# **Universal Credit – How to Claim**



# When is this happening?

Universal Credit has started on a limited basis in some areas of the country, and will be coming in to Derbyshire on a limited basis in 2015.

Universal Credit will only apply to single people who are between the age of 18 and 60 years and 6 months, newly unemployed, fit for work (i.e. Not unable to work because of being ill or disabled) and seeking work and who are <u>not</u> responsible for children. There are other restrictions on claiming too –seek advice.

### ONLY at the following Derbyshire Jobcentres:

From 23/02/2015 – Ilkeston and Long Eaton

From 23/03/2015 - Chesterfield

From 01/06/2015 - Glossop and Buxton

September 2015 – November 2015 – Belper, Heanor, Bolsover, Shirebrook Matlock Clay Cross, Staveley

Any other new claims at these Jobcentres (e.g. couples, people with children, people ill or disabled) will still be for existing benefits. Existing claims and claimants at other Jobcentres are not affected by this change.

# **Online application**

There is no paper application form for Universal Credit.

You can apply for Universal Credit online at <a href="https://www.gov.uk/apply-universal-credit">https://www.gov.uk/apply-universal-credit</a>

You need to be ready to complete the online application in one session as you cannot save what you have put in. Claiming this way may take 20-40 minutes. If you leave an online application for more than 20 minutes it will 'time out' and you will have to start again.

Your claim starts from when you submit it. In most cases your entitlement to Universal Credit will not start for a further week, and you may not be paid for a further five weeks.

#### Make sure you have the following information available before you start

- Your postcode
- Your National Insurance number
- Details of the bank, building society or Post Office account you want Universal Credit paid into
- Your rent agreement (if you have one)
- Details of your savings or other capital
- Details of any income or benefits that you get

To avoid delays to your claim, you should also provide your email address and/or a contact phone number.

If you are unsure where to find your National Insurance Number, it will be on any letters you have had from Jobcentre Plus or from pay slips or letters about your Income Tax. Or call the National insurance Numbers helpline on 0300 200 3502.

There is a DWP helpline for online claims:

Telephone: 0345 600 0723 Textphone: 0345 600 0743

#### **Help from Derbyshire Libraries**

If you don't have internet access, you may be expected to make an online claim at your local library, or at the Jobcentre itself.

A number of Derbyshire libraries can offer help with claiming and searching for work online. You can book a one-to-one session (up to 75 minutes) to get help with IT skills and online applications. There is also a Work and Benefits Help Information pack in all 45 Derbyshire libraries. The pack is designed to support members of the public in finding information to help with enquiries relating to work and benefits or money worries and using a computer in a Derbyshire Library.

If you wish to book a session or find out more, speak to your library or call Derbyshire Library Information Service:

Tel: 01629 533444

Email: asklibrary@derbyshire.gov.uk

NB If you want to book a session you will need to be a library member so you will need to take along some ID and a utility bill (for proof of address).

#### Claiming Universal Credit by telephone or face to face

If you cannot claim online, you can ask to claim by telephone, or face-to-face. You will need to contact your Jobcentre to discuss this and show why you cannot claim online, as Jobcentre Plus will only accept such claims in 'exceptional circumstances'.

Seek advice if you are having difficulties.

#### Going through the online claim

There is a security process at the beginning of the online claim – you will need to type in the letters/numbers that come up on the screen before your can proceed.

There is then a set of questions which aim to check that you are entitled to Universal credit (such as checking the area in which you live to make sure Universal Credit applies there).

If you are not eligible for Universal Credit you will be directed to information about other benefits: it would be a good idea to seek advice at this point.

You then need to answer all of the questions on the online claim form – a summary of the information you have given will appear at the end, so you can check, correct or confirm what you have put.

A figure will come up which estimates how much Universal Credit you are to be paid – Universal Credit is paid monthly so this will be a monthly figure and it will include any housing costs (rent) you have put on your claim.

Housing costs are not paid separately in Universal Credit – you will need to make sure that you pay any rent to your landlord from your Universal Credit payment. If you are having problems, seek advice.

#### **Getting paid**

You should get an on-screen message telling you when your Universal Credit payment will begin.

You should get your first payment one month and seven days after you made your claim; from 1<sup>st</sup> July, 2015, many new claims will also be subject to a seven 'waiting days' during which, UC is not payable. This may mean that claimants have to wait for six weeks to be paid. We are truing to get clarification about this from the Department for Work and Pensions.

If you are struggling for money while waiting for your Universal Credit payment, see our leaflet - 'I have claimed Universal Credit – what can I do until I'm paid?'

# What happens next?

Once your claim is made, the support you get will not be online, it will either be face-to-face, or via a telephone helpline – 0345 600 0723.

You should report any changes in your circumstances to Jobcentre Plus. It is important to report changes within one month at the most, as otherwise you may lose money. If in doubt, call our helpline.

To continue your claim, you will be asked by Jobcentre Plus for details to confirm your identity and for any evidence that they need to support your Universal Credit claim.

You will be expected to attend a 'work search interview' and draw up a 'Claimant Commitment'.

This will set the terms of your claim, including what you will do to seek work in return for getting Universal Credit, and what support you should be given.

If you do not accept a Claimant Commitment, your Universal Credit claim will stop. If you are having difficulties, seek advice.

For more details on the Claimant Commitment and why it is important, see our leaflet 'Universal Credit – the Claimant Commitment'.

## **Council Tax Support**

When you claim Universal Credit, you will no longer need to claim Housing Benefit: but you do need to make a separate claim for help with your Council Tax bill.

Contact your local Council and ask to make a claim for Council Tax Support.

Additional information can be found on our website, visit <a href="www.derbyshire.gov.uk/welfarebenefits">www.derbyshire.gov.uk/welfarebenefits</a>

# Benefits Helpline – 01629 531535 Monday to Friday – 11.00am – 4.30pm