

Claiming Universal Credit for the first time to help you pay your rent



We have been informed by the Department for Work and Pensions (DWP) that you have made a new claim for Universal Credit. This may be the first time that you have had to claim any help to pay your rent. Here are a few basic details to help you understand how Universal Credit works if you are a Highland Council tenant.

- Remember
- **It is your responsibility to make sure that you pay your rent to us**
 - **We are here to help you if you are struggling to pay your rent**

When you make a new claim for Universal Credit, any help towards your housing costs will usually be paid as part of your Universal Credit payment.

It is likely to be **five weeks** until you receive your first payment, so we would advise you to speak with your Housing Officer immediately, to discuss the implications for you and your rent account in more detail.

You can apply for an **advance payment** of Universal Credit if you do not have enough money to manage until your first payment. You may be able to get up to 100% of your estimated Universal Credit payment, which will include housing costs. You will have to pay back any advance payment from your ongoing benefit entitlement which will reduce the amount of money you receive each month. The DWP will discuss with you your options for repayment if you choose to take an advance payment.

Verifying your rent

Once you have made your claim for Universal Credit, we will be asked by the DWP to verify the rent details that you have input on your claim. **If the amount of rent, any service charges, or names do not match the details that we hold on record, there may be a delay in us being able to verify the information.**

You may also receive a request called a 'To-do' on your claim asking if you agree with the revised details we have provided. If you receive any prompts to respond to information, please action these as soon as possible to prevent any delays in the processing of your claim. Examples where problems have been experienced is where people have changed their name or relationships changes which affect the name on the tenancy. Please speak to your Housing Officer if you have any concerns about any of the details you have put on your claim which relate to your rent.

Managing Rent Arrears

Whilst you are waiting for your Universal Credit claim to be processed, we will continue to contact you if you are in arrears. This is to make sure that we are working in line with our rent arrears policy, which applies to all our tenants. It is also to ensure that you are given all the advice, assistance and information that you may need to manage your arrears.

Worried about managing your money and/or paying your rent

If you are having trouble or worried about managing your money, you can ask the DWP to pay your housing costs direct to us. This is called a Scottish Choice and can be requested after you have received your first full payment. You can request that the housing cost element is paid direct to the Council by speaking to your Work Coach, applying through your online journal, or calling the Universal Credit helpline on **0800 328 5644**.

Universal Credit is a **monthly payment** (paid in arrears). If you are finding it difficult to manage a monthly payment you can also request a Scottish Choice which will split your payment so that you receive two payments during the month.

If you are already eight weeks or more in arrears with your rent or fall into one of the vulnerable categories listed by the DWP (e.g. you have debt or addiction issues, learning or mental health problems), we can apply to have your housing costs paid directly to us, and/or request deductions from your Universal Credit payment to reduce your arrears. We do not need your permission to do this, but we will always do our best to discuss this with you so that it does not come as a surprise.

Your first Universal Credit Payment

It is important to note that if you have asked DWP to pay your rent directly to the Council, or if we have asked for a direct payment because you are in arrears or vulnerable, the first rent payment will not always be paid direct to us. You must check your online journal and bank account to see if a Universal Credit payment (including your housing costs) has been paid direct into your bank account. If this has happened, you must pay your rent to us from the Universal Credit payment that you have received.

Direct Payments to landlords

If you choose to have your housing costs paid direct to us, or we apply for direct payments on your behalf, your Universal Credit payment summary will state that the housing costs element has been deducted from your overall Universal Credit payment and will be paid direct to us. The DWP will transfer the payment to us on the same day that you receive

your payment. **However please note that the payment may take several days to appear on your rent account.**

If we have applied to the DWP for Third Party Deductions to help clear any rent arrears at your current address, these will be paid to us every four weeks rather than monthly. Your Housing Officer will be able to explain any questions that you have regarding your Universal Credit housing costs. You can contact your Housing Officer on **01349 886602**.

Spare bedrooms

The amount you receive towards your housing costs may be reduced if your home is deemed as having spare bedrooms. The amount you will get towards your rent will be reduced by 14% if you have one spare bedroom, or 25% if you have two or more spare bedrooms.

Currently the Scottish Government is making a Discretionary Housing Payment (DHP) to cover the reduction for spare bedrooms. You can get more information about this at [Discretionary Housing Payment](#), by speaking to your Housing Officer on **01349 886602** or by contacting the Council's Operations Team on **0800 393 811**.

Other people in your household

Your Universal Credit housing costs may also be reduced if someone aged 21 or over lives with you and is not a dependent. If this is the case, the other person in your household will be expected to help you meet your full rent payment or you will need to make up the shortfall from your own income.

Changes to your circumstances

It is your responsibility to notify the DWP of any changes to your circumstances which may affect your Universal Credit entitlement. This includes changes in your income, your household, changes to your rent or if you move.

Help towards your Council Tax and other Council administered benefits

Don't forget, if you are claiming Universal Credit you may be entitled to some help towards your Council Tax and other Council administered benefits (including free school meals and school uniforms). You can apply online https://self.highland.gov.uk/service/Apply_once

Where to get more information and useful contact details



Housing enquiries

- Speak to your Housing Officer on **01349 886602**

Universal Credit

- You can find out more information about Universal Credit at <https://www.understandinguniversalcredit.gov.uk/>
- Telephone the Universal Credit helpline **0800 328 5644** (textphone **0800 328 1344**)
- 'Help to Claim' Support until your first payment from CAB **0800 023 2581**

Council Tax Reductions and Council Administered Benefits

- You can find more information about Council administered benefits and help to reduce your Council Tax at https://www.highland.gov.uk/info/612/council_tax_-_discounts_and_reductions
- Telephone the Council's Operation Team on **0800 393 811**

Advice on welfare benefits, money and debt advice

- Highland Council's Welfare Support Team **0800 090 1004** or email welfare.support@highland.gov.uk
- Your local Citizen's Advice Bureau – you can find your local office by searching on <https://www.cas.org.uk/bureaux> or telephone **0800 028 1456**
- Money Talk Team telephone **0800 085 7145**

Scottish Welfare Fund

- **The Scottish Welfare Fund offers two types of grant:**
 - Crisis grants provide help for people who need help quickly because of an emergency or disaster
 - Community care grants are made to help people on a low income live independently in the community or to ease pressure on families
- You can find more information about the Scottish Welfare Fund and apply online at https://www.highland.gov.uk/directory_record/20775/social_welfare_fund
- Or telephone **0800 0831887**

Home Energy Scotland

- For advice on saving energy in your home ring **0808 808 2282**
- or look online at <https://energysavingtrust.org.uk/scotland/home-energy-scotland>