Making an online claim for Universal Credit

To claim universal credit you must set up a universal credit account to complete the application, you will also manage your ongoing claim online through this account. You will therefore need regular online access to keep your circumstances up to date and ensure you are paid correctly. You could access online tutorials to help you; the website www.learnmyway.com is a good source of information. Please see www.gov.uk/universalcredit for further information.

You need to set up an online account to claim Universal Credit

To do this you will need
- **You must have** a personal e-mail address or mobile telephone number in order to set up your account. If you need help to create an e-mail account, please ask for further information or visit www.learnmyway.com
- **You must note** the passwords, security questions and the security code you set up – these are needed to access your account in future.

Before you start:

Make sure that you have the following information to hand when completing your online application:

- your postcode
- your National Insurance number
- details of the bank, building society or credit union account you want Universal Credit paid into
- your rent agreement (if you have one) - landlord/agent name, address, **postcode, phone no.** or a letter from landlord including this info. and your tenancy start date
- your email address & your telephone number if you have one
- details of your savings or other capital
- details of any income that’s not from work, e.g. from an insurance plan
- details of any other benefits you’re getting
- details of any people who live with you, for children you need their child benefit number
- If you care for someone you need their full name, date of birth, address incl. postcode, if they receive DLA, PIP, AA, armed force independence payment & the hours you care for them each week
- Details of any health issues you have

The form may take up to an hour to complete if you are single and up to 1 hour 30 minutes if you a couple depending on your circumstances.

If you have a partner you will both need to create an online account

For couples where only one of them has reached Pension Credit qualifying age, it is presently possible to claim https://www.gov.uk/pension-credit/overview rather than Universal Credit. However, the plan is that at some stage, such ‘mixed age’ couples would have to claim Universal Credit instead. Where both have reached Pension Credit qualifying age, they will be able to claim Pension Credit. Couples already receiving Pension Credit at the date that Universal Credit is introduced should remain on it, unless their circumstances change and they are no longer entitled. Pension Credit is usually a higher amount than Universal Credit

- Your partner does not need to be present when you set up your account
- You will need to link your accounts with the code provided before you can submit your claim.
- You need to link your accounts within 7 days

Any delay in linking accounts will result in lost entitlement
To make your claim for Universal Credit: access via www.gov.uk/apply - universal - credit

Find basic bank accounts at http://www.money.co.uk/current-accounts/basic-bank-accounts.htm

Other Support for people claiming Universal Credit:

- If you require help to pay your Council Tax you will need to make a claim for support (CTS) in addition to your UC claim. Go to www.york.gov.uk to claim Council Tax Support
- The UC customer service helpline is 0800 328 5644
- You can access free budgeting support at any point in your claim, you can do this by speaking to your work coach or via your journal
- If you are struggling to pay your rent with the level of your UC you may be able to access additional support through the Discretionary Housing Payment scheme. Download the discretionary housing payment application form at www.york.gov.uk
- Inform your landlord and the council if you are struggling to pay your rent or council tax. In most cases arrangements can be made to support you. Citizens Advice York can also provide advice on 0344 4111 444
- South Yorkshire Credit Union has a range of products which can help including budgeting and savings accounts in addition to accessing credit. You can see them at City of York Council, West Offices, Station Rise, YO1 6GA.
- Visit our website www.york.gov.uk/ for other help: York's Financial Assistance Scheme - YFAS
- You can get advice on managing your finances or setting up a bank account from Money Advice Service at: www.moneyadviceservice.org.uk for free and impartial money advice.
- For advice on debt and money management visit Step Change Debt Charity

Proving your identity: your claim for UC will not be worked out if you don’t provide proof of your identity. Please refer to our guidance sheet Universal Credit (UC) - Proving your Identity

After you have made your claim:

- Call the service centre on 0800 328 5644 to make an appointment within 7 days of submitting your claim. (If you do not make an appointment your claim will be cancelled and you will have to claim again)
- You will need to take evidence of your identity and other proofs in support of your claim such as your rent or childcare costs
- The DWP should make a decision on your claim within two weeks although a payment will not be made for at least 6 weeks.
- If this delay will cause financial difficulty ask at the Jobcentre interview about an advance payment. You will have to pay this back
- UC is a single payment, paid calendar monthly in arrears. Some people find it difficult to budget whilst on UC. If you think you will have problems or already have debts and are finding it difficult to manage help is available. As part of the Jobcentre Plus interview you will be offered free budgeting advice
- The Jobcentre Plus will text or email you to tell you to take action on your UC claim.
- Make sure you check your UC on-line account journal daily and act promptly to any requests if you don’t your claim will be affected.