



DGHP's Switch Team's Guide to Universal Credit

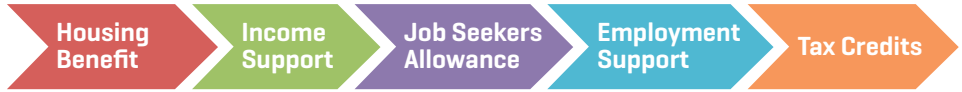
Struggling with Universal Credit? Contact the Switch Team on
0800 011 3447 or visit <https://www.dghp.org.uk/universal-credit/>



QUESTIONS ABOUT CLAIMING UNIVERSAL CREDIT

Q) Who is eligible to claim Universal Credit?

A) Anyone needing to make a new claim for



would need to apply for Universal Credit.

Q) How do I make a claim for Universal Credit?

A) This can be done online at



Q) What if I don't want to claim Universal Credit online?

A) Online applications are the default way to make a claim for Universal Credit as it forms the basis of your online account that will be used to maintain your claim. There are **NO** paper forms.

A claim can also be made using a smartphone if you do not have a computer.

Computer access will also be available at local libraries and the Job Centre. The local libraries and Job Centres also have free Wi-Fi should you want to make your claim using your

smartphone/tablet/laptop but don't have access to the internet at home.

If you do not have an email address or internet access, you can make a claim over the phone. You can do this by calling **0800 328 5644**.

Details for where your local library is can be found at www.dumgal.gov.uk/findnearest

If you will struggle to make a claim online then speak to us on **0800 011 3447**. We will be able to help you.

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Q) What information do I need to make a claim?

- Your postcode
- Your National Insurance Number [this may be on a payslip or letter from DWP or HMRC. You can call a helpline if you cannot find it and they may be able to assist. The number is **0300 200 3500**]
- Details of all your household income – earnings, DWP benefits, Tax Credits, pensions etc.
- Details of any capital you have, including your bank details [sort code and account number]
- An email address
- Bank details
- Child Benefit reference numbers – these will be on letters sent to you about child benefit and will start with CHB and is made up of 8 numbers and 2 letters. You can phone the Child Benefit Office on **0300 200 3100** if you need help with this
- Your landlords name, address and phone number (Dumfries and Galloway Housing Partnership, Grierson House, The Crichton, Bankend Road, Dumfries, DG1 4ZS. Tel: 0800 011 3447**
- Details of how much rent you pay including any service charges – contact DGHP if you need this information. It is important that you answer yes to the question that asks if you live in a rented property as this is what will make sure that your housing costs are assessed for Universal Credit.
- How much you pay for childcare if you want to claim help with childcare costs

Proof of all these details will be required at your interview at the Job Centre so you will need to ensure that you keep these documents in a safe place and take them with you on the day of your interview.

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Q) Will I need an email address?

A) Yes. To apply for Universal Credit you will need an email address. You won't be able to continue with your claim if you don't have an email address. If you are claiming as a couple then each of you will need an email address.

Q) I don't have an email address. What do I do?



A) You will need to set one up. Lots of sites provide free email accounts. Some are detailed below.

Hotmail

go to <https://outlook.live.com> and select create account. Complete the requested information and then your account should be set up.

Google

go to <https://www.google.com/gmail> and select create account. Complete the requested information and your account will be set up.

Yahoo

go to <https://login.yahoo.com/> and select sign up. Complete the requested information and then your account should be set up.

Q) Is proof of identity required to make the claim?

A) Before your claim is processed the DWP need to verify the identity of those claiming Universal Credit.

You can try verifying your identity prior to making a claim for Universal Credit if you wish but to do so you would need to go to www.gov.uk and either submit a request to review and share your driving licence information or check your State Pension.

If you don't do this prior to claiming then it will be done as part of your claim process.

It is possible that you may not be able to verify your identity online.

Don't worry if this happens as an ID interview can be arranged at the Job Centre for you as part of your claim for Universal Credit.

With all of these providers you may be required to verify your account either by a phone call or text message before the account is fully activated. Once fully activated you will be able to use this for your Universal Credit claim.

If you do not have an email address or internet access, you can make a claim over the phone. You can do this by calling 0800 328 5644.

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**Below are details of the acceptable forms of Identity for Universal Credit.
You will need to provide original documents from the lists below.**



PRIMARY ID

You will need to provide 1 of the following: -

- Passport**
- UK photo driving licence**
- Residence permit or card**
- Immigration status document**
- Registration or naturalisation certificate**
- Young Scot card (with PASS hologram)**
- Citizen card**
- Bank card for the account where you want your Universal Credit to be paid**

If you provide a bank card it must show your name, account number and sort code (or be supported by a recent bank statement)

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SECONDARY ID

You will need to also provide 2 of the following: -

- Birth certificate**
- Council Tax statement**
- NHS medical card**
- Building society passbook**
- Recent bank or building society statement** [if a bank card has been provided from the primary ID list above then the statement must be for a different account that you have]
- Debit or charge card** [if not already provided as primary ID]
- Passport** [if not already provided as primary ID]
- UK driving licence** [if not already provided as primary ID]
- Local authority rent card**
- Marriage or civil partnership certificate**
- Registration or naturalisation certificate** [if not already provided as primary ID]
- Tenancy agreement**
- Young Scot card** [if not already provided as primary ID]
- Citizen card** [if not already provided as primary ID]
- Non-UK driving licence**

You will also need to take other documents with you to verify your identity, such as something to prove your address. You will get a 'to do' in your online account with details of any other documentation you need to provide.

Q) How Do I Know How Much Universal Credit I Will Receive?

A) To find out how much Universal Credit you will receive you will need to log in to your online account. You should then be able to access details about your payments.

- The amount that is being paid direct to you will show in the blue box at the top of your statement. It will also advise the date that you will be paid and the period the payment covers.
- The amount to be paid to your landlord will show nearer the end of your statement under Payment to your landlord.

The screenshot shows a web interface with a navigation bar containing 'Home', 'To-do list', and 'Journal'. The main heading is 'Statement' with a 'Print this statement' link. A blue box displays 'Your Name Will Show Here', 'Your payment this month is', and a large '£572' circled in red. Below it, it says 'This will be paid by 8pm on 5 July 2018'. A section titled 'How we calculate your payment' states 'Your payment is based on what you've told us and covers the period between 29 May and 28 June', with the dates circled in red.

This is how much UC will be paid direct to your bank account.

This is the assessment period that your payment covers.

The screenshot shows a section titled 'Payment to your landlord' circled in red, with the text 'We currently pay this to your landlord towards your rent.' Below this, it says 'The total we take off for payment to your landlord is £341.90'. At the bottom, a blue box displays 'Total payment for this month' and '£572.12' circled in red.

This is how much of your rent is being paid direct to your landlord by UC.

This is how much UC is being paid to you.

Q) Will DGHP receive my housing costs direct?

A) DGHP will receive your housing costs direct if:-

- You ask Universal Credit to pay your housing costs direct to DGHP. DGHP will not be paid your housing costs on the same day you are. It could take 8-9 weeks for us to receive your first payment; OR
- You have 2 or more months of arrears and DGHP has requested that Universal Credit be paid direct to us as a result; OR
- There are other reasons that would make it difficult for you to manage your money. If you feel that you would struggle then speak to us and we can help you request payment direct to DGHP. You can also speak to your work coach about this.

Q) What if my Universal Credit does not meet my full rent charge?

A) It will be your responsibility to make up any shortfall between your Universal Credit housing element and your rent charge. **If you are struggling to do this then you could apply to Dumfries and Galloway Council for a Discretionary Housing Payment (DHP).** However, there is no guarantee that your award will be successful. Also, if you are awarded something then it will only be a short term solution and should not be relied upon.

Q) What else do I need to know about Universal Credit?

A) When you claim Universal Credit you need to sign a 'claimant commitment' which is your agreement with Job Centre Plus about what you will do to find a job when receiving Universal Credit.

If you do not meet these requirements then you may be sanctioned or your benefit cut. You can challenge these decisions by asking for a mandatory reconsideration. Should you need help to do this at any point then contact us and we may be able to help.

If you are struggling at any point then speak to us. We are here to help you see the way ahead with Universal Credit.

Q) Does Universal Credit include help with my Council Tax?

A) No. You will need to apply for Council Tax Reduction to Dumfries and Galloway Council.

You can do this online at www.dumgal.gov.uk/benefits

If you think that you may need to make a claim for Universal Credit – speak to us – a member of our Switch Team will be able to help you.

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UNIVERSAL CREDIT FULL SERVICE - FREQUENTLY ASKED QUESTIONS

Here are some of the most commonly asked questions about Universal Credit.

QUESTIONS ABOUT WHO NEEDS TO CLAIM UNIVERSAL CREDIT

Q) Who is eligible to claim Universal Credit?

A)

You must be below the age for state pension

From 15th May 2019, if you are a couple and one of you is of pension age but the other is not, and NO Pension Credit or Housing Benefit is currently in payment

Be at least 18 years old (in some cases 16-17 year olds can apply but it will depend on their circumstances)

You must not be in further or higher education (there are some exceptions)

Be resident in Great Britain and not be subject to immigration control

You must have less than £16,000 in capital

Q) I have just lost my job. Do I need to apply for Universal Credit?

A) If you lose your job then you would need to apply for Universal Credit instead of Job Seekers Allowance/Income Support or Employment Support Allowance and Housing Benefit.



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Q) I am already in receipt of Income Support and get Housing Benefit. Do I need to apply for Universal Credit?



A) No. You will remain on your current benefits. It is only if your circumstances change which would mean that you need to make a **NEW** claim for one of the benefits Universal Credit is replacing.

Example - You are on Income Support and give birth to your first Child and as a result you need to apply for Child Tax Credit. Rather than claim Child Tax Credit you would need to apply for Universal Credit.

Q) I was in receipt of Job Seekers Allowance but this ended as I had started work. However, I am not earning as much as what I thought I would and I am struggling. I do get some Housing Benefit but not enough to cover my rent. Will I need to apply for Universal Credit?

A) You may be eligible to receive some Universal Credit to help top up your income. If you would like to speak to someone about this in more detail then we can refer you on to one of our advisors.

Q) I am already in receipt of Housing Benefit but I am moving address. Do I need to claim Universal Credit? There are 3 answers depending on circumstance.

A)

- If you are moving to another property in Dumfries and Galloway then you **DO NOT** need to apply for Universal Credit.
- If you are moving here from out with Dumfries and Galloway then you **WILL** need to apply for Universal Credit
- If you are moving to a property out with Dumfries and Galloway then you will only need to apply for Universal Credit if the area you are moving to has Full Service Universal Credit.

ALTERNATIVE FORMATS

This publication is also available on tape, in Braille, large print and community languages. For information contact DGHP's Customer Service Centre on:

0345 606 3447

FREEPHONE 0800 011 3447

EMAIL customerservice@dghp.org.uk

FOR FURTHER INFORMATION, PLEASE CONTACT:

DGHP Customer Service Centre
Grierson House, The Crichton, Bankend Road, Dumfries DG1 4ZS
0800 011 3447 [freephone] or **0345 606 3447**
email us: customerservice@dghp.org.uk
or visit our website: www.dghp.org.uk

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এই প্রকাশনাটি টেপে, ব্রেইলে, বড় ছাপার অক্ষরে এবং কমিউনিটির ভাষায় পাওয়া যায়। আরো তথ্যের জন্য DGHP-এর গ্রাহক সেবা কেন্দ্রে যোগাযোগ করুন 0800 011 3447 নম্বরে বা ইমেল করুন এই ঠিকানায়: customerservice@dghp.org.uk

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DGHP Customer Service Centre

T 0800 011 3447 [freephone]

T 0345 606 3447 [charged at network rate]

E customerservice@dghp.org.uk

www.dghp.org.uk/universal-credit



Dumfries & Galloway
Housing Partnership

Working with our Tenants



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theswitch
TO UNIVERSAL CREDIT

