



# Be prepared **Be Universal Credit Aware**

[www.pkc.gov.uk/uc](http://www.pkc.gov.uk/uc)



**UC** Universal  
Credit

# What is Universal Credit?

Universal Credit (UC) is a new Department for Work and Pensions (DWP) benefit for working-age people which replaces Income-based Jobseeker's Allowance, Income-related Employment & Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit. Universal Credit applies to you if you are making a new claim for benefit or if you are in receipt of any of the benefits above then certain changes in circumstances may trigger a new claim for UC.

UC differs from other benefits in that it is paid monthly in arrears including an amount towards your rent.



For more information visit:

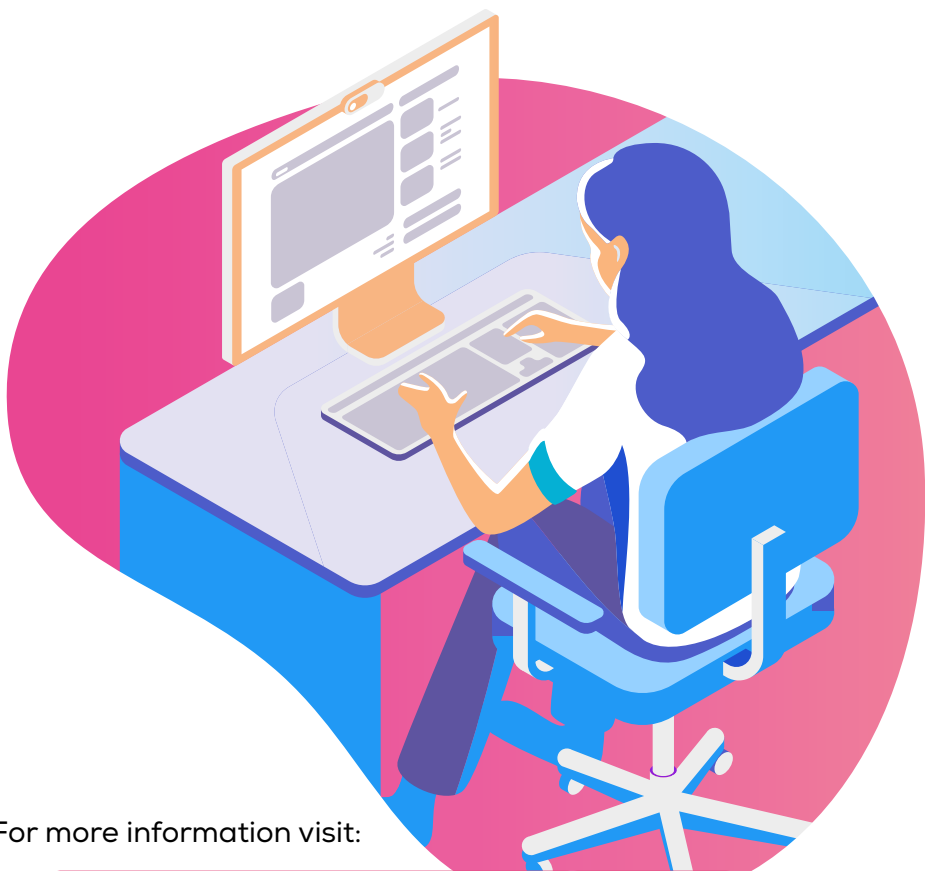
[www.pkc.gov.uk/aboutuc](http://www.pkc.gov.uk/aboutuc)

Click here

Before making a claim  
you will need to have:

- ✓ *online access;*
- ✓ *email address;*
- ✓ *a bank, Building Society or Credit Union account;*
- ✓ *Photographic ID or a bank card with account number and sort code on the card.*

# Preparing for UC



For more information visit:

[www.pkc.gov.uk/prepareforuc](http://www.pkc.gov.uk/prepareforuc)

Click here

# Claiming UC

Universal Credit claims must normally be made online at:

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

Get started

If you require online access then you can access free Wi-Fi and devices at libraries throughout the Perth and Kinross area. You should also be able to access PCs at local Housing offices and from other venues throughout the Perth and Kinross area:

**Perth and Kinross Libraries** (see page 10)

If you are unable to claim online, if you can't use a computer or if you can't read or write and you have no-one to assist you then you can call the Universal Credit Helpline on:

**0800 328 5644**



Once you have made your claim for UC you should call the UC Helpline on:

**0800 328 5644**

to make and attend an appointment at your local Jobcentre Plus office to meet with your Work Coach and to provide the evidence needed to support your claim. Your claim will not be valid unless you make an appointment. More information on the evidence you need to provide can be found at:

[www.pkc.gov.uk/claimuc](http://www.pkc.gov.uk/claimuc)

Click here

You will be required to provide evidence of who you are to make a claim for UC. If you are unable to provide evidence this may delay your claim for benefit.

You will need a bank or Credit Union account as ongoing Universal Credit payments can only be paid into an account in your name. If you need to open a bank account or a Credit Union account and need to find one in your local area then you can use our online Basic Bank Account Map at:

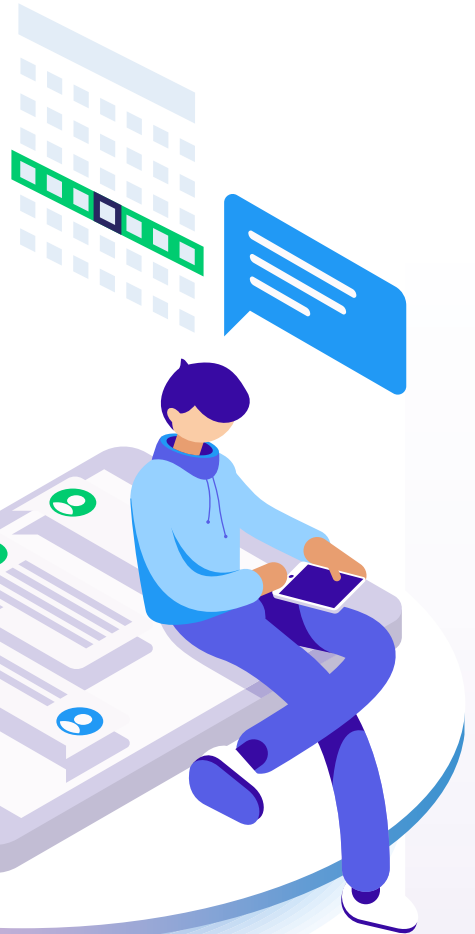
[www.pkc.gov.uk/basicbankaccounts](http://www.pkc.gov.uk/basicbankaccounts)

Click here



# UC Advance

You can now apply for a UC advance via your online journal, via the UC Helpline or with your Work Coach at your UC appointment. It can take a minimum of 5 weeks for your first payment of UC to be paid, however, during this time you should be able to request up to 100% advance of your likely UC payment to tide you over until your first payment. This advance payment is a loan and is normally paid back via deductions from your UC over a period of 12 months (the repayment period can be extended if you are experiencing financial difficulty). UC Advances should be paid within 5 days of the request and in some circumstances can be paid the same day if you are experiencing severe financial hardship.



For more information visit:

[www.pkc.gov.uk/ucadvance](http://www.pkc.gov.uk/ucadvance)

Click here

# Your UC Journal

Once you have claimed UC you will have access to an online 'Journal'. Claims for Universal Credit should be maintained online, this means that any changes of circumstances you have or any queries should be notified/asked via the online journal. To open your UC account you will need to create a Username and Password (you will be asked to do this when you make your UC claim). Please keep these details somewhere safe as you will need them each time you log in to your UC Journal.

For more information visit:

[www.pkc.gov.uk/ucjournal](http://www.pkc.gov.uk/ucjournal)

Click here



# Claimant Commitment and UC Work Coach

UC claimants must accept a Claimant Commitment in order to be paid benefit. The Claimant Commitment sets out what you must do in return for benefit. This will usually be agreed through a discussion with your Work Coach and will normally include things like preparing for work, looking for work, increasing your hours of work etc. When agreeing your Claimant Commitment you should make your Work Coach aware of your circumstances so that these can be taken into account, if appropriate to do so.

Your Work Coach is your main contact for your UC claim and you should contact them with any queries, via your online Journal, in the first instance. They should work with you to:

- *support you to provide the required evidence on time to prevent delays in payment;*
- *provide support that meets your needs to help you to get ready for work or to find work, eg exploring ways to improve your digital skills, writing applications, preparing CVs, and preparing for interviews etc.*
- *signposting you to suitable/appropriate services in the local area;*
- *continually review and tailor your Claimant Commitment to your circumstances, as appropriate;*
- *promote use of your online Journal to report changes in circumstances.*





# Universal Credit Sanctions

If you do not keep to the terms of your Claimant Commitment, your Universal Credit payments may be reduced or stopped. These are called “sanctions”.

## Challenging a Sanction Decision

You can challenge the decision to sanction your payments by requesting a mandatory reconsideration. If the decision is not changed in your favour, you can then appeal against the decision. You can find out more about challenging a benefit decision at:

[www.pkc.gov.uk/challengingbenefitdecisions](http://www.pkc.gov.uk/challengingbenefitdecisions) [Click here](#)

Please note - you must keep to the conditions of your Claimant Commitment during a sanction period. If you do not, you may incur a further sanction.

## Hardship Payments

If your Universal Credit is subject to sanction, you may be able to get Hardship Payments. These are payable at a reduced amount. To claim a Hardship Payment, please call the Universal Credit Helpline:

Telephone **0800 328 5644**

Textphone **0800 328 1344**

Monday to Friday, 8.00 am to 6.00 pm



Please note that Hardship Payments under Universal Credit must be paid back meaning that future Universal Credit payments will be reduced.

For more information visit:

[www.pkc.gov.uk/ucsanctions](http://www.pkc.gov.uk/ucsanctions)

Click here

# Managing Your UC Payments



Universal Credit is one single payment paid monthly in arrears, this includes

any assistance you get to help with rent costs. Any help towards your rent will be paid direct to you unless you satisfy certain criteria in which case it can be paid direct to your landlord. If you think you will have difficulty managing monthly payments then you can request an Alternative Payment Arrangements (APA) or Scottish Choices if you made your claim for UC in Scotland and you have had your first payment of UC. You can apply for this via your UC Journal and you will have the option of twice monthly payment and/or your rent paid direct to your landlord.

For more information on managing your UC payments please visit:

[www.pkc.gov.uk/apa](http://www.pkc.gov.uk/apa)

Click here

# Financial Hardship

If you are experiencing financial hardship and you require help with living expenses such as food or fuel you can apply for a Crisis Grant in order to tide you over. Crisis Grants can only be considered if a UC Advance has been paid. Crisis Grants can be applied for online at:

[www.pkc.gov.uk/scottishwelfarefund](http://www.pkc.gov.uk/scottishwelfarefund)

Click here

Crisis Grants are decided within one working day of all required evidence being provided. Crisis Grants can be paid in cash or via bank transfer.



# PKC Libraries

**You can access  
free, Wi-Fi,  
computers and  
the internet at  
libraries throughout  
Perth and Kinross.**



- 1 AK Bell Library, York Place, PERTH, PH2 8EP
- 2 Alyth Library, Airlie Street, Alyth, BLAIRGOWRIE, PH11 8AJ
- 3 Auchterarder Library, Chapel Wynd, AUCHTERARDER, PH3 1BL
- 4 Birnam Library, Station Road, Birnam, DUNKELD, PH8 0DS
- 5 Blairgowrie Library, 46A Leslie Street, BLAIRGOWRIE, PH10 6AW
- 6 Breadalbane Community Library, Breadalbane Community Campus, Crieff Road, ABERFELDY, PH15 2DU
- 7 Comrie Library, Drummond Street, Comrie, CRIEFF, PH6 2DS
- 8 Coupar Angus Library, Town Hall, Union Street, Coupar Angus, BLAIRGOWRIE, PH13 9AE
- 9 Loch Leven Community Library, Loch Leven Community Campus, Muirs, KINROSS, KY13 8FQ
- 10 North Inch Community Library, North Inch Community Campus, Gowans Terrace, PERTH, PH1 5BF
- 11 Pitlochry Library, 26 Atholl Road, PITLOCHRY, PH16 5BX
- 12 Scone Library, Sandy Road, Scone, PERTH, PH2 6LJ
- 13 Strathearn Community Library, Strathearn Community Campus, Pittenzie Road, CRIEFF, PH7 3JN

# Help With Your Council Tax

You may be entitled to a reduction in your Council Tax if:

- *you are on a low income or receiving DWP benefits, including Universal Credit;*
- *you have savings or capital below £16,000.*

It is important to remember that Universal Credit will not provide you with assistance towards your Council Tax and you must apply for this separately by contacting Perth & Kinross Council.

If you receive Universal Credit and you are liable to pay Council Tax, contact us to apply for Council Tax Reduction:

[www.pkc.gov.uk/ctrhbapply](http://www.pkc.gov.uk/ctrhbapply)

[Click here](#)

Email [HBEenquiries@pkc.gov.uk](mailto:HBEenquiries@pkc.gov.uk)

Tel **01738 476049**



# Perth & Kinross Council Welfare Rights Team

For free, confidential and impartial benefits advice and/or representation at benefit appeal tribunal you can contact the Welfare Rights Team:

[www.pkc.gov.uk/welfarerights](http://www.pkc.gov.uk/welfarerights)

Click here

Email [WelfareRights@pkc.gov.uk](mailto:WelfareRights@pkc.gov.uk)

Tel **01738 476900** (option 1)

# Perth Citizens Advice Bureau

For free, confidential and independent Money Advice you can contact Perth Citizens Advice Bureau:

[www.perthcab.org.uk/citizensadvice](http://www.perthcab.org.uk/citizensadvice)

Click here

Tel **01738 450580**

If you or someone you know would like a copy of this document in another language or format, (on occasion, only a summary of the document will be provided in translation), this can be arranged by contacting the Customer Service Centre on 01738 475000.

You can also send us a text message on 07824 498145.

All Council Services can offer a telephone translation facility.