

# Universal Credit: Top Tips for Carers

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## You must be caring for at least 35 hours a week for a severely disabled person.

A severely disabled person is defined as someone receiving one or more of the following:

- Disability Living Allowance – middle/highest rate care
- Constant Attendance Allowance – at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or basic (full day) rate with War Disablement Pension
- Attendance Allowance, Personal Independence Payment (either rate of the daily living component)
- Armed Forces Independence Payment



## Universal Credit is paid as a single monthly payment

Universal Credit is paid once a month, usually into your bank, building society or credit union account



## You can apply for an advance

UC claimants can apply for an advance from the start of their claim to help pay rent and bills. You can do this using your online Universal Credit account or ask your work coach.

## Verify your identity online if you are able

You will be prompted to verify your identification online using Gov.UK Verify, this is by far the quickest method. If you are unable to do this you will need to make an appointment and verify your ID in the Jobcentre.



## Make your claim straight away

Do not delay claiming Universal Credit if you have a change of circumstances, this ensures that your rent and bills continue to be paid.

## Ensure you have all the right identification and paperwork

To make a claim for Universal Credit you will need a National Insurance Number, an address (this can be a care of address), email address, phone number, bank account, evidence of identity and if you have a tenancy (private rental) you will need to provide a recent tenancy agreement and proof of housing costs.



## You can get help to make your claim in the Jobcentre



There is Digital Support available in your Jobcentre to help you set up an email address and make your claim, also to set up a bank account. Just visit your local Jobcentre

## You do not have to be claiming Carer's Allowance to be eligible for an additional amount as part of your Universal Credit claim.

However, if the person you are caring for receives either a Severe Disability Premium (with Income Support, ESA, JSA and Housing Benefit) or the Extra Amount for Severe Disability (Pension Credit), this will be removed from their entitlement so you and the person you are caring for need to discuss this and agree who will claim the award.



## You can apply for an Alternative Payment Arrangement

If you're having financial difficulties or you're behind on your rent, you or your landlord may be able to apply for an Alternative Payment Arrangement (APA). Depending on your circumstances, you could get an APA to:

- get your rent paid directly to your landlord
- get paid more frequently than once a month
- receive split payments, if you're part of a couple

Speak to your work coach for more details.

## There is plenty of help available

Universal Support is a way you can get advice, assistance and support from Jobcentre staff or locally agreed Universal Support partners. There is Assisted Digital Support to help you make and maintain your claim, and Personal Budgeting Support for help to manage your monthly payment, support in opening a bank account and paying priority bills. If you have any problems speak to your work coach, they are there to help you!

