

Are you ready? ✓

Coventry, working together on welfare reform

Making Universal Credit work for you

A helpful guide to applying for and
receiving Universal Credit



Making the claim

Universal Credit is paid by the Department for Work and Pensions and is claimed online. If you don't have access to the internet on a computer, tablet or mobile phone you can use a computer for free at:

- The Jobcentre
- Coventry City Council Customer Service Centre – Broadgate House
- Libraries
- Community Centres
- Family Hubs

If you aren't confident in using a computer you can get free advice to help you claim through Assisted Digital Support - Call us on 024 7683 1800 to book an appointment. There is also more learning available through Adult Education. You can learn the skills you will need to make your claim and manage it online. You can gain other basic IT skills which will help you to access other services and you will get a certificate when you complete the course.



If you can't use a computer then speak to the Jobcentre to ask for extra help to claim.

When you make your claim it's important that the information you give is correct. For example make sure to check with your landlord exactly how much rent you pay and how often. If the information you give is not correct this can cause delays in receiving your payment.

You will need to provide proof of identity and other evidence to confirm your circumstances. If you do not have the identification asked for tell the Jobcentre as soon as possible. They can look at different ways you can verify your identity. Make sure to provide the other evidence you are asked for as soon as possible so as not to delay your payment.

Once you have submitted your claim you will create an online Universal Credit account. You will use this to manage your ongoing claim. You will need to book an appointment at the Jobcentre to prove your identity. You must go to the appointment, if you don't it can delay your payment. If for some reason you can't make any arranged appointment you must tell the Jobcentre. Contact them through your online Universal Credit account or call the service centre on 0800 328 5644.



Waiting for the first payment

You will have to wait approximately 5-6 weeks from when you make your claim before you receive your first month's Universal Credit payment. There is other help available to you during this time.

If you were receiving Housing Benefit when you claimed Universal Credit you will get an extra two week's Housing Benefit from when you made your claim. Your first Universal Credit payment will not be reduced because of this, it's an extra payment. Use this to pay your landlord so there is not a big gap in your rent payments. Consider talking to your landlord so they know you have applied for Universal Credit and tell them when you should be paid.

Everyone who applies for Universal Credit can now receive an advance while waiting for their first payment. This can be up to your full estimated Universal Credit award. You will have to pay this back over one year so talk to your work coach to ask for an amount which is right for you. You don't need to ask for all of the advance in one go. So don't ask for more than you think you need. If you ask for less than you are entitled to you can always ask for more if this runs out. Just make sure to do this at least five days before your payment is due as you will not be able to get an advance just before you are due to be paid.

If you reach the last few days while you are waiting for payment and have run out of money you may be able to get help through our Community Support Grant scheme to help you through the last few days. For more information call 024 7683 3773 or go www.coventry.gov.uk/communitysupportgrant to apply.

Be prepared and find out how much you are likely to receive in your Universal Credit payment, this will help you to budget. Go to <https://www.gov.uk/benefits-calculators> to find out what you may be entitled to.

Your claimant commitment

Your claimant commitment sets out what you have to do to receive your Universal Credit payment. It's important that it's right for you because if you don't stick to it you may lose some of your Universal Credit payment through a sanction.

Make sure to tell your work coach about all of your circumstances which may affect your claimant commitment. These may include:

- Caring – this may be for children or family members
- Collecting Children from school
- Volunteer work
- Physical or mental health issues
- Learning difficulties

Your claimant commitment should be agreed between you and your work coach, so say if you don't think you will be able to manage it. If you can't agree with your work coach then you may wish to consider signing the agreement but challenging it straight away. If you delay signing your agreement it will make your first payment take longer. You can ask for help and advice on how to challenge your claimant commitment. See the useful contacts section at the back of this booklet for organisations who can help with this.

If you are working with a support agency they can act on your behalf to talk about what activities you are able to do. You can give the Jobcentre permission to talk to your support agency on your online Universal Credit account or by calling the service centre on 0800 328 5644.

Make sure to report changes in your circumstances which make it difficult to follow your claimant commitment.

If you can't attend any of your Jobcentre appointments make sure to tell the Jobcentre as soon as possible. You can do this through your online Universal Credit account or by calling the service centre on 0800 328 5644.

Making your payment last

When you are paid you will get one month's payment, this will include an amount for your rent. It's important that you make paying your rent your priority, otherwise you could be at risk of losing your home. Speak to your landlord about setting up a direct debit or standing order. This way the rent money will be paid automatically.

If you do not think you can manage with a single monthly payment it's important to talk to your work coach about an alternative payment arrangement. This could mean being paid more than once a month, splitting your payment so some goes to you and some goes to your partner, or having your housing costs paid directly to your landlord.

Think about the other bills you have to pay and if this would be easier using direct debits.

You will need to make the rest of your money last for the whole month. Plan how much you can afford to spend each week and do your best to stick to it.

Make sure that you are claiming all benefits and grants that you are eligible for. This will make sure you are receiving as much money as possible and make it easier to manage.

Book an appointment with our Personal Budgeting Support Officer by calling 024 7683 2727. They can check that you are receiving as much money as possible, help you apply for schemes to save you money, and support you to manage your monthly payments.



Using your online Universal Credit account

When you make your claim you will create an online account for your Universal Credit. You will use this account to:

- Check any evidence you need to provide
- See any actions you need to complete for your claim
- Log your work seeking activity
- Respond to things you have been asked to do by your work coach
- Report changes in your circumstances.

It's important to check your account often for messages from your work coach about what you need to do. If you are asked to do something and you don't, or you don't record your work seeking activity you may lose out on benefit through a sanction.

If you are having trouble using your account, or you don't understand something you have been asked to do, then speak to your work coach or call the service centre on 0800 328 5644. They can explain things to you and may refer you for support to improve your computer skills to make using your online account easier for you.

If you are unable to use your online account due to your circumstances then you must let your work coach know. There may be other help and support that can be offered to you, including different ways to manage your claim.

Remember, to make Universal Credit work for you don't be afraid of asking questions and seeking advice.

More information is available at www.coventry.gov.uk/universalcredit



Useful contacts

In Coventry there are a group of agencies that are determined to ensure that people understand the new Universal Credit system, and to overcome the challenges being experienced in other areas of the country.

See contact details for some of these agencies below.

Coventry Agencies

Coventry City Council Benefit Service

Advice on Housing Benefit, Council Tax Support, Free School meals and other local welfare support.

- www.coventry.gov.uk/benefits
- 024 7683 1800

Coventry Citizens Advice

An independent charity which provides information, advice and guidance on welfare, debt and other issues, which is free, impartial, independent and confidential.

- www.coventrycitizensadvice.org.uk/

Coventry City Council Job Shop

Free information and advice about job opportunities for Coventry residents.

- www.coventry.gov.uk/jobshop
- 024 7678 5740

Coventry Independent Advice Service

An independent charity offering free, confidential advice and information on benefits and money problems. This service is available at community venues across Coventry.

- www.covadvice.org.uk
- 024 7652 1100

Coventry Law Centre

Providing advice and support on sanctions and appeals for all client groups.

- covlaw.org.uk
- 024 7622 3053

Credit Unions

An alternative financial organisation to a bank or building society, offering low cost loans and savings services.

Coventry and District Credit Union

- www.creditunioncoventry.com
- 024 7699 8099

New Central Credit Union

- www.newcentralcu.co.uk
- 024 7663 3456

Whitefriars Housing

Registered Social Landlord in Coventry.

- www.wmhousing.co.uk
- 0300 7906533

National Agencies

Jobcentre Plus

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department it administers State Pensions and a range of working age, disability and ill health benefits to around 18 million claimants and customers.

- Contact Jobcentre Plus - WWW.GOV.UK
- 0800 055 6688

Accord

- Registered Social Landlord
- www.accordgroup.org.uk
- 0300 111 7000

Citizens Advice telephone helpline - Adviceline

- 03444 111 444 five days a week 10am - 4pm.
- www.citizensadvice.org.uk/benefits

Midland Heart

Registered Social Landlord in Coventry.

- www.midlandheart.org.uk
- 0345 6020540

Money Advice Service

Budgeting and money advice
Free and impartial money advice.

- www.moneyadviceservice.org.uk

