UNIVERSAL CREDIT

**STAGE 1: HOW TO CLAIM**

**YOU MUST CLAIM ONLINE.**

**You cannot make a claim by phone or by a paper form**.

**What information do I need before I make my claim?**

* Your postcode
* E-mail address (if you need help setting one up, contact TechTalk – see over)
* Details of your children.
* Details of the bank, building society, post office or credit union account you want Universal Credit paid into
* Your rent agreement (if you have one) or a letter from your landlord confirming your current rent and service charge.
* Your landlord’s name, address and contact details
* Proof of payment of rent, e.g. bank statement, rent receipts etc.
* Details of your savings or other capital
* Details of any income that is not from work
* Details of any benefits you are getting
* Details of people who live in your home e.g. your partner or older non dependent children
* If you currently pay for childcare you will also need your childcare provider's details, including their registration number and details of paid weeks.

**How do I make my online claim?**

* You make the online claim at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit).
* Completing the claim is likely to take up to 40 minutes for a single claim and longer for couples. Once you have started the claim you have up to 7 days to complete it but, the longer you delay submitting your claim, the later your payment day becomes.
* Each person in a couple claim will need to create their own account.
* At the beginning of the claim you will be asked to give yourself a Username and a Password. **YOU MUST REMEMBER THESE** as you will need to use them again. Write them down somewhere safe.
* When you get to the end of your online claim, you are given a summary of the information you have entered. You can go back and correct any mistakes.
* When you are happy that the information is correct, submit your claim. The date of the claim will usually be the day of your submission
* After you submit your claim, you will need to verify your identity, this can be done in two ways:
  + You can verify your identity online using [**www.gov.uk/verify**](http://www.gov.uk/verify)(providing you have the right documents). Alternatively you can verify your identity in an appointment, call 0800 328 5644 to arrange one.
* If you are claiming as a couple, you will both get appointments to come in and meet your job coach, even if you are working.
* **If you need help before or during your online claim you can ring the Universal Credit Helpline on 0800 328 5644**
* **Monday to Friday 10am - 6pm.**

**I’m not able to make an online claim. What do I do?**

If you do not have internet access at home or you are unable to use the internet, or if you have problems with reading or writing you will be able to get help from:

* **Any Job Centre in Hammersmith and Fulham**
* **Hammersmith & Fulham Council** **Drop-in Access service**,

[www.lbhf.gov.uk](http://www.lbhf.gov.uk) 145 King St, W6 9JT. Mon - Fri 9am - 5pm.

Turn left as you enter through the main door. There are free computers and council officers who will help you get started with your claim and answer any questions. If you require one to one help e.g. you struggle to read or write or speak English, you can speak to the on-site Job Centre work coach.

The Drop in Access service also offers budgeting support advice.

Contact Citizens Advice if you are not offered help.

**JOIN YOUR LOCAL LIBRARY**

Access computers at your local library, the first hour of computer use is free each day.

Citizens Advice HF offer free digital training and support.

Email [techtalk@cahf.org.uk](mailto:techtalk@cahf.org.uk) or drop in and ask about our TechTalk project:

* Avonmore Library & Neighbourhood Centre, 7 North End Crescent, W14 8TG.
* The Advice Centre, 338 Uxbridge Road, W12 7LL
* Open Monday to Friday 10am – 5pm.

**TOP TIPS**

* Don’t forget to claim Council Tax Reduction from the local authority, there is no link between Universal Credit and the council.
* Once you know that you need to make a Universal Credit claim, do it AS SOON AS POSSIBLE. Your claim can only be backdated in limited circumstances (e.g. disability or ill health) and only for one month maximum.
* If you get Housing Benefit paid directly to your landlord, this still counts as paying rent. If you are asked if you pay rent, say yes!
* Open a bank account if you don’t have one. Your housing costs will be paid directly to you every month as part of your Universal Credit. Setting up a direct debit may be the best way to make sure that the rent is paid regularly to your landlord. If you are unable to do this, let Universal Credit know.

Call us for more information or help

0300 330 1162

(Monday-Friday 10am-4pm)

Online information at:

[www.citizensadvice.org.uk/benefits/universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit)

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

