

This leaflet provides a summary of Universal Credit, which replaced 6 current benefits on 28 November 2018 in West Dunbartonshire.

Universal Credit will only affect people of working age. From 28th November 2018, Universal Credit replaced 6 current benefits: Income Support, Housing Benefit, Working and Child Tax Credits, Employment Support Allowance and Job Seekers Allowance.

Did you know?

If you make a new claim for any of these benefits (including housing benefit) or have a change in your circumstances, you will now be transferred onto Universal Credit (UC).

If you are currently in receipt of any of the 6 benefits now being covered by UC, the Department of Working Pensions will contact you when your benefit is being changed to UC. Please note that this may not happen for a few months.

When you are making a claim for UC, it is important to contact us so that we are aware of your circumstances and provide you with advice and assistance.

How do you claim?

You normally need to claim Universal Credit online at www.gov.uk/apply-universal-credit. If you do not have access to a computer or need assistance, please contact the Rent Team at Clydebank HA and we can assist you and/or refer you to Community Learning for a basic IT skills course.

How payments are made?

Universal credit is paid once every calendar month in arrears. It is normally paid into a bank, building society or Post Office card account. A single payment is made to each household. If you are eligible for the housing costs/rent element it will be included in your universal credit payment and unless you agree otherwise with UC and us; it will not be paid to your landlord.

It will then be your responsibility to pay your full monthly rent to us.

If you are in arrears with your rent, we can request housing payments and deductions for rent arrears to be made directly to your rent account.

It is usually cheaper and more convenient to make payments by direct debit so please contact our Rent Team to discuss.

If you do not have a bank account and anticipate you may have problems opening a bank account, please contact us.

To be entitled to Universal Credit, you have to accept a claimant commitment.

If claiming jointly with your partner, you both need to accept the claimant commitment. The claimant commitment is a record of the requirements you are expected to meet in order to continue to receive UC.

Tenants need to make sure everything they agree to in the claimant commitment is achievable.

Your benefit can be sanctioned if you do not comply with your claimant commitment.

What happens if I have a change in circumstances?

As with all changes of circumstance which could affect your entitlement to benefit, you must let Universal Credit and /or the Department of Work and Pensions know as soon as possible. If you are unsure of which changes need to be reported you are best advised to contact the benefits agency for guidance. It is advisable to report all changes as soon as possible.

Ways we can help you prepare/manage your Universal Credit

Centre81 - We own and manage Centre81, 2-16 Braes Avenue, Clydebank which can offer you a number of opportunities to learn new skills depending on how much you want to know.

The IT Room in the Centre contains 8 PCs, all installed with Microsoft Office. There are also laptops available to use if required. We can support you with learning how to set up an email address and using the internet to apply for your Universal Credit.

Help you find out the best deals in internet access, including free Wi-Fi areas.

For further information on Universal Credit you can check the UK Government website <https://www.gov.uk/universal-credit>

Please do not hesitate to contact the Rents Team if you need any assistance.

“Offering our community
more than a home”



If you or someone you know would like this leaflet in any other format, let us know.

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