

## Discretionary Housing Payment (DHP) and support with Council tax

If you are considered to have a spare bedroom and are limited in how much support you can get with your rent you can make a separate application for Discretionary Housing Payment (DHP) to cover this. People will also 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 by contacting SBC on 0300 100 1800 or visiting [www.scotborders.gov.uk/dhp](http://www.scotborders.gov.uk/dhp) and [www.scotborders.gov.uk/counciltaxmoneyoff](http://www.scotborders.gov.uk/counciltaxmoneyoff) Discretionary Housing Payment (DHP) and support with Council tax

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## What you need to apply for Universal Credit (UC)

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

## 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

### 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)

#### Citizens Advice Bureau

[www.cas.org.uk](http://www.cas.org.uk)

Duns	01361 883340
Eyemouth	01890 750500
Galashiels	01896 753889
Hawick	01450 374266
Kelso	01573 223516
Peebles	01721 721722

#### Housing Associations

Berwickshire Housing Association (BHA)	01361 884000
Eildon Housing Association	03000 200217
Scottish Borders Housing Association (SBHA)	01750 724444
Waverley Housing	01450 364200

#### Libraries

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

Coldstream Library Contact Centre	01890 883 314
Duns Library Contact Centre	01361 882622
Earlston Library	01896 664172
Eyemouth Library	01890 752767
Galashiels Library	01896 664170
Hawick Library	01450 364640
Innerleithen Library Contact Centre	01896 830789
Jedburgh Library Contact Centre	01835 863592
Kelso Library Contact Centre	01573 223171
Melrose Library	01896 664171
Peebles Library	01721 726333
Selkirk Library	01750 726 410

 #yourpart

Your guide to

 **Universal Credit**

in the Scottish Borders

If you are of working age Universal Credit might affect you.

Play #yourpart and get informed.

Universal Credit (UC) Full Service was introduced in the Scottish Borders for new claims from 13 June 2018.



welfare  
aware  
borders

## Universal Credit (UC) Full Service was introduced in the Scottish Borders for new claims from 13 June 2018.

It 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.

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.

### Universal Credit will replace the following benefits:

- Housing Benefit
- Income Support
- Income Based Jobseeker's Allowance
- Income Based Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit

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.

**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.**



 #yourpart

## Applying for Universal Credit

 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. (See back of this leaflet for a checklist of what you'll need).

Once you have made your claim, you will be given an online account (journal) that you will need to access regularly. Make sure you keep a note of your log-on details (username and password) as well as your personal number which will be 10-12 digits.

### Help to apply and getting online

New UC claims need to be made online. 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/or get help to complete your claim at your nearest:

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

**Contact details are on the back of this leaflet.**



### Your first Universal Credit payment

Once an application for Universal Credit is submitted there will be about a five week wait before the first payment is received. 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 please contact Scottish Borders Council.

## Paying your rent

Paying rent on time and in full is the most important part of a tenancy agreement.

If you get help with your rent, this will be included in your Universal Credit payment. You could request that your Universal Credit payment is split and that the rent payment is made directly to your landlord. If you do not request this, your rent payment will be made to you.

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.

**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.**

### Other Support Financial hardship and assistance

Some people might not have enough money from previous benefit payments to see them through their first payment of Universal Credit, or experience financial hardship when UC is in payment. There are a couple of ways to get financial help:

- If you have applied for UC, but not yet received a payment, you can speak to your work coach about a potential short term advance payment of Universal Credit.
- If you have already received an advanced payment, or you have received your first payment of UC, 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 from your Housing Association, Landlord or your local CAB office.