

Tenant Information to help you claim Universal Credit online

This is the information you will need to help you make a claim for Universal Credit. Making sure you have the information to hand will speed up your online claim.

Universal Credit

Claim online using the following link:

<https://www.gov.uk/apply-universal-credit>

What you need to apply

You'll need:

- Personal Information: name, address, email address (see 'Getting an email address' below) telephone and / or mobile number;
- your bank, building society or credit union account details (see 'Opening a Bank Account' below);
- information about your housing, for example how much rent you pay (See 'Adding housing costs to UC' below);
- details of any income or earnings, for example payslips;
- details of any savings and any investments;
- details of how much you pay for childcare if you're applying for help with childcare costs;
- details of any health conditions or caring responsibilities you may have; and
- details of all benefits you receive.

Verification of Identity

You have to verify your identity either online or by telephoning the UC helpline on 0800 012 1331. You will need some proof of identity for this, for example your:

- driving licence
- passport
- debit or credit card

Getting online

If you do not have internet access in your home there may be various options available near you.

- Apex offices in Derry and Belfast will provide Digital access if required (Ask your Housing Officer or Welfare Advice Officer for details).
- At your Jobs & Benefits Office there will be a Digital Zone with PCs and free WiFi whilst your nearest library will have PCs, free WiFi and sometimes basic IT classes on offer.
- A library is free to join you just call into any library bringing proof of identification with your name and current address (e.g. a bill or driving licence). Your library card can be used in any public or mobile library in Northern Ireland.
- Your local Further Education College, your nearest community group or advice centre may also offer access to the internet and many coffee shops offer free WiFi which may be an option. You should check you are logging on to a secure Wifi source.

In exceptional circumstances UC may be claimed over the telephone by calling the UC helpline on 0800 012 1331. (Ask your Housing or Welfare Advice Officer for details).

UC checklist:

Getting an email address:

For claiming Universal Credit it is essential you have a valid email address to open your account. Some of the most well-known webmail providers include Gmail, Outlook.com (formerly known as Hotmail), and Yahoo! Mail. All of these services are free to use and because you can get into them through a web browser on a PC / tablet / smartphone so you can check your email just about anywhere.

Further information is available on the government's website nidirect:

<https://www.nidirect.gov.uk/articles/email-internet-and-social-media>

Opening a bank account

If you already have an account into which benefits or wages are paid this can be used to receive Universal Credit payments. If you do not have an account you will need to open one so you can receive your Universal Credit payment. An account with a bank or building society is the preferred option.

When opening an account you will need to provide ID to prove name and address. Your chosen provider will explain which documents they will accept. Documents could include...

Confirming identity	Confirming address:
Valid Passport	UK driving licence with current address
Driving Licence	Gas, water, electricity, cable TV or landline phone bill (less than three months old); (Mobile phone bills are not acceptable)
Blue Disabled Driver's pass (current)	UK credit card, mortgage or bank statement – (no older than three months)
National Identity card (photographic)	Household or motor insurance certificate
Electoral ID card	Original Vehicle Registration document
Translink Senior SmartPass	Current TV licence
Inland Revenue card issued to self-employed people in the construction sector	Correspondence from Benefits Agency (dated within the last six months)
Student ID/registration card (student account only)	Current rates bill (issued within the last 12 months)
Firearms certificate	HM Revenue and Customs tax notice for the current or next tax year
UK Armed Forces ID card	Tenancy agreement / letter from the Housing Executive or housing association

The Consumer Council NI provides information and resources:

<http://www.consumercouncil.org.uk/money-affairs/banking-information-and-resources/> about choosing and opening a bank account.

Universal Credit Contingency Fund

It takes on average 5 weeks to receive your first payment of UC. The Universal Credit Contingency Fund is a non-repayable grant to cover living expenses if you find yourself in financial difficulty at any stage between applying for Universal Credit and receiving full payment of your first award - subject to meeting eligibility criteria. More information on this can be found on the Discretionary Support leaflet.

Adding Housing Costs to a UC Claim

If you already have a UC claim you will need to report a change of circumstances to your claim on **the date your Tenancy commences**. This is usually the Monday after you receive your keys.

You will need the following information:

- Your postal address (including postcode)
- Landlord details: Apex Housing Association Ltd, 10 Butcher Street, Londonderry, BT48 6HL
- How much rent and service charge is paid (if in doubt ask your Housing Officer)

To add Housing costs to a UC claim follow these steps:

- Log on to your UC account, go to the Home Page and select 'Report a change of circumstances' then select 'Where I live and how much it costs'.
- You will then be asked what has changed to which you select you have moved address.
- You will be asked to enter your new Postcode. If your house number does not appear, select the option to add address manually.
- You will be asked what date you moved into the property; enter the date your Tenancy commenced.
- When asked the type of accommodation, select 'rent from council or housing association'.
- Confirm the number of bedrooms in the property and who is named on the Tenancy.
- Enter the weekly amount of rent and weekly service charge separately. **The Rates charge is not included in the UC claim.** Select there are no rent free weeks.
- Indicate your 'name is on the rates bill' and you will be 'applying for a reduction in your rates' (see below on further information on how to apply for Rates Rebate).
- Confirm all details are correct and submit.

Rates Rebate

- A payment for rates is **not included** in the housing element of Universal Credit.
- Once a UC award is made you can apply online for help with rates. You will need your personal details, email address, postal address and Tenancy Reference Number which your Housing Officer will provide.
- You must make a Rates Rebate Account and apply online at:
<https://www.nidirect.gov.uk/services/create-or-log-rate-rebate-account>
 - tick the box to confirm your name appears on the rates bill; and
 - tick the box to say you require support with rates.

If you are having difficulty applying for Rates Rebate, for example, your house number does not appear after you enter your postcode online, please telephone Rates Rebate on 0300 200 7802 to complete the claim.

Please do not delay in contacting your Housing Officer or Welfare Advice Officer if you experience any difficulty with Universal Credit or Rates Rebate.

Apex Housing Association Ltd

HEAD OFFICE:

I0 Butcher Street
Derry~Londonderry
BT48 6HL
Northern Ireland

BELFAST OFFICE:

6 Cromac Place
The Gasworks
Belfast
BT7 2JB

CONTACT:

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www.apex.org.uk



View detailed
information about
Apex's services
on www.apex.org.uk
Scan with your
Smartphone