



Get online

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**Universal
Credit Guide**

UC *Universal
Credit*

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What is Universal Credit?

UC 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. UC applies to claimants of working age only.

UC replaces:

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

UC is paid monthly in arrears, direct into your bank account and it includes any housing costs you are entitled to.

Could be up to **6 weeks** before you get your First UC payment.

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To make a claim you need:

- Your full address** (incl postcode) and contact details
- Your email address**
- Your National Insurance Number**
Tel: 0300 200 3500 if you don't know it
- Details of the bank or building society account** where you would like the UC payment made
- Details of other capital or savings** (e.g. other bank accounts/premium bonds/shares, etc.)
- Details of income** (e.g. earnings, pensions, benefits, etc.)
- The type of accommodation you live in** (e.g. private rented, housing association, etc.)
- Mortgage details** (if applicable)
- How much rent you are liable to pay**
- The date your tenancy started**
This will be on your tenancy agreement
- Your landlord's address and telephone number**
- Childcare cost amounts** (if applicable).
Childcare must be provided from an approved childminder
- If you get Child Benefit for any of your children**
You will need your child benefit reference numbers, these start with CHB. You can phone the Child Benefit Office on 0300 200 3100 if you can't find it.

You will have to supply evidence of this information on line or to your work coach.



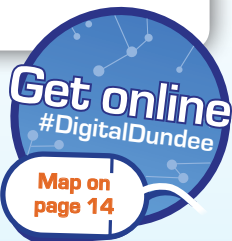
How to claim UC

Claims for UC must normally be made online via the DWP website See video at https://youtu.be/4WgJU8Y_bQg

Where this is **not possible** call Helpline (call charges apply):

Tel: **0345 600 0723**

Text: **0345 600 0743**



1 To apply for UC go online to **www.gov.uk/universal-credit**. To open an account you will need to create a **user name and password** and answers to two security questions. You will need to enter your email address and a mobile number (if you do not have a mobile enter a “o”).

2 Once registered, **you will be sent a code to your email address. You now have one hour to use that code** to validate your email address and open your account. Couple claims will also receive a “linking code” for their partner, who will have to use this when creating their own account to link both claims.

3 You can now apply for UC – **remember to have all the information from the handy checklist**, such as bank account, rent costs, child benefit number etc.

4 **You can now manage your account** (referred to as a **journal**). You can make your claim, record any changes and action any requests from your work coach etc.

If you are unable to make your claim straight away (maybe because you do not have all the information or you cannot get onto a computer just yet) you can call the help line to register an **‘intention to claim’**.

If you do forget your password or user name, you will have to contact the DWP UC helpline number to arrange a meeting with your work coach, or drop into your local Job Centre to get them to reset your password.

Useful info

- Remember it's the DWP who administer Universal Credit – contact them via your online journal if you have any queries with your UC payment or claim. Alternatively contact the UC advice line on **0345 600 0723** (charges apply).
- You can request your UC payment to be paid twice a month and/or any money you get towards housing costs to be paid directly to your housing provider. Speak to your work coach to make sure this is the right choice for you.
- Ask your work coach for an advance on your first UC payment if you cannot wait for your first payment (usually around 6 weeks).
- Hardship payments and advance payments are deducted from future UC payments.
- If you experience a financial crisis, you can request a crisis grant from the Scottish welfare fund – you can do this online at <http://www.dundee.gov.uk/welfarereform/crisisgrants>
- Check your online Journal regularly and action any requests from your work coach and report any changes to avoid the possibility of a payment delay or sanction.

Helpful Services

- Dundee City Council Adult Learning** team (Tel. 01382 666665) offer programmes and activities in your local community centre:
 - ESOL** - English for speakers of other languages.
 - One to one support** - For anyone looking for help to return to learning, training or employment.
 - IT4 Work and Life** - basic computer skills, CVs, filling in forms online, use of internet - universal job match etc.
 - Literacies** - Help with reading, writing, spelling and numbers.
- My Wellbeing website**
Find links to organisations that can assist your wellbeing including money, advice, health, activities and much more
www.dundee.gov.uk/mywellbeing
- The **Dundee Employability Pipeline** (Tel. 01382 434519) has a host of services to help you prepare for work, assist you to get a job and support you in your early weeks of employment. They can sometimes help with interview clothing, bus passes, childcare, better off calculations, to ensure you are better off in work.

Paying your rent

Any help towards housing costs will be included in your UC payments, unless you have requested it to be paid directly to your housing provider, so it is important that you make arrangements to pay your rent on time to your Landlord, Housing Association or Dundee City Council.

It may be helpful to set up a Standing Order or Direct Debit to ensure that the money is paid monthly from your bank account.

You may wish apply to Dundee City Council for a Discretionary Housing payment to help with any shortfall in rent or under occupancy (sometimes referred to as Bedroom Tax).

If you do experience financial difficulties always contact your housing provider, where an alternative payment arrangement could be made.



Need help to manage monthly payment?

We understand the challenges people can face switching to a monthly payment.

There is a team available to help and support you with managing your monthly money. They can also help with other money matters, such as setting up bank accounts, debts and understanding other financial products.

Speak to your Work Coach at the Job Centre and ask to be referred to the CONNECT team.



What you need to do now

- Arrange access to a computer (see page 14/15).
- Arrange help with using a computer or getting an email address (see helpful services page 9).
- Have you applied for a Council Tax reduction? You can get information and apply for this online on the Dundee City Council website or visit one of the enquiry offices. Most people will have some Council Tax to pay, so make sure you arrange a payment plan or set up a direct debit or standing order.

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**Map on
page 14**

Where to get free advice

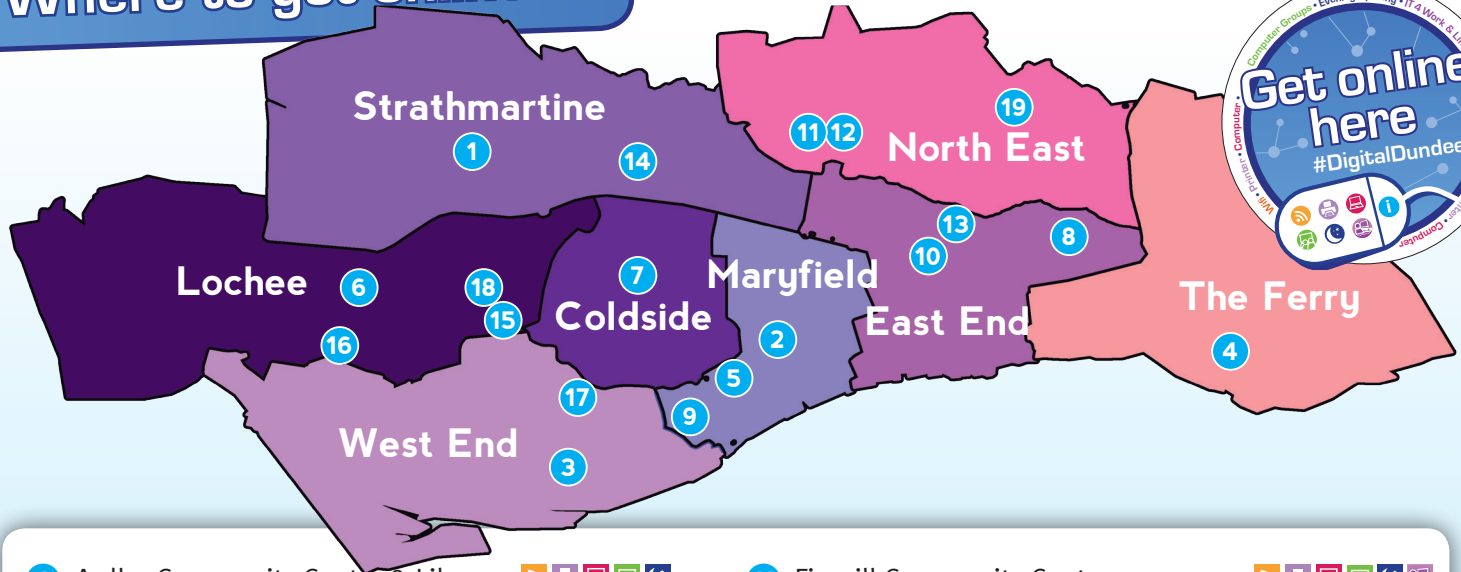
Brooksbank Centre	01382 432450	M B D
DEEAP	01382 434840	B E
Citizens Advice Bureau	01382 307494	M B D
CONNECT	01382 431205	M B D
Dundee North Law Centre	01382 307230	B D
Shelter Scotland Dundee	0808 800 4444	M B D
Dundee Carers Centre	01382 200422	M B D
Welfare Rights	01382 431167	M B D
Discovery Credit Union	01382 431505	M
Christians Against Poverty	07784 192 917	B D

Key

Money management	M
Benefits	B
Energy (tariffs, energy debt, warm homes, energy improvement grants etc.)	E
Debt	D

Where to get online

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- | | | | |
|---|---|---|---|
| 1 Ardler Community Centre & Library |      | 11 Finmill Community Centre |       |
| 2 Arthurstone Community Library |       | 12 Fintry Community Library |      |
| 3 Blackness Community Library |      | 13 Hub Community Library & Learning Centre |       |
| 4 Broughty Ferry Community Library |      | 14 Kirkton Community Centre & Library |       |
| 5 Central Library |      | 15 Lochee Community Library |       |
| 6 Charleston Community Centre & Library |       | 16 Menzieshill Community Centre and Library |       |
| 7 Coldside Community Library |      | 17 Mitchell Street Centre |       |
| 8 Douglas Community Centre & Library |       | 18 West District Housing Office |  |
| 9 Dundee House |  | 19 Whitfield Library |       |
| 10 East District Housing Office |  | | |

Across Dundee there is a range of support and help available to get online.

 Wifi
  Printer
  Computer
  Computer Group
  Evening Opening
  IT4Work & Life
  Information & Advice

Venue		Mon	Tue	Wed	Thu	Fri	Sat	
1 Ardler Community Centre & Library	    	Turnberry Avenue DD2 3TP Tel: 01382 436366	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00	09:00 - 13:00 14:00 - 17:30	09:00 - 13:00
2 Arthurstone Community Library	     	Arthurstone Terrace DD4 6RT Tel: 01382 438881	09:00 - 19:00	09:00 - 17:30	10:00 - 17:30	09:00 - 13:00	09:00 - 17:30	09:00 - 13:00
3 Blackness Community Library	    	225 Perth Road DD2 1EJ Tel: 01382 435936	09:00 - 19:00	09:00 - 17:30	10:00 - 17:30	09:00 - 13:00	09:00 - 17:30	09:00 - 13:00
4 Broughty Ferry Community Library	    	Queen Street, Broughty Ferry DD5 2HN Tel: 01382 436919	09:00 - 19:00	09:00 - 19:00	10:00 - 19:00	09:00 - 13:00	09:00 - 19:00	09:00 - 17:00
5 Central Library	    	The Wellgate DD1 1DB Tel: 01382 431500	09:00 - 18:00	09:00 - 18:00	10:00 - 18:00	09:00 - 18:00	09:00 - 18:00	09:00 - 17:00
6 Charleston Community Centre & Library	     	Craigowan Road DD2 4NL	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00	09:00 - 13:00 14:00 - 17:30	09:00 - 13:00
7 Coldside Community Library	    	150 Strathmartine Road DD3 7SE Tel: 01382 432849	09:00 - 19:00	09:00 - 17:30	10:00 - 17:30	09:00 - 13:00	09:00 - 17:30	09:00 - 13:00
8 Douglas Community Centre & Library	     	Balmoral Avenue DD4 8SD Tel: 01382 436915	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00	09:00 - 13:00 14:00 - 17:30	

Venue		Mon	Tue	Wed	Thu	Fri	Sat
9	Dundee House 	50 North Lindsay St DD1 1QE Tel: 01382 434000	08:30 - 17:00	08:30 - 17:00	09:30 - 17:00	08:30 - 17:00	
10	East District Housing Office 	169 Pitkerro Road DD4 8ES Tel: 01382 307401	08:30 - 17:00	08:30 - 17:00	09:30 - 17:00	08:30 - 17:00	
11	Finmill Community Centre 	Findcastle Street DD4 9EW Tel: 01382 438641	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	
12	Fintry Community Library 	Findcastle Street DD4 9EW Tel: 01382 432560	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	
13	Hub Community Library & Learning Centre 	Pitkerro Road DD4 8ES Tel: 01382 438648	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	09:00 - 13:00
14	Kirkton Community Centre & Library 	Derwent Avenue DD3 0AX Tel: 01382 436326	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	
15	Lochee Community Library 	High Street, Lochee DD2 3AU Tel: 01382 431835	09:00 - 19:00	09:00 - 17:30	10:00 - 17:30	09:00 - 13:00 14:00 - 17:30	09:00 - 17:00
16	Menzieshill Community Centre and Library 	Orleans Place, Menzieshill DD2 4BH Tel: 01382 432945	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	
17	Mitchell Street Centre 	Mitchell Street DD2 2LJ Tel: 01382 435808	09:00 - 19:00	09:00 - 21:00	09:00 - 21:00	09:00 - 21:00	09:00 - 17:00
18	West District Housing Office 	3 Sinclair Street DD2 3DA Tel: 01382 307301	08:30 - 17:00	08:30 - 17:00	09:30 - 17:00	08:30 - 17:00	
19	Whitfield Library 	The Crescent, 71 Lothian Crescent DD4 0HU Tel: 01382 432561	09:00 - 13:00 14:00 - 19:00	09:00 - 13:00 14:00 - 17:30	10:00 - 13:00 14:00 - 17:30	09:00 - 13:00 14:00 - 17:30	09:00 - 13:00

DWP

UC queries or claims

0345 600 0723

(call charges apply)

or contact UC service centre for free,
from your online UC account.

If you have difficulty remembering user names
and passwords – you can use this box to keep
a note of them – **PLEASE KEEP THIS SAFE**

UC User name

UC Password



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