



## **Benefit Facts 03**

# **Make a Universal Credit claim online**

**(...and by telephone for certain claimants)**

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### **AMENDMENT TO BENEFIT FACTS 03**

**PLEASE READ this amendment before reading the booklet:  
Coronavirus (Covid-19)**

**Due to the Coronavirus pandemic some benefit claim processes outlined in this booklet have been temporarily changed.**

Information is being updated almost daily and as such the information contained below is subject to change at short notice and is for general claiming guidance only.

**From Tuesday the 24<sup>th</sup> of March access to Jobcentres has been limited,** and members of the public are not admitted into Jobcentres unless you are directed to do so with a booked appointment.

Only the most vulnerable claimants who cannot access DWP services by other channels will be able to attend, with the public urged to use online services. The Jobcentre will call and carry out appointments over the phone as well as telling claimants how to submit information and documents (including fit notes) during this time.

You must let the Jobcentre know if you display symptoms or if you have been instructed to self isolate. You can do this by updating your journal or by telephone.

The standard allowance rate of Universal Credit (and Working Tax Credits) has been increased by £20 a week for one year from 6 April, meaning some claimants will be better off for that time.

The Secretary of State has also announced that reviews and reassessments for disability benefits are being suspended for three months, and this is likely to be extended.

Please make the UC claim as directed below in this booklet, but note the above changes, and the COVID-19 additional information within the booklet. Also be prepared for it to take a long time to get through to Universal Credit on the telephone if you need to call

Please see here for up to date benefit and employment support information:

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

**Please read the COVID-19 information throughout this booklet**

**Universal Credit is now replacing most of the benefits** that people can claim to help with their daily living and housing costs.

### **This Benefit Fact sets out how to make a claim**

Universal Credit expects most people to make and manage your benefit claim online via a Universal Credit journal. In certain circumstances the claim can be made and managed by telephone. A claim cannot be made using a paper form.

### **Already receiving other benefits?**

If you are of working age and your circumstances have changed, and your income has reduced or stopped, and you receive benefits such as Housing Benefit, Tax Credits and Council Tax Support, contact them and let them know that things have changed. These benefits may be able to increase to help support you at this time.

Some of these benefits would stop as soon as you submit a claim for Universal Credit, and you would not be able to reclaim these benefits at a later date. An incorrect claim for Universal Credit might leave you worse off. Always seek advice if you are not sure, see page 25.

If you want to see what changes have been made due to the coronavirus pandemic (COVID-19), the government has issued the following guidance **Coronavirus (COVID-19): what to do if you're already getting benefits**

**Please read the COVID-19 information throughout this booklet**

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## There are two main reasons why you may need to make a claim for Universal Credit

### ✓ Change of circumstance

In some circumstances, claimants will need to claim Universal Credit instead of Income Support, Income Based Jobseeker's Allowance, Income Based Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit. This is because new claims can no longer be made for these benefits, (certain exceptions apply, please seek advice if you are unsure.

### Some examples of these changes might be:

- **A person who moves home to a new borough** may need to claim Universal Credit rather than Housing Benefit to pay your rent and other housing costs. (Note: if someone who is already claiming Housing Benefit in Camden moves to a new address within the borough, you can continue to claim Housing Benefit and just update your address with the Benefits department.)
- **A carer on Income Support who stops being a carer** would need to claim Universal Credit if you needed to remain on benefits.
- **A person who gets a new job but is on a low income** may need to claim Universal Credit rather than Housing Benefit and Working Tax Credits.

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- **A person claiming Employment and Support Allowance, and who is found fit for work after an assessment may need to claim Universal Credit rather than Jobseeker's Allowance.**
- **However there can be exceptions to this so please do seek advice before the Universal Credit claim is started.**

✓ **Managed migration**

- Eventually, the government will require all claimants in receipt of the benefits: Income Support, Income Based Jobseeker's Allowance, Income Based Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit to make a claim for Universal Credit instead.
- People will be notified of this by post. The date for when this will start in Camden has not yet been announced

**The local Council Tax Support scheme is not being replaced by Universal Credit and you can continue to make an application for this directly to Camden.**

<https://www.camden.gov.uk/council-tax-support>


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## ➤ **Severe Disability Premium**

- **Some people will be prevented from claiming Universal Credit** if they receive the “**Severe Disability Premium**” in means-tested benefits such as Income Related Employment and Support Allowance, Housing Benefit, and Income Support.
- A **Severe Disability Premium** is an extra amount that is included in some means-tested benefits to help with the cost of disability. It is not a standalone payment.
- There is now a rule that prevents certain disabled benefit claimants from making a new claim for universal credit due to a change in circumstances.
- **This rule is to stop people who are entitled to a “Severe Disability Premium” in your means-tested benefits from ending up worse off financially because of making a Universal Credit claim.**
- **The rule is that:**
- No claim may be made for Universal Credit on or after 16th January 2019 by a single claimant who, or joint claimants either of whom –
- (a) is, or has been within the past month, entitled to an award of an existing benefit that includes a severe disability premium; **and**

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- (b) in a case where the award ended during that month, has continued to satisfy the conditions for eligibility for a severe disability premium.
- A person is likely to have the severe disability premium in your existing means tested benefits if all the following apply:
  - You get the middle or higher rate of Disability Living Allowance, the Standard or Enhanced Daily Living Rate of Personal Independence Payment or any rate of Attendance Allowance, ***and***
  - No one is paid Carer's Allowance for looking after them, ***and***
  - You live alone (or live with another adult who gets the rates of disability benefit set out in (1))



Anyone one getting the “Severe Disability Premium” should be stopped making a Universal Credit claim if they try, however please do seek advice before starting a claim if you think the above applies

**There are some Camden agencies that can assist you to make your Universal Credit claim. Please see page 25.**

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## **Making an online claim**

**There are five steps to making an online Universal Credit application:**

1. Preparing the information that will be needed to make the claim
2. Setting up an online account.
3. Using that online account to make a claim.
4. Verifying Identity.
5. Setting up and attending an initial appointment in the Jobcentre (or through a home visit; this will need to be requested) by calling the Universal Credit Helpline on 0800 328 5644. Providing any relevant documentation at that appointment. **(However during the COVID-19 crisis the Jobcentre will call you and conduct the appointment over the phone)**

**If you don't complete all these stages, your online claim won't be registered and processed.**

Universal Credit expects most people to make and manage your benefit claim online via a Universal Credit journal

To claim Universal Credit online via the government website:  
<https://www.gov.uk/apply-universal-credit>

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## Telephone claim if you can't make a claim online

### ✓ In certain circumstances the claim can be made and managed by telephone.

- A telephone claim can be made if you would not be able to set up or manage your claim online, and do not have an appointee who could do this for you. This may be due to ill health, disability, and learning disability and/or unable to use computers/smartphones.
- You can do this by calling the Universal Credit Helpline on 0800 328 5644 (A claim cannot be made using a paper form)
- The helpline uses recorded information to signpost people online to make your claim whilst you are waiting for the call to be answered. You may also be asked to make an online claim once the call has been answered.
- It's important to persevere in requesting a telephone claim if it is needed, making sure to explain why you could not make and manage your claim online.
- Once the telephone claim is made and set up, all communication will need to be made by telephone. You will need to call the Universal Credit helpline if you need to report any changes or ask for information about your claim.
- **Telephone claimants should be sent monthly payment statements and any relevant letters in the post.**

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- You will still need to progress through the steps below in regard to setting up security questions, claiming with a partner, verifying ID, providing other documentation as needed and attending Jobcentre appointments when required.


## Step 1 - Before starting

Check that you has all the information you'll need to provide.

- ✓ Proof of ID (ideally photo ID, but does not have to be; See here for further information:  
<https://universalcreditinfo.net/myths/i-must-have-photo-ID-to-start-a-claim>)
- ✓ A personal email address (for an online claim)
- ✓ National Insurance number
- ✓ Details of your bank including sort code and account number
- ✓ Tenancy agreement/written confirmation from a landlord and rent costs excluding any service charges
- ✓ Details of pay from your job or self employment
- ✓ Details of any other benefits you receive including disability benefits
- ✓ Details of all other income, and any savings or capital
- ✓ Details of all childcare costs you may pay,(remember to include holiday play schemes)
- ✓ A fit note from your GP if you cannot work due to illness or disability (sometimes informally called a “sick note”)
- ✓ **Do not delay making the claim if you don't have the fit note to hand. It can be submitted afterwards.** Ensure you detail your health issues when making the claim.

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- ✓ Proof of residency and/or recourse to public funds if you are not a British Citizen
- ✓ For all residents, including UK nationals - information about your life here in the UK if you have been out of the UK for a while.



**It is important to note that the claim date will not be registered until the claim is fully completed and submitted either online or by telephone.**

**This means that the claim date might be later than intended, and payment delayed if further information is needed in order to establish your entitlement to Universal Credit.**

**It's very important you check your award when you receive it to ensure it's correct.**

**For example you should make sure you are receiving an amount for housing if you have housing costs (not mortgage) and amounts for children if you have children at home.**

## Step 2 - Setting up an online account

- You will be asked to create a username and a password, and choose two security questions for your account.
- It's very important to remember these as you will need them whenever you log back into your account in the future.
- After you have entered all the information to set up your online account, Universal Credit will automatically send you an email with a verification code. You must enter this code on your online form to confirm your identity. This code will only be valid for one hour.
- If the code does expire a new one can be requested via the online application form.
- Once you have entered the verification code, your Universal Credit account will be created. You should now start you're your main claim online. You can choose to do this right away or save and come back to it later.

**However it is important to note that the claim date will not be registered until the claim is fully completed and submitted. This means that the claim date might be later than intended, and payment delayed.**

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### Step 3 - Using the online account to make a claim

Once you have set up your account, you will be able to proceed with your claim.

- The first question you will be asked is about whether you are claiming as a single person or as part of a couple.

#### ➤ What do you need to do if you live with a partner?

- If you live with a partner, both partners must create their own separate accounts for Universal Credit. These then have to be linked.
- If your partner has no recourse to public funds, you can claim as a single person, but any income your partner has will still be taken into account: [https://www.turn2us.org.uk/Benefit-guides/Nationals-of-non-European-Economic-Area-\(EEA\)-coun/My-partner-is-a-person-subject-to-immigration-cont.](https://www.turn2us.org.uk/Benefit-guides/Nationals-of-non-European-Economic-Area-(EEA)-coun/My-partner-is-a-person-subject-to-immigration-cont.)
- After you have set up your account and started the claim, you will be asked whether you are claiming as a single person or as part of a couple. When you enter that you are claiming as a couple, the Universal Credit website will ask you if you need a “linking code.”
- If you are the first member of the couple to claim, choose the option “Yes, give me a linking code.” You should write down the code you are given, as you will need to share it with your partner. You can then go ahead with the rest of your claim.

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- If your partner has already claimed and has a code, choose the option “No, my partner gave me a linking code.” The system will then prompt you to enter the code given to you by your partner. Once you have entered this, you can then go ahead with the rest of your claim.
- The linking code will expire after a certain date. If you and your partner do not link your claims within that time, you’ll need to call the Universal Credit helpline on 0800 328 5644 and request a new linking code.
- Even if you both fully complete your application, your claims won’t be properly submitted unless you link your accounts together, so it’s very important that you do this.

## **Continuing the online claim**

Once you have answered the question about whether you are claiming as part of a couple or as a single person, you will be shown a list of headed sections you will need to complete one by one.

These are questions about your present circumstances including work, family, health, housing costs, childcare costs.

You must complete all of these questions, even if some of them don’t apply – for instance, you must still answer the question about how many children live with you even if you don’t have any children. If the question doesn’t apply there is an option to indicate this. However you must do this or your details won’t be saved. Once you have completed all of the sections in the ‘list, you can

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enter the details of the bank account into which you'd like to be paid.

You will then be prompted to accept the Universal Credit claimant commitment and submit your claim. (The claimant commitment outlines your responsibilities in order to receive Universal Credit)

- **You must complete all these steps, or your claim won't be submitted and registered.**

## **Step 4 – Verifying identity**

Once you have submitted your claim you will be prompted to verify your identity. You will be given the option to do this online through the government Verify system. This can be difficult to use or not applicable for some claimants. Because of this you also have the option to take your identifying documents to your Jobcentre appointment in Step 5.

If you wish to do this, choose the option: **'I can't do this online' on the Verifying Identity** page and call the Universal Credit helpline number on 0800 328 5644 to book an appointment. Make sure the helpline staff are aware that the identifying documents will be brought to the appointment. **During the COVID-19 crisis the Jobcentre will call you instead of you needing to call them.**

## **Step 5- The initial appointment**

The final step in a Universal Credit claim is for you to attend an appointment at your Jobcentre Plus office.

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You must arrange an appointment in advance, and not just turn up.

Make the appointment by calling the Universal Credit helpline on 0800 328 5644.

The call to schedule the appointment must be made within 7 days of submitting the claim online, or the claim may be cancelled.

Most people also use this appointment to bring their identifying documents to the Jobcentre. However, you must still attend an initial appointment even if you use the online Verify system to confirm your identity.

If you can't get to an appointment at the Jobcentre Plus for some reason, for example if you are disabled, you can request a visit at home, explaining why you cannot attend at the office.

## **What will happen at the appointment?**

All Universal Credit claimants are assigned to a “work coach”, even if you are not expected to look for work.

During the appointment, you will meet your work coach and sign your “claimant commitment”

The claimant commitment will be individual to each person depending on your circumstances, and will outline your responsibilities under Universal Credit. You will be required to sign this for your Universal Credit claim to be finalised. If you refuse to sign the commitment, you will have 7 days after the appointment to choose to sign, or the claim will be closed. You need to sign even if you are supplying a fit note from your GP.

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However during the COVID-19 crisis you are not expected to call to arrange an appointment, or attend unless directed otherwise. The Jobcentre will call you and carry out the appointment over the phone. However this will change in the future and you could be sanctioned if you fail to attend an appointment.

You will also be given a card with a Personal Security Number or PSN. It's very important that this is kept safe as it will be needed in the future.

### ✓ **Claimant Commitments**

You will be expected to discuss your claimant obligations/possible work related requirements with your work coach at the initial interview. You should also be sure to tell your work coach about any restrictions you have on working or looking for work, e.g. disability or children, carer commitments.

You may need to provide evidence of this – for example, someone who is disabled will need to provide a fit note from your GP.

Some people have no work-related requirements. These are:

- people who are already working or self-employed;
- people who are in full-time education;
- most people who are disabled or have a long-term illness;
- people responsible for children under the age of 3;
- people who are pregnant and 11 weeks or less before your due date;
- people who have given birth in the past 15 weeks;
- most carers;
- people who are over Pension Credit age.

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Once you have completed this initial interview, you should make sure to check your online journal regularly, as Universal Credit may send you additional tasks to complete in your 'to-do' list.

You may also be sent a **text** or **email** telling you to check your journal. If the claim has been made by telephone then all communication will be over the phone, and by letter sent by post.

However during the COVID-19 crisis you are not expected to attend appointments or undertake tasks such as looking for work unless directed otherwise. However this will change in the future and you could be sanctioned if you fail to attend an appointment or abide by your claimant commitment.

### ✓ **When will you be paid?**

- You should receive your first payment of Universal Credit about 5 weeks after making the claim. If you are claiming any of the benefits that Universal Credit replaces, these will stop as soon as the Universal Credit claim is submitted.
- The exception to this is Housing Benefit which can pay for two additional weeks before stopping.
- **It's important to note that if you need to supply additional information such as right to claim benefits in the UK, the claim might take longer than 5 weeks to be put into payment.**

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- You can view your payment schedule and any past statements by going to your online Universal Credit account and clicking 'Payments.'
- If you make a telephone claim you should be sent monthly payment statements, and if you need to discuss payments you will need to call the Universal Credit helpline.
- **It's very important to check your award when you receive it to ensure it's correct.**

For example you should make sure you are receiving an amount for housing if you have housing costs, and amounts for children if you have children at home.

✓ **Not fit for work due to illness and/or disability**

- If you are sick or disabled and have reported this on the claim and supplied a fit note, you will undergo a \*medical assessment approximately three months after you submit the first fit note. Therefore you should not delay in asking your GP for a fit note.
- Fit notes will need to be submitted at regular intervals as the previous ones expire. This ensures that Universal Credit know that you are saying you are not fit for work, and will arrange the medical assessment.

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- \*If you are claiming under the “special rules” for advanced end of life illness you will not have to undergo this three month waiting period, or attend a medical assessment.

### ✓ **Applying for a short term advance payment**

- A Universal Credit claim normally takes around 5 weeks to be paid.
- This can mean that unless you have other sources of income you may have a period of having no money. You can ask for a short term **advance payment** of Universal Credit if you won't have enough money to live on for five weeks.
- **However you can only get an advance payment if Universal Credit have made necessary checks, seen all relevant paperwork and made the decision that you are entitled to receive payment of the benefit.**
- You can get an advance payment by requesting it at your Jobcentre Plus interview, via your journal, or by calling the Universal Credit helpline on 0800 328 5644. You can borrow up to a full month's worth of your Universal Credit entitlement.
- If you claim a full month's worth of Universal Credit in advance and it includes housing costs, you should pay your rent out of this.
- You should be told within the same day if you have been awarded the advance payment. The payment should be made into your bank account within 3 days.

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- If you have no money to live on and need the money straight away, you should tell Universal Credit this by calling your helpline on 0800 328 5644, as you may be able to make the payment sooner.
- If you are refused an advance payment, you can ask for the decision to be reconsidered. It may help to provide some evidence of your financial circumstances. If in doubt please seek advice.

### ✓ Repaying the advance payment

- It's important that you are aware that you will have to repay the advance payment. It will be paid back in regular instalments directly from future Universal Credit awards. These deductions will be shown on your payment statements and will reduce your monthly Universal Credit awards.
- A claimant has 12 months to pay back the advance payment in full – the DWP shouldn't expect you to do it any sooner if you can't afford to.
- If you are having deductions made from your UC that are unaffordable, you should speak to your work coach.
- In some exceptional circumstances, a claimant can ask for repayments to be put on hold for up to 3 months if continuing to make repayments would cause them financial hardship.

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## ✓ **Contacting Universal Credit**

- <https://www.gov.uk/universal-credit/how-to-claim>

- **Calling the Universal Credit helpline:**

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

[NGT text relay](#) – if you cannot hear or speak on the phone:  
18001 then 0800 328 5644

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

- Signing in to the Universal Credit online journal:  
<https://www.gov.uk/sign-in-universal-credit>

- **DUE TO THE CORONAVIRUS (COVID-19) telephone waiting times are much increased**

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## **Jobcentre Plus offices used by Camden residents**

The Jobcentres do not have individual numbers. Contact in relation to Universal Credit can be made in the journal by choosing “work coach” when asked what kind of entry you wish to make, or by calling the Universal Credit number.

Barnsbury Jobcentre  
1 Barnsbury Road  
London  
N1 0EX

Finsbury Park Jobcentre  
52-53 Medina Road  
London  
N7 7JX

St Marylebone Jobcentre  
26 –46 Lisson Grove,  
London  
NW16TZ

Kentish Town Jobcentre  
178 Kentish Town Road  
London  
NW5 2AG

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✓ **Additional help to claim Universal Credit and Welfare Benefits Advice**

If you need help to claim Universal Credit and/or have a more complex benefit issue, you can get in touch with a local advice agency such as:

- Citizens Advice Camden: [www.camdencabservice.org.uk](http://www.camdencabservice.org.uk)
- Camden Community Law Centre: <https://cclc.org.uk/>
- Mary Ward Legal Centre: [www.marywardlegal.org.uk/](http://www.marywardlegal.org.uk/)
- Age UK Camden: [www.ageuk.org.uk/camden/](http://www.ageuk.org.uk/camden/)

For welfare benefits advice and advice around other areas such as immigration or housing please see **[www.advicelocal.uk](http://www.advicelocal.uk)**.

**We work to ensure that our Benefit Facts are up to date and accurate, but the rules around benefits do change from time to time.**

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