

# HOW DO I MAKE A CLAIM?

## Follow these steps on how to make a Universal Credit claim



1. **Go online** - [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

2. **Create an account:**

- Create a username and password (make a note of these as you'll need these to access your account).
- Answer 2 security questions (make a note of these too).
- Enter your email address.
- Enter your mobile phone number (if you don't have one enter 00000000000).
- Choose whether you want to receive messages by email or text.
- Check your email for the security code and enter it on the screen.

3. **Make a claim** - click the button 'make a claim'.

- Complete all the sections with your details.
- Tick the box to agree to the Claimant Commitment (this is just a brief agreement - a more detailed one will be discussed at your new claim appointment).
- Click on the 'submit claim' button. You will then be required to verify your identity.

4. **Verify your identity** - Check your 'to do' list on your account, it will ask if you want to verify your identity online.

- If you want to use the online service 'gov.uk/verify', click the button.
- If you do not want to use this service, or your identity can not be verified in this way, you must ring the helpline 0800 328 5644 to book a verification appointment at the Jobcentre Plus. **Do not delay.** Your claim might be closed if you do not book or attend the appointment.
- Take the **required documents** with you to the appointment. If you need a copy of your tenancy agreement and rent letter, your **Income Advisor** will be able to help you. Do not worry about not having enough documents, the Jobcentre Plus staff can ask you questions - e.g. previous address, other benefits in payment - to help verify your identity.

5. **Book and attend an appointment with your Work Coach** - this will be at the Job Centre Plus your address comes under.

Even if you have to go to the Jobcentre Plus to prove your ID, you will need to ring the helpline 0800 328 5644 to book a separate appointment - your New Claim Appointment.

**Do not delay** in ringing to book this and **do not be late** for the appointment. Your claim could be closed meaning you would have to start the claim process again and you may miss out on benefit payments as a result.

At the appointment you will discuss and agree your **Claimant Commitment**.

Your Claimant Commitment should be realistic for you. **Make sure you tell your Work Coach about any health problems, reading & writing difficulties, if English is not your first language, if your circumstances are difficult at the moment - or any other problems.** Ask your Work Coach to make note of these on your computer records.

If you do not sign your Claimant Commitment you will not be entitled to any Universal Credit. If you are not happy with it - it is best to sign it and then ask for it to be reviewed by someone else.

6. If you have been asked to provide **further evidence** do this as soon as possible.

# FREQUENTLY ASKED QUESTIONS

## What is happening to Housing Benefit?

Housing Benefit will no longer be paid direct to Freebridge Community Housing. It will be paid directly to the person claiming it as part of the one single monthly payment of Universal Credit. For people of working age, Housing Benefit will no longer exist and will be known as the 'Housing Costs' part of Universal Credit.

## How will Universal Credit be paid to me?

Claimants will receive their first payment approximately 5 weeks after their application.

Universal Credit will be paid (including the 'Housing Cost' element) into a bank/building society account or credit union account. Your payments will be monthly, in arrears.

Paying your rent will be your responsibility. The easiest way for you to pay your rent will be by Direct Debit or Standing Order; your Income Advisor can help you to set this up.

## How is my claim assessed and what is my 'Monthly Assessment Period'?

Your monthly assessment period is based on the date of your initial claim. Every claim gets reassessed at the end of each monthly assessment period; the amount of Universal Credit you receive for that month is determined by your circumstances on that date.

If you are working, the wages you have received during your monthly assessment period will be used to calculate your entitlement each month to Universal Credit. This will minimise the potential for any overpayments. Your income from your wages does not need to be reported unless you are self-employed; your wages information will be collected from HMRC.

## What will happen during the 4 'rent free weeks'?

As long as a claimant doesn't have a change in circumstance, the amount of Universal Credit received to cover housing costs will be the same every month, regardless of the 'rent-free weeks'. Your rent will be calculated across 12 equal monthly payments which will take the rent free weeks in April and December into account. The saving on these 'rent-free weeks' will be spread throughout the year.

## How do I report a 'Change of Circumstance'?

All changes of circumstances need reporting to the DWP immediately, including stopping/starting work, change of address, rent charge and bank details. You will also need to report if you are too ill to work/seek work and/or meet with your work coach.

You will need to report your changes through your online Universal Credit account via the 'Home' button and then selecting 'Report a Change of Circumstance'. All changes made take effect from the beginning of the monthly assessment period in which your change occurs and not the actual date of the change. This may leave you worse or better off depending on the change and the date it occurs on.

Always talk to your Income Advisor about what changes are occurring so they can advise how this will affect you.