



# Universal Credit

## Your claim journey



# 1. Claiming Universal Credit

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits.

You can claim Universal Credit online at

**[www.gov.uk/universalcredit](http://www.gov.uk/universalcredit)**

There is NOT a paper claim form for Universal Credit, but in exceptional circumstances a claim can be made by telephone or face-to-face.



Universal Credit is a new benefit for single people, couples and families who are on low incomes, unemployed, sick, disabled or caring for someone.

However from November 2015 and until 2017 the ONLY people that will be able to claim Universal Credit in Sunderland are single people aged between 18 and 60 years and six months old that would otherwise have claimed Income Based Job Seekers Allowance.

You can check if you can get Universal Credit by going to [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit).

If you are eligible you will be given clear instructions on how to proceed with making your claim. If you are not eligible you will be directed to online help about other benefits that you may be eligible for.



Claims for Universal Credit are expected to be made online.

A telephone number is available Monday to Friday, 8am to 6pm, for help and advice on making an online claim.



If there are technical problems with the **GOV.UK** site a webpage will be displayed that gives alternative contact arrangements. This will also be the case if you are using an internet browser that cannot properly access the site.

## 2. New claim online activity

When making a claim you will be asked to input your personal details including your National Insurance number. You will need to have all the information ready that you need to make the claim, as it must be completed in one session. The website will tell you what type of information you will need to have with you.

If you and your partner are making the claim as a couple, only one of you will need to complete the online claim form, but that person will need to enter details for both of you.

You will go through a security process that will ask you to type in some letters and/or numbers as they appear on screen. This is a standard process that the Department for Work and Pensions (DWP) has put in place to make sure that your personal information is safe and secure.

You will then be asked a set of questions that will determine whether you are eligible to claim Universal Credit. If you are not eligible to claim Universal Credit a message will appear on the screen that tells you this and directs you to further information about benefits and credits that you might be eligible for.

When you make a Universal Credit claim you will submit most of the required information about you and your circumstances online. However, if you have questions about your claim after this stage, or want to tell DWP about changes in your circumstances, this will be done by phone or face-to-face.

### 3. New claim online activity

Once you have answered all the questions on the claim form you will be shown a summary of the information you have entered and asked to confirm the details. You will be able to go back and correct any mistakes at this stage before you give final confirmation that the information is correct.



Straight away, a figure will be displayed showing what someone in your circumstances is likely to get to cover their household needs. This will only be a guide based on the information you have given, and may be different to the amount you actually receive. Universal Credit is paid for the household as a whole and, where appropriate, includes housing costs which you will be responsible for paying directly to your landlord yourself.



When you claim Universal Credit you will need to accept a Claimant Commitment. This is your record of the responsibilities that you have accepted in return for receiving Universal Credit. If you claim Universal Credit as a couple both of you will need to accept a Claimant Commitment. You will each have your own Claimant Commitment, and yours may be affected if your partner starts work or their circumstances change.

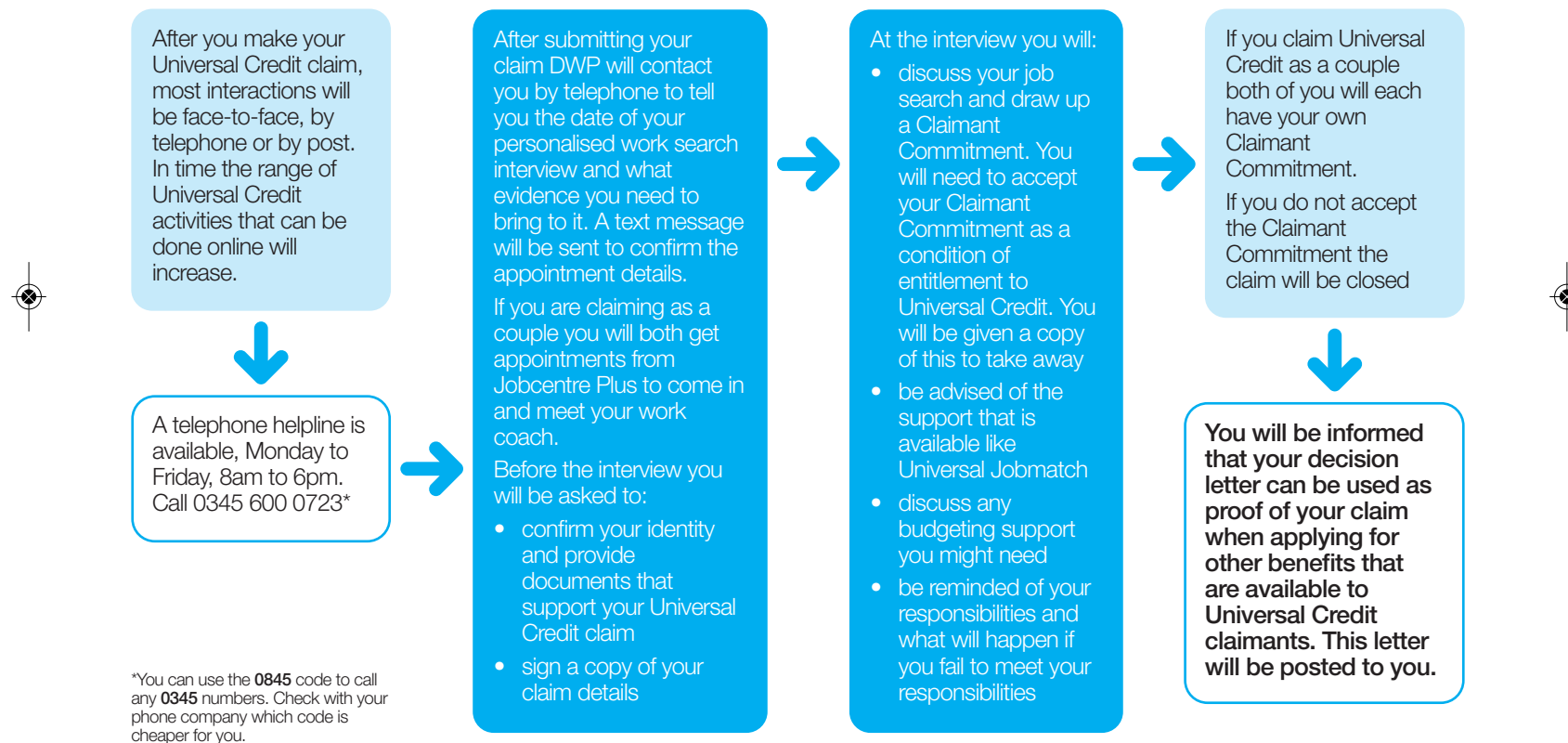


Payments will be made monthly, with some flexibility possible in certain circumstances. You will be given more information about when your payments are due through an onscreen message.



**You will then submit your claim. The date of claim will be the date of submission.**

## 4. Telephony support and work search interview



## 5. Change in circumstances and changing earnings

You are responsible for notifying DWP of all changes to your circumstances, including any periods of work, which you can do through the Universal Credit helpline. When you tell DWP about a change of circumstances you will be sent confirmation of this change by post. This will include information about any effect this will have on your Universal Credit payments, to help you manage your money.



When you are working, either you or your employer will need to report how much your take home pay is on a monthly basis. This amount may change each month, and the amount of Universal Credit you receive will take those earnings into account. You will not need to close your claim down just because you have started work.



Pay As You Earn (PAYE) in real time is the new system that will allow employers to provide HMRC and DWP with up to date information about their employees' earnings.

When you are in work you will need to tell DWP who your employer is. DWP will tell you if your employer is on the PAYE in real time system, and if they aren't you will need to report your take home pay yourself.



You should report the end of any employment by telephone.



You are responsible for reporting **all changes** of circumstances. If you tell DWP late about a change that means that you are entitled to a higher Universal Credit award, payments will not be backdated. However, if you tell DWP late about a change that reduces the amount you receive, money will be taken from your payments for a while so that DWP can get back the extra cash that you have received.

## 6. Change in circumstances, adding a partner and claim closure

If you become part of a couple, both you and your partner will be required to attend an interview with a work coach. If you are both able to receive Universal Credit you will get a single payment for the whole household.

If your new partner has an existing benefit (Jobseeker's Allowance, Employment and Support Allowance, Income Support, Housing Benefit) or tax credits, that claim will need to be closed.

If you are claiming as a couple and that changes, or if one of you starts work or if you start a family or have more children, you will need to tell DWP straight away, so we can ensure you get the right level of support.



Once on Universal Credit, you will stay on it even if your circumstances change, as long as the conditions of entitlement are still met.

You can continue to receive Universal Credit once you start work. Your claim will only be closed after 6 months of no Universal Credit payments.

If you move to an area where Universal Credit is not yet live but stay within Great Britain (note that Northern Ireland is not in Great Britain), you will continue to claim Universal Credit.

If you move to an area where Universal Credit is not yet live, face-to-face delivery will be through the jobcentre and council services at your new location.



A telephone helpline is available, Monday to Friday, 8am to 6pm. Call 0345 600 0723\*

\*You can use the **0845** code to call any **0345** numbers. Check with your phone company which code is cheaper for you.

For more information visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit) or the Universal Credit partner toolkit.

