

Ewa Losinska
41 Creag Dhubh Terrace
INVERNESS
IV3 8QG

FREEPOST DWP
Universal Credit Full Service

If you call us, please have
the answers to your security
questions ready

www.gov.uk/universalcredit

Telephone: 0800 328 5644
Textphone: 0800 328 1344

We cannot pay towards your housing interest or service charges payments

Dear Ewa

We told you on 18/10/2021 that you were not entitled to help
towards your mortgage interest payments and that we would
review this in 9 months.

Because of your earnings from 13 July 2022 you are not entitled
to help towards your mortgage interest payments.

To be entitled you need to:

- receive Universal Credit for 9 months without a break
- not earn any money in those 9 months

What happens next

We will review your circumstances in 9 months and check if you
can get help towards your mortgage interest payments from then
on.

If you need more information, contact us using your journal.

Yours sincerely,

Universal Credit

11 August 2022

**Use your journal to
contact us if you have
any questions.**

You can also call us on the
number above. To speak to
an agent in Welsh, please
call: **0800 328 1744**.

**We have many different
ways we can
communicate with you.**

If you would like Braille,
British Sign Language, a
hearing loop, translations,
large print, audio or
something else please tell
us using the phone
number at the top of this
letter.

Please turn over

If you disagree with a decision

You can ask us to explain why

You, or someone who has the authority to act for you, can phone us or use your journal to request a written explanation. You will need to do this within **one month** of the date of this letter.

You can also ask us to reconsider a decision

Tell us if you have more information, or if you think we have overlooked something which might change the decision. Do this within one month of the date on this letter.

We will look at what you tell us and send you a letter to tell you what we have decided, and why. We call this letter a Mandatory Reconsideration Notice.

When you have done this you can appeal

If you disagree with the Mandatory Reconsideration Notice, you can appeal to a tribunal.

You must wait for the Mandatory Reconsideration Notice before you start an appeal.

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality' on **www.gov.uk**

Call charges

Calls to 0800 numbers are free from personal mobiles and landlines.

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please see our DWP Personal Information Charter at **www.gov.uk/dwp/personal-information-charter**