailto:yourpart@scotborders.gov.uk) | **#yourpart**



Universal Credit (UC) Full Service was introduced in the Scottish Borders for new claims from 13 June 2018. *You need to be aware of how this might affect you.*

Scottish Borders Council, its partners and the Department for Work and Pensions (DWP) are working together to provide support and reassure people in the Scottish Borders.

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



Universal Credit 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.

It is being introduced in stages across the UK. **If you already get benefits, you don't need to do anything until you hear from the DWP about moving to Universal Credit, unless you have a change in circumstances.**

Universal Credit will replace the following benefits:

- Housing Benefit
- Income Support
- Income Based Job Seekers Allowance
- Income Related Employment and Support Allowance
- Child Tax Credits
- Working Tax Credits

Certain groups of people will continue to claim Housing Benefit. If you have been told that you cannot get your housing costs through Universal Credit contact Scottish Borders Council's Customer Advice and Support Service (CASS) on 0300 100 1800.

## Eligibility

You may be able to get Universal Credit if you are on a low income or out of work. Whether you can claim depends on where you live and your individual circumstances.

Visit [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) to find out if you are entitled to Universal Credit, or seek advice from one of the local organisations in the Borders if you are not sure, or would like assistance.

**All local organisations that can help are listed on pages 17-22**





## Applications for Universal Credit should be made online at [www.gov.uk/universal-credit](http://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 at 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 (journal) that you will need to access regularly.

### Keep your details safe

You will need your log-on details (username and password) to access your journal - so please keep them somewhere safe.

You will also be given a personal number (10 - 12 digits). You should also keep this somewhere safe because you may be asked for part of this number for security reasons in the future.

### Play #yourpart

Not everyone is confident using a PC, Tablet or Smartphone. Could you help someone? You could play #yourpart by supporting someone you know who may need help with their claim online.

### Help to apply and getting online

New Universal Credit claims need to be made online using a Personal Computer (PC), tablet or smartphone. To avoid missing out on what you are entitled to, don't delay in claiming your Universal Credit or contacting any of the organisations listed on pages 17-22 for advice and support if you need it.

## Digital Support

If you are not able to complete your claim online or do not have access to the internet, you can use public access computers and get help to complete your claim at your nearest:

- Jobcentre Plus office
- Library
- SBC Contact Centre
- Citizens Advice Bureau (CAB) office
- Housing Association Office.

A full list of offices and their contact details is available on pages 17-22. Please contact the office/service in advance to check if an appointment is required. You can also find your nearest Public Access Computer from [www.scotborders.gov.uk/findit](http://www.scotborders.gov.uk/findit)



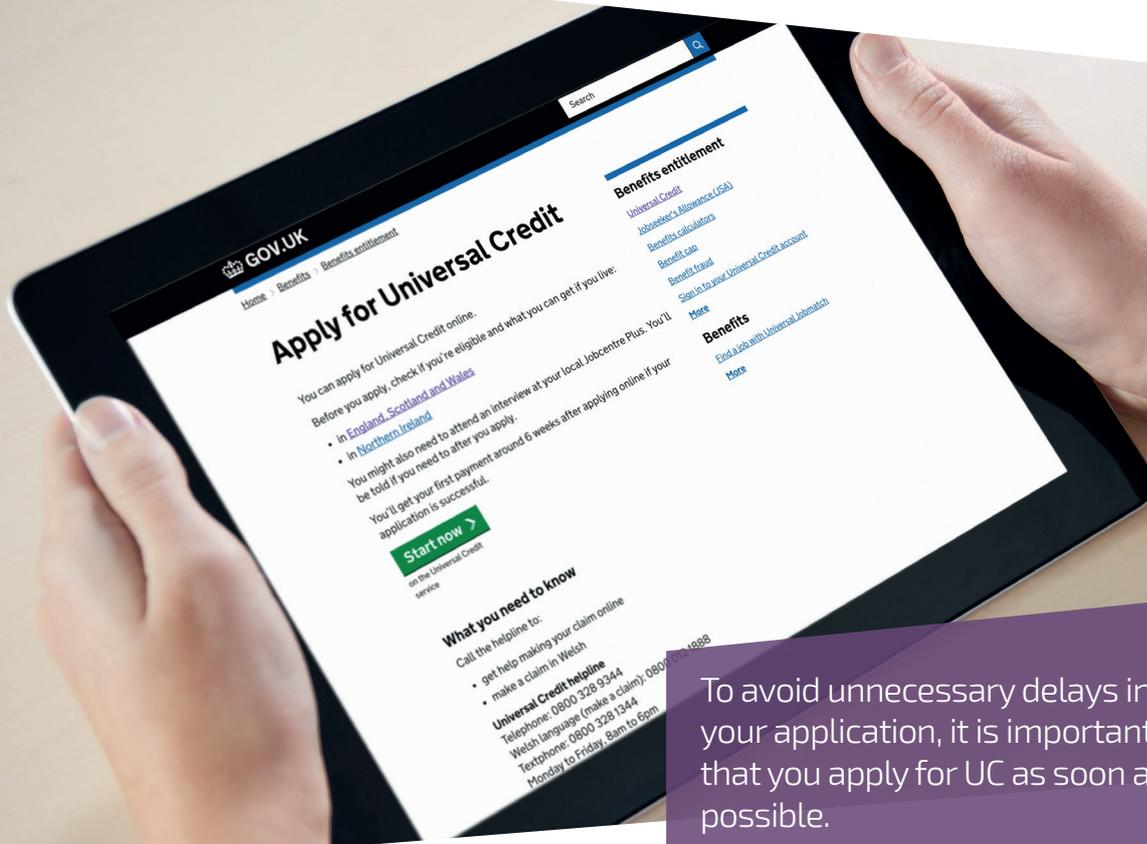
## Library Computers

Public access computers are available in all libraries with free Internet access. Don't worry if you are not a member of the library service, you can join or register as a guest member. Just look in and speak to a member of staff at your local library.

If you are new to computing, Libraries also offer free basic computer courses. Just ask staff at your local library for details.

## Bring along your tablet or smartphone

You can also get help completing your claim using your own tablet or phone at any of the above offices or libraries. Just bring your device along and where possible a member of staff will be able to provide assistance.



# 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 >](#)  
on the Universal Credit service

## What you need to know

Call the helpline to:

- get help making your claim online
- make a claim in Welsh

**Universal Credit helpline**  
Telephone: 0800 328 9344  
Welsh language (make a claim): 0800 328 9344  
Textphone: 0800 328 1344  
Monday to Friday 8am to 6pm

## Benefits entitlement

- [Universal Credit](#)
- [Jobseeker's Allowance \(JSA\)](#)
- [Benefits calculators](#)
- [Benefit Cap](#)
- [Benefit fraud](#)
- [Sign in to your Universal Credit account](#)

More

## 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 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 you and you feel you might need some help with budgeting to ensure you can pay your rent etc please contact Scottish Borders Council's Customer Advice and Support Service (contact details on pages 17-22).

**If you are worried about being able to pay your rent, or have enough money for essential items, speak to your Housing Association or Landlord as soon as possible. Other help is also available - see pages 12 and 13. Don't delay – staff are available to help you.**

**Paying rent on time and in full is the most important part of a tenancy agreement. It is not a choice – it is your responsibility.**

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.

You could request that the rent element of your Universal Credit payment is made directly to your landlord. If you do not request this, your rent payment will be made to you.

**If you are struggling to make a rent payment, please do not ignore the situation. Speak to your Housing Association or Landlord as soon as possible. Contact information for all the local Housing Associations are listed on page 20.**

**Other assistance options are also available - see pages 12 and 13.**



There are various ways you can pay your rent. Most Housing Associations and Landlords offer a number of payment options to choose from. You need to speak with your Housing Association or Landlord to work out what is best.



## Financial hardship and assistance available

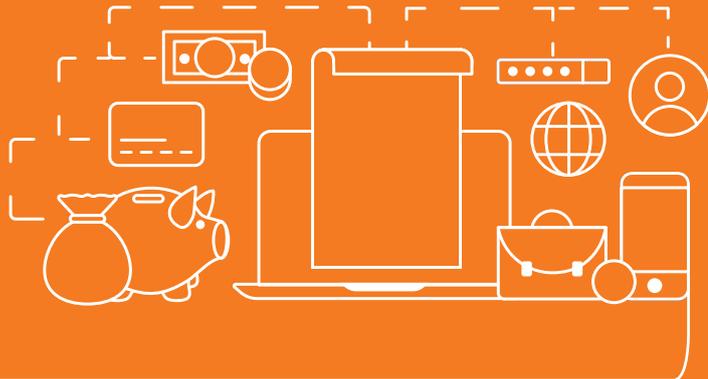
Some people might not have enough money from their previous benefit payments to see them through their first payment of Universal Credit, or experience financial hardship when Universal Credit is in payment.

There are a couple ways to get financial help, depending on whether your Universal Credit is in payment or not:

- If you have applied for Universal Credit, but not yet received a payment you can speak to your work coach about a potential advance payment. This would be paid back through deductions from your Universal Credit payments once they are set up and running.
- If you have already received an advance payment, or you have received your first payment of Universal Credit, you may be eligible to apply for a Crisis Grant or Community Care Grant. You 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 you are a tenant, speak to your Housing Association or Landlord for advice. Contact details for local Housing Associations are on page 20
- Contact your local CAB office. Contact details are on page 19.



## Under Occupancy Charge and Discretionary Housing Payment

If you are considered to have a spare bedroom and are limited in how much support you can get with your rent due to this 'under-occupancy' (sometimes called Bedroom Tax) you can make a separate application for Discretionary Housing Payment (DHP) to cover this.

DHP is intended to help claimants who already receive Housing Benefit or Universal Credit (housing element) but require further assistance to meet their housing costs. Find out more about this:

- Online at [www.scotborders.gov.uk/dhp](http://www.scotborders.gov.uk/dhp)
- By calling SBC's Customer Advice and Support Service on 0300 100 1800
- By visiting any of the Council Contact Centres listed on page 18 or at [www.scotborders.gov.uk/contactcentres](http://www.scotborders.gov.uk/contactcentres)

## 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 Scottish Borders Council. Find out more about this:

- Online at [www.scotborders.gov.uk/counciltaxmoneyoff](http://www.scotborders.gov.uk/counciltaxmoneyoff)
- By calling SBC's Customer Advice and Support Service on 0300 100 1800
- By visiting any of the Council Contact Centres listed on page 18 of this booklet or at [www.scotborders.gov.uk/contactcentres](http://www.scotborders.gov.uk/contactcentres)

## Most Universal Credit 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 don't meet the responsibilities which are set out in their claimant's commitment, then their Universal Credit payments may be cut, or stopped for a period of time. This is known as a 'sanction'.

If you think that your Universal Credit has been sanctioned unfairly, you can contact the Council's Customer Advice and Support Service for advice, and possible support for appealing the sanction decision. You could also contact CAB or your Housing Association.

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 as soon as possible.



## Any changes of circumstances must be reported to DWP immediately.

This can be done through your online account. If you need help to report a change in circumstance you should speak to your work coach at the Job Centre.

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

If you are a Housing Association tenant you should also contact your Landlord.

**Alternatively you can call the Universal Credit helpline on 0800 328 5644 or visit [www.gov.uk/universal-credit/changes-of-circumstances](http://www.gov.uk/universal-credit/changes-of-circumstances)**

## Community Learning and Development

Scottish Borders Council's Community Learning and Development (CLD) team work with adults in their communities to increase their knowledge, skills and confidence for everyday life.

There are various free learning opportunities available ranging from steps to employment to managing money and budgeting. Find out more by calling 01896 664160 or email [cld@scotborders.gov.uk](mailto:cld@scotborders.gov.uk)

Community classes are also available during the day and evenings via Borders College.

Visit [www.borderscollege.ac.uk/community](http://www.borderscollege.ac.uk/community)

## Employment Support Service

The Employment Support Service can support you if you need additional help to find and sustain paid work. The team offers a variety of services, all designed specifically to assist you to enter the workplace and move on to working independently.

They are able to support:

- Looked after and accommodated young people leaving care (16+)
- People with a learning disability, physical disability or sensory impairment
- People who are recovering from a mental health condition
- Those who are homeless or under threat of being homeless
- People who are on the autistic spectrum

Find out more from

[www.scotborders.gov.uk/employmentsupport](http://www.scotborders.gov.uk/employmentsupport), call 01835 824000 or email [employmentsupportser@scotborders.gov.uk](mailto:employmentsupportser@scotborders.gov.uk)

## Useful contact details

### Department for Work and Pensions (DWP)

#### Universal Credit Helpline

☎ 0800 328 5644

TEXTPHONE

☎ 0800 328 1344

🖱 [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

### Jobcentre Plus

☎ 0800 169 0190

TEXTPHONE (for those with speech or hearing difficulties)

☎ 0800 169 0314

#### Galashiels

New Reiver House, High Street, TD1 1TD

#### Hawick

5-9 North Bridge Street, TD9 9RH

#### Eyemouth

Upper Houndlaw, TD14 5BS

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

☎ 0300 100 1800

🖱 [www.scotborders.gov.uk](http://www.scotborders.gov.uk)

✉ [customeradvice@scotborders.gov.uk](mailto:customeradvice@scotborders.gov.uk)

### **Coldstream Library Contact Centre**

Gateway Centre, High Street, TD12 4AE

### **Duns Library Contact Centre**

49 Newtown Street, TD11 3AU

### **Eyemouth Contact Centre**

Old High School Building, Coldingham Road, TD14 5AN

### **Galashiels Contact Centre**

Paton Street, TD1 3AS

### **Hawick Contact Centre**

High Street, TD9 9EF

### **Innerleithen Library Contact Centre**

Buccleuch Street, EH44 6LA

### **Jedburgh Library Contact Centre**

Castlegate, TD8 6AS

### **Kelso Library Contact Centre**

Bowmont Street, TD5 7JH

### **Newtown St Boswells Contact Centre**

Council Headquarters, Bowden Road, TD6 0SA

### **Peebles Contact Centre**

High Street, EH45 8AG

### **Selkirk Contact Centre**

High Street, TD7 4JX

## 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@centralborderscab.casonline.org.uk](mailto:enquiries@centralborderscab.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

### Berwickshire Housing Association (BHA)

☎ 01361 884000

✉ [info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk)

🖱 [www.berwickshirehousing.org.uk](http://www.berwickshirehousing.org.uk)

### Eildon Housing Association

☎ 03000 200217

✉ [enquiries@eildon.org.uk](mailto:enquiries@eildon.org.uk)

🖱 [www.eildon.org.uk](http://www.eildon.org.uk)

### Scottish Borders Housing Association (SBHA)

☎ 01750 724444

✉ [enquiries@sbha.org.uk](mailto:enquiries@sbha.org.uk)

🖱 [www.sbha.org.uk](http://www.sbha.org.uk)

### Waverley Housing

☎ 01450 364200

✉ [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk)

🖱 [www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)

## Libraries

 [www.liveborders.org.uk/librariesandarchives](http://www.liveborders.org.uk/librariesandarchives)

### **Coldstream Library Contact Centre**

Gateway Centre, High Street , TD12 4AE

 0300 100 1800

### **Duns Library Contact Centre**

49 Newtown Street, TD11 3AU

 0300 100 1800

### **Earlston Library**

Earlston High School, East End, TD4 6JP

 01896 664172

### **Eyemouth Library**

Manse Road, TD14 5JE

 01890 752767

### **Galashiels Library**

Lawyers Brae, TD1 3JQ

 01896 664170

### **Hawick Library**

North Bridge Street, TD9 9QT

 01450 364640

### **Innerleithen Library Contact Centre**

Buccleuch Street, EH44 6LA

 0300 100 1800

### **Jedburgh Library Contact Centre**

Castlegate, TD8 6AS

 0300 100 1800

### **Kelso Library Contact Centre**

Bowmont Street, TD5 7JH

 0300 100 1800

### **Melrose Library**

18 Market Square, TD6 9PN

 01896 664171

### **Peebles Library**

Chambers Institute, EH45 8AG

 01721 726333

### **Selkirk Library**

Ettrick Terrace, TD7 4LE

 01750 726410

## **Employment Support Service**

☎ 01835 824000

🖱 [www.scotborders.gov.uk/employmentsupport](http://www.scotborders.gov.uk/employmentsupport)

✉ [employmentsupportser@scotborders.gov.uk](mailto:employmentsupportser@scotborders.gov.uk)

## **Adult Learning**

☎ 01896 664160

🖱 [www.scotborders.gov.uk/adultlearning](http://www.scotborders.gov.uk/adultlearning)

✉ [cld@scotborders.gov.uk](mailto:cld@scotborders.gov.uk)

## **Borders College**

☎ 08700 50 51 52

🖱 [www.borderscollege.ac.uk](http://www.borderscollege.ac.uk)

✉ [enquiries@borderscollege.ac.uk](mailto:enquiries@borderscollege.ac.uk)

To make an application for Universal Credit you will need to go to [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) and have the following information to hand:

- 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.

Your guide to



in the Scottish Borders



welfare  
aware  
borders

The Welfare Aware Borders campaign aims to raise awareness of the impact of Welfare Reform to the people of the Borders. It was launched in 2015 and continues to be a working group made up of Scottish Borders Council, Scottish Borders Housing Association, Eildon Housing Association, Berwickshire Housing Association, Waverley Housing, Citizens Advice Bureau and Live Borders with input from Department for Work and Pensions (DWP).

You can get this document on audio CD, in large print, and various other formats by contacting us at the address below. In addition, contact the address below for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

SCOTTISH BORDERS COUNCIL

Council Headquarters | Newtown St Boswells | MELROSE | TD6 0SA

tel: 0300 100 1800 | email: [customeradvice@scotborders.gov.uk](mailto:customeradvice@scotborders.gov.uk)

🖱️ [www.scotborders.gov.uk/universalcredit](http://www.scotborders.gov.uk/universalcredit)  /sbcouncil  @scotborders