

Derbyshire Welfare Rights Service

A Short Guide to claiming Universal Credit in a 'full service' area

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 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 2023/24**, 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. Some severely disabled people cannot claim UC as yet, and may still make new claims for 'legacy benefits'.

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.

We also provide a wide range of information about UC, which explains how it works and more about the 'full service' of UC. You can ask us for printed leaflets, or you can find information online at www.derbyshire.gov.uk

The UC full service

In 'full service' UC areas, claims are made and managed almost entirely online: you will receive decisions on your benefit and monthly information on your UC payments and you can also send information to UC and your Jobcentre online.

This guide explains the online claim process and gives some tips.

Universal Credit Helpline

Although the claiming process is mainly online, there is a Universal Credit Helpline if you need to obtain further advice from the DWP.

Tel - 0800 328 5644 Textphone - 0800 328 1344 - Monday to Friday, 8am to 6pm.

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If you cannot claim online

Seek help and advice – telephone claims are allowed in ‘exceptional circumstances’ but this will be decided on a case-by-case basis. Further support is available for people with disabilities and other complex needs.

If you need help to claim online, see below. Derbyshire Libraries may be able to help you to create an email address and claim UC online.

Before making a claim

Make sure you have the following details available:

- name, date of birth, address – including proof of identity (see below)#
- mobile phone number (if you have one)
- email address (seek help if you do not have one as you will need this for a UC claim)
- details of anyone else you are claiming for (partner, children)
- your bank, Building Society or Credit Union details
- details of your tenancy, if you are renting
- details of your income- wages, other benefits etc

If you haven't got a bank account

Don't delay claiming.

Under the heading ‘I don't have any kind of bank account’ the online claim gives you the option to call the UC helpline; you will receive advice on what kind of account you could obtain and you can arrange to see a Work Coach if you need support to open an account.

Tip – where you are asked in the online claim for bank account details, put 123456 for the sort code and 00000000 for the account number

If this tip does not work, please seek advice.

What happens if I am already getting UC under the previous ‘live service’?

About three months after the full service arrives in your local area, you will receive a letter asking you to open an online account and make your claim for UC online.

Your claim will not be transferred to the full service without this action, and your payments will be suspended and then closed if you don't set up an online account.

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Seek advice at once if you are having difficulty.

Opening an online UC account

You will need to have an email address and a mobile phone number.

Tip - if you cannot provide a mobile number right away, enter a sequence of 11 numbers such as '0000000000', to get through to the next part of the process

- you will need to create a username made up of at least 6 and no more than 30 letters or numbers
- you will also need to create a password - of 8 characters which should include at least 1 capital letter, one lower-case letter and one number
- you will be asked to create two security questions
- give your preferred method of contact (email, text) – this will be used by UC to prompt you to log on to your account when you have new messages to respond to
- you will then be emailed a code – you need to send this back to UC so they can check that they have the correct email address for you

Tip – unless you check your emails daily or you get email notifications on your phone, select 'Text' as your preferred contact – this will give you the best chance of seeing and answering messages from UC quickly

If you have a partner, you will both need to open an account. The accounts can then be linked together. If you have children, you and your partner will need to decide between you who is their main carer – you will be asked this during the claim process.

At this point you have created your online account but you haven't yet claimed UC – claim within 28 days or you will have to create a new account – preferably, you should claim right away, as you will have to wait at least 5 weeks for your first payment

Making the online claim

A 'to-do' list will come up – this is a list of the actions you need to take and information that you need to give in order to make your claim.

Your claim will not be complete until all these tasks are completed.

- you have the chance to review, correct and confirm the information you have given
- you then have to make a declaration that the information you have given is correct

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Claimant Commitment

- You can begin to build your UC 'Claimant Commitment' – tasks you need to do (such as looking for work) in return for getting UC. Once your claim is made, you will need to see a Work Coach to complete this process.

Tip – if there is anything which prevents you seeking work, or limits what you can do, give details. For example, this may be illness or disability, child care responsibilities, or caring for a disabled person.

- The Claimant Commitment is a very important part of your UC claim, and you could lose money if you don't carry out what is in it. If your Claimant Commitment includes tasks that you cannot do or are unreasonable, seek advice
- See our leaflet on the UC Claimant Commitment for more information

Verifying your ID online

Verifying your ID is a vital part of your claim. You can do this online if you are age 19 or over, you have a valid passport or photo-card driving licence. Financial details, such as bank details may also be needed.

Tip – if you cannot verify your ID online, click on 'I can't do this online' and contact the UC Helpline and request an interview at your Jobcentre to check your ID. You should be told what details you need to bring to this meeting. It is vitally important to attend this meeting.

There is a youtube video which explains about how to make a UC claim online

https://www.youtube.com/watch?v=4WgJU8Y_bQg

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IMPORTANT – arranging and attending appointments at the Jobcentre

As part of your online claim, you will be prompted to make two appointments at your Jobcentre - one to provide any further evidence that is needed, and the other to make and agree your Claimant Commitment.

It is essential for you to make these appointments within 7 days of completing your claim, and for you to attend the appointments.

If you do not make an appointment or do not attend, your UC claim may stop, and you may be told to start your claim all over again. This is not what the law says should happen.

You should be given a month – or a longer period if this is reasonable – to provide the details to support your claim. Seek help if you are having problems.

If your claim is stopped, seek advice – you can appeal against decision to stop your claim at this point.

UC Home Page

Once your claim is open, you will have access to a ‘home page’, which will allow you to see the ‘To Do’ list relating to your claim, and alert your Work Coach to changes in your circumstances.

You can also provide details of any child care costs you are paying, and/or health problems that you have, and information from any ‘fit note’ your GP has given you if you are signed off sick. Your monthly statement of UC entitlement will also appear on this page.

UC Journal

Once your claim is open, you will have access to your UC Journal, which is a record of all your actions (such as To Dos you have completed) and which allows you to share information that your Work Coach needs to see, such as your record of searching for work, or changes in your circumstances.

Tip – if you wish your Work Coach to see information in your Journal, click on the ‘alert an adviser’ box

What support is available to help me claim online?

- Derbyshire Library Information Service 01629 533444
- asklibrary@derbyshire.gov.uk

Derbyshire Libraries can help with creating an email address and making an online claim – but they cannot provide benefits advice and cannot tell you what to put in to your claim.

Your local council may also provide help with claiming online.

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

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

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