

Advice for making a claim online

It can sometimes feel overwhelming when dealing with Universal Credit applications. LMH are here to help - for support and advice contact us on **0800 678 1894** and ask to speak to a member of the Welfare Reform Team or you can email us at **welfarereform@liverpoolmh.co.uk**

Useful information regarding making a UC claim

To complete your claim, you will need to have the following information

- Full contact details for everyone who is to be included in your claim, for example partner and children if applicable
- Bank or building society account details for Universal Credit to be paid into
- National Insurance number for you and your partner (if you have one)
- Contact details of current employer
- Proof of any savings and or capital
- Total monthly earnings including gross amount
- Details of any other benefits claimed
- Proof of any childcare - including registration number
- Your weekly rent charge - a rent statement
- Your tenancy agreement

It should take approximately 45 minutes to complete your application. You must complete it in one session as you will not be able to save your information and come back to it at a later date.



LMH can offer the following help & support

Liverpool Mutual Homes can:

- Provide you with a copy of your rent statement and tenancy agreement – just ask at reception
- Provide free access to computers in all LMH offices
- Provide free ICT training and support
- If required, provide free help from LMH staff in assisting you to complete your claim for Universal Credit online in any of our offices

If you need any help, support or advice, please contact us on **0800 678 1894** and ask to speak to a Welfare Reform Officer or you can email us **welfarereform@liverpoolmh.co.uk**

Making a claim

Step 1

When making a claim you will be asked to input your personal details including your National Insurance Number.

If you and your partner are making a 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 which is important.

Step 2

When making a claim you will be asked to input your personal details including your National Insurance Number.

If you and your partner are making a 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 which is important.

Step 3

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.

Step 4

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

Call 0345 600 0723

Making a claim

Step 5

Once you have answered all of 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.

Step 6

Straight away, a figure will be displayed showing what someone in your circumstances is likely to get to cover their needs. This will only be a guide based on the information that 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 Liverpool Mutual Homes.

Step 7

When you claim Universal Credit you will need to accept a Claimant Commitment. This is a record of the responsibilities that you have accepted regarding looking for work in return for receiving your 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 circumstances change.

Step 8

Payments will be made monthly in arrears. You will be given more information about when your payments are due through an onscreen message.

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Please note: Some new claimants of UC will have an additional 7 day wait after the assessment period. This means that certain claimants will have to wait an additional 7 days for their first UC payment. It is important that you do not delay making a claim for UC as the assessment period commences from the date the claim is registered. This will only affect single claimants and claimants in a couple where one of them is in the all work related requirements group, and those who have a limited capacity for work. The payments will usually be calculated from the day you submit the claim and you will get your first payment 7 or 14 days after the end of the first assessment period, which is 1 full calendar month.

Telephony support and work search interview

After submitting your claim the DWP will contact you by telephone to tell you the date of your personalised work search interview and what evidence you need to bring to it. A text will be sent to confirm the appointment details.

If you are claiming as a couple you will both get appointments from Jobcentre Plus to come in and meet your work coach.

Before the interview you will be asked to:

- Confirm your identity and provide documents that support your claim
- Sign a copy of your claim

At the interview you will:

- Discuss your job search and draw up a Claimant Commitment. You will need to accept your Claimant Commitment as a condition of entitlement to Universal Credit. You will be given a copy of this to take away
- Be advised of the support that is available like Universal Jobmatch
- Discuss any budgeting support you might need
- Be reminded of your responsibilities and what will happen if you fail to meet your responsibilities

If you claim Universal Credit as a couple both of you will each have your own Claimant Commitment.

If you do not accept the Claimant Commitment, the claim will be closed.

You will be informed that your decision letter can be used as proof of your claim when applying for other benefits that are available to Universal Credit claimants. This letter will be posted out to you.



A telephone helpline is available Monday to Friday, 8am to 6pm.

Call **0345 600 0723**

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 in 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 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 money that you have received



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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 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 that we can ensure you get the correct 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 (please 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 job centre and council run services at your new location.



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