

Derbyshire Welfare Rights Service

I Have Claimed Universal Credit – What Can I Do Until I'm Paid?

Universal Credit is a means-tested benefit which will eventually replace Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit - DWP refers to these as 'legacy benefits'.

The UC 'full service' (see below) has now been introduced throughout Derbyshire. The full service of UC affects all new means-tested benefit claims for people of working age (with the exception of some severely disabled people) and will apply to all sorts of claimants, even those who are working.

Where the full service is in place, it is not possible to make a new claim for any of the benefits that UC replaces.

Existing benefit claims may not change until between **November 2020 and September 2024** but your claim could change to UC if you have a change of circumstances which means that you need to make a new claim for means-tested benefit.

For full details, please see our website or our leaflet 'Universal Credit – what is happening now and in the future in Derbyshire'.

Call our Helpline for further advice.

How long you may have to wait

Universal Credit is paid monthly, in arrears. If you have made a new claim for Universal Credit, you may have to wait a full month and a further week until you get your first payment - so there may be a five-week wait before your Universal Credit claim can be paid.

NB – if you were claiming Housing Benefit at the time of your UC claim, this will 'run on' for two weeks, but not for the full five weeks. If you are concerned about rent arrears, seek advice.

If you find yourself in financial difficulty, the following may help:

To get locally-based help, speak to your Work Coach at the Jobcentre or call the Universal Credit helpline which is open Mon-Fri 8am to 6pm:

- 0800 328 5644
- Textphone 0800 328 1344

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When you may request an advance payment of UC

If you have only just claimed UC, you may have to wait up to five weeks for your first payment

If you have been moved from your previous benefit to UC, you may still have up to 5 weeks to wait for your first payment.

You can also apply for help if your circumstances change and your needs increase but your UC has not yet been increased (e.g. you now have a partner but your money is still being paid as if you are single) or if you move from another benefit to UC.

How to apply

If you are within your first Universal Credit 'assessment period' (first month of your claim) you can apply for an advance online through your UC account using the 'apply for an advance' section. Otherwise – speak to your Work Coach or call the UC helpline (see above) – you will need to attend the Jobcentre to provide identification details and bank details, and if you are a couple you will need to make a joint application.

How much can I be paid?

You may receive a maximum 100% of your estimated UC payment.

Financial Need

If you have moved to UC from one of the 'legacy' benefits, you are assumed to be in financial need during the first month of your claim.

Otherwise you will have to show that there is 'financial need', which is a serious risk of harm to the health or safety of you or any member of your family and the advance payment is the only way of meeting this need. This may be, for instance, if you have no money to pay fuel bills or buy food.

You will need to explain your financial need to your work coach – try to list the bills that you cannot meet, and explain the impact this will have upon you.

If you are not sure what to do, or you have been refused payment, contact us on the Helpline.

Time Limits for claiming advance payments

You will need to be sure of the date that your claim started: once you have claimed (and waited for seven days, in most cases) your claim begins its first 'assessment period' (a period of a month).

If you are claiming for the first time or because of a change of circumstances, you can NOT claim in the last three working days of the UC assessment period.

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If you have been moved over from existing benefits, you can claim an advance payment at any time during the first assessment period.

Seek advice if you are refused payment because of the time limit, as these rules are very new and may be open to challenge.

Repaying UC advances

If you are awarded a payment, it is repayable from when you get your full UC award.

It is not repayable in one go - you usually have 12 months to repay. If the rate of payment causes you financial hardship, it is possible to defer payments for up to three months. Seek advice if deductions from your UC for an advance are causing you problems.

Other help - Derbyshire Discretionary Fund

This fund provides help to help people during an emergency or crisis situation and to support people to continue to live independently or cope with exceptional pressure when they have no money to help their situation.

Emergency Cash Payment

An emergency cash payment can help people when they cannot pay for food, heating or emergency travel which could lead to an immediate and serious risk to the health and safety of the person or their family. This could be because of a disaster or crisis.

If an emergency cash payment is awarded it will be given in voucher form which can be taken to a post office with proof of ID.

Exceptional Pressure Grant

An Exceptional Pressure Grant can help people who are on one of the following benefits:

- Income Support; or
- Income-related Employment and Support Allowance; or
- Income-based Jobseeker's Allowance; or
- Guarantee or Savings Pension Credit; or
- Contribution-based Employment and Support Allowance where household income is the same as income-based level; or
- Contribution-based Jobseeker's Allowance where household income is the same as income-based level; or
- Be likely to qualify for one of those benefits when establishing themselves in the community; or
- Have been on one of these benefits within the last three months before making the application, and the reason they are no longer on benefit is that they have started employment.

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An exceptional pressure grant can help people who have particular difficulties because they need help to:

- Return to living in the community after a time in care
- Remain living at home or in the community rather than going into care
- Ease the exceptional pressure that they and their family are facing
- Settle in the community as part of a re-settlement programme
- Meet certain travelling expenses

If an exceptional pressure grant is awarded it will usually be paid to the applicant in the form of a pre-loaded payment card. This can be taken to a specified shop to buy the items that the grant has been awarded for.

How are applications made?

Applications can be made via phone to the Derbyshire Discretionary Fund (DDF) team - 01629 533399 and they can be contacted Monday to Friday, 10am to 4pm.

Always seek advice on your benefit problems even when DDF can help you to meet your immediate needs.

Food Banks

Food banks are there to help people who are in financial crisis (not just benefit problems) and who cannot get enough to eat.

You may need to be referred to your local food bank (by your GP, Citizens Advice Bureau, social worker, a local charity etc), you may need to see someone at the Food bank to discuss what you need, and there may be a limit on the number of times you may use it.

Always seek advice on your benefit problems even when a Food bank can help you to meet your immediate need.

Additional information can be found on our website, visit www.derbyshire.gov.uk/welfarebenefits

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To keep up-to-date with benefit changes in Derbyshire go to
www.derbyshire.gov.uk/benefitnews

Benefits Helpline – 01629 531535 or email
[**welfarebenefits@derbyshire.gov.uk**](mailto:welfarebenefits@derbyshire.gov.uk)

Monday, Tuesday, Thursday, Friday
11.00am – 4.00pm