

Universal Credit: Vulnerable People - Claims and Payments

Information Guide 5: For Residents and Advisers

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www.wolverhampton.gov.uk

1. Introduction

Applying for Universal Credit can present a number of different challenges for people who are vulnerable or disadvantaged, particularly if they:

- are not computer literate; and/or
- have no access to a computer; and/or
- have no telephone access.

The situation for this group is further fraught with difficulty if the person suffers with a physical, mental or cognitive disability which restricts their mobility and/or their ability to engage with others. This Information Guide is designed to explain the options available to people who might otherwise find making an application for Universal Credit challenging.

What is Universal Credit? Universal Credit is a Social Security benefit designed to ensure that people have sufficient money for day-to-day living and to pay their rent if they live in rented accommodation. It can be paid on its own or as a top-up to other benefits. Please see Information Guide 1: Universal Credit for more information and details about who may apply and how entitlement is calculated.

Depending on a person's personal circumstances it is possible to apply for Universal Credit in three different ways:



Online



Over the phone



With the help of a DWP
Visiting Officer

In some cases, it may not be possible for a person to make a claim on their own. They may need the assistance of an appointee.

Help to Claim: Also, people may benefit from the 'Help to Claim' scheme - a government funded initiative designed to provide information, advice and practical assistance to those seeking to apply for Universal Credit.

For more information...

Help to Claim...

The Help to Claim scheme is a government funded initiative designed to help those seeking to apply for Universal Credit. There is a national helpline that people can contact for information and advice on claiming. Further, here in Wolverhampton, a person can simply call into their local Job Centre and get help from someone from Citizens Advice with the application process. Alternatively, a person may go to the Refugee and Migrants Centre (RMC) for assistance.

Citizens Advice and RMC provide assistance with:

- creating an email address
- setting up a bank or credit union account
- establishing rent and landlord details
- setting up a Universal Credit account
- making the actual application for Universal Credit



Help to Claim: 0800 1448 444
Monday to Friday 8.00 am to 6.00 pm

The Help to Claim service is a free, independent and confidential service funded by the government.

2. Universal Credit - Help to Claim...

The expectation is that applications for Universal Credit should be made online. If a person is unable to do this then they can contact the Universal Credit Service Centre.

FREEPHONE 0800 328 5644

Universal Credit Service Centre

Depending on the nature of the difficulty, the Universal Credit Service Centre may either simply signpost the person to somewhere local where they can get help to apply online (e.g. the local Help to Claim service) or they may arrange for a member of staff within the Department for Work and Pensions (DWP) to complete the online claim with the person over the telephone. In some cases, the Universal Credit Service Centre may even arrange for a DWP Visiting Officer to call to complete the online claim in their own home. This will normally only be done where a person is housebound and they are not able to apply online or by telephone themselves.

Therefore, depending on a person's circumstances, they may apply for Universal Credit in three different ways - online, over the phone or by home visit.

In some cases, it may simply be impossible for a person to play an active part in the application process. In such cases they may require an agent or an appointee to act on their behalf. See 3. Agents and Appointees on page 3 for more information.



It is estimated that it takes between 30 and 45 minutes to apply online for Universal Credit and between 40 and 60 minutes to make an application by phone. However, in any situation it is best to allow plenty of time.

If a person is housebound but able to make an application over the telephone then they will still need to validate their identity and circumstances. See 8. Validating Identity and Address on page 5. This could be done by a Visiting Officer of the Department for Work and Pensions.

3. Agents and Appointees

Some people who need to apply for Universal Credit may need either:

- an **AGENT** - a person to help them (an 'agent by proxy') to make and manage their claim because whilst they do not lack mental capacity, they are nonetheless unable to make their own claim perhaps because they are unable to use a computer and leave home; or
- an **APPOINTEE** - a person to act on their behalf because they lack mental capacity and are unable to manage their own financial affairs due to a cognitive impairment, learning disability, mental health condition or brain injury.

An '**agent**' could be someone who makes the claim for someone online because the person is in hospital or a care home and unable to use a computer or make a telephone claim. In such circumstances the information entered, and its accuracy remain the responsibility of the claimant. The person should let the Job Centre know as soon as they are able to 'manage' their own affairs.

An '**appointee**' is a person who deals with the whole benefit claim on behalf of someone who is mentally incapacitated. Anyone who wishes to act on behalf of another person in relation to a claim for Universal Credit should contact the Universal Credit Service Centre. They will then make arrangements for a Visiting Officer from the Department for Work and Pensions to visit them. The Visiting Officer will seek to complete the BF56 form; to make the formal application. Go to the following link for more information about becoming an appointee for benefit purposes:

www.gov.uk/become-appointee-for-someone-claiming-benefits

Appointees - Do Not Delay: Universal Credit claims may only be backdated in limited circumstances. See 9. Date of Claim. It can take a few weeks/several weeks for a person to be made someone's appointee. You can make the claim for Universal Credit on someone's behalf before being made their appointee. Do not delay save any loss of entitlement.



4. The Claimant Commitment...

As part of a person's Universal Credit claim, they will normally be required to have a 'Claimant Commitment' outlining any work-related requirements they must meet. Work-related requirements can involve the person being expected to:

- attend periodical meetings with their Work Coach to examine barriers to getting a job making a return to employment
- participate in work preparation designed to prepare them for work or a return to work
- take steps to look for work
- be available to attend a job interview or to take up a job offer should one be made.

Once a person has applied for Universal Credit they will be expected to contact the Universal Credit Service Centre (FREEPHONE: 0800 328 5644) to make an appointment with a Work Coach at their local Job Centre.

The purpose of the meeting will be to draw up their individual Claimant Commitment. However, what is expected depends upon the circumstances of the person. If the person may be considered to be too sick to work (i.e. they have 'limited capability for work') then they should not be expected to look for work or attend job interviews.



Take a companion...

It is possible for a person to take a companion with them when meeting with a Work Coach at the local Job Centre. A companion could play an important role if the person applying for Universal Credit is shy, not confident or where they have a mental, cognitive or an intellectual impairment.

If the person is severely disabled or terminally ill (i.e. they have 'limited capability for work and work-related activity') then they should not be expected to engage in any of the activities under the Claimant Commitment.

The principle is that all Universal Credit claimants need to have a Claimant Commitment and that should a person fail to adhere to the terms of their Claimant Commitment (without 'good reason') then they risk being sanctioned leading to the amount of benefit they get being reduced or stopped altogether. However, the need to have a Claimant Commitment can be deferred. For example, this could be if a person is in a crisis situation or particularly unwell or in hospital at the time of their claim.

Indeed, the need to have a Claimant Commitment can be removed altogether (indefinitely or for a temporary period) where a person lacks capacity or in circumstances where it would be unreasonable to expect them to have one.

Even when there is need to have a Claimant Commitment, the expectations placed upon the claimant must be set according to what it is reasonable to expect of them in the particular circumstances.



Please see our Information Guide 3: Universal Credit: The Claimant Commitment for more information about the Claimant Commitment and what may be required to maintain a successful claim for Universal Credit.

5. The Journal...

In some cases, the barrier to getting Universal Credit is not simply the difficulty of actually applying for Universal Credit. As part of maintaining the Universal Credit claim, people are required to 'manage' their online Universal Credit Journal (sometimes called the 'Universal Credit Online Account').

Depending on a person's circumstances, this may involve using their journal to confirm the steps they have taken to find paid employment or respond to a request for information from the DWP. In other cases, it may be that the person needs to use their Journal to report changes in their circumstances. In the majority of cases the DWP will send a person email messages when they are required to log into their journal and deal with issues needing their attention. All this would obviously cause problems for those least able to get online and use a computer. Therefore, people may 'manage' their journal by phone. They can ring the Universal Credit Service Centre (FREEPHONE: 0800 328 5644) and update their journal in this way. Indeed, instead of sending emails the DWP can alert a person of 'things to do messages' by text.



If a person is unable to use a computer then it is most important that they make this clear. It is important that they ask to be allowed to maintain their journal by phone.

6. Homeless People

Being homeless should not affect a person's right to apply for Universal Credit. It should also not affect the amount of Universal Credit that is actually paid to them.

Whilst a home address is usually required as part of the online claim, a homeless person can use a 'care of address' (i.e. the address of their local Job Centre) for a temporary period whilst they are looking for somewhere to live. If seeking to use a Job Centre address, it is best to get the permission of the Job Centre before doing this.

The Claimant Commitment: As already stated, those who get Universal Credit are normally expected to have a Claimant Commitment outlining the steps that they may be expected to take to get into work or make a return to work.

If a person is homeless (or in temporary accommodation e.g. living in a hostel or 'sofa surfing') then the requirements under the Claimant Commitment (i.e. the requirement to look for work/attend job interviews) can be suspended, giving them time to find somewhere to live as part of the first step towards getting back into work.

If a person is homeless (or at risk of homelessness) the Job Centre can/will seek to refer them to the local council for housing advice and support.

City of Wolverhampton Council

Housing Options: Contact them by: email at housing.options@wolverhampton.gov.uk or by phone on (01902) 551666.

Alternatively go to:

www.wolverhampton.gov.uk/housing/financial-help/contact-housing-options

If you are looking for more information about Universal Credit and the help available to homeless people (or people who are at risk of becoming homeless), then go to:

www.gov.uk/government/publications/universal-credit-and-homeless-people

The DWP has produced a number of detailed and short guides on Universal Credit for both organisations who provide services to homeless people (and those at risk of homelessness) and homeless people (and those at risk of homelessness).

P3: Homeless Support is a homeless charity based in Wolverhampton. They can help people secure emergency accommodation and establish themselves living in the community. They can be contacted on 0118 3042077 (FREEPHONE: 0800 107 6753) or by email: westmids@p3charity.org. People can call into their Drop-in Centre at 43 School Street, Wolverhampton WV1 4LR for help. It is open Monday to Friday between 9.00 am and 5.00 pm or on Saturday between 5.00 pm and 8.00 pm.



7. Bank Account

A person will normally need a bank, building society or credit union account to get Universal Credit. This is where their entitlement to Universal Credit will be paid.

A person can open up a Credit Union account by contacting the City of Wolverhampton Credit Union (Telephone 01902 555939).



To open an account a person will need to provide proof of both their identity and their address.

A person can provide proof of identity using their passport or photo driving licence. Alternatively, a letter to the person from the DWP (or some other government department) can be used. In exceptional circumstances a prison ID card will be accepted.

A person can, for example, evidence their address by providing a letter from the DWP or a letter from the council tax, water rates company, gas or electric company.

If a person is homeless then a letter from P3 (see page 5) confirming the use of their offices as their address will be accepted as proof of address.

8. Validating Identity and Address

Once a person has applied for Universal Credit, they will need to arrange to meet their Work Coach at their local Job Centre to validate their identity and address. They can do this through the Universal Credit Service Centre (FREEPHONE: 0800 328 5644).

A person can validate their identity using their passport or photo driving licence. If they do not have this documentation then they may validate their identity by way of:

- A '**Biographic Interview**' which involves the person being asked up to FIVE questions about themselves. These will be questions based upon information the DWP knows about the claimant. A person will need to answer at least THREE of the five questions correctly.
- a '**Third Party Verification**' system whereby the person nominates a person who knows them well e.g. Probation Officer / Social Worker or some other responsible person to whom the DWP can write to asking them to confirm their identity.

The Third Party Verification system would only be used if a person fails the biographic interview.



It is important that a person validates their identity and other particulars of their claim as quickly as possible. This is because until they do, they will not be considered to have validated their claim. A payment of Universal Credit (including any potential Advanced Payment) will not be made until a claim has been fully validated.

The Job Centre may also be able to help when it comes to verifying a person's identity for the purpose of their Universal Credit claim, particularly if the person is well known to Job Centre staff.

9. Date of Claim

It is important that people do not delay in applying for Universal Credit. This is because the date of claim determines the date from which any Universal Credit entitlement may be paid.

The date of claim will normally be the date on which the person has made their online claim. If a person is helped by the DWP to make a claim by phone or by way of a Home Visit then the date of claim should be the date on which they first contacted the DWP for help to claim Universal Credit.



A claim for Universal Credit may be backdated if the person can show that that they could not have reasonably made their claim any earlier (online or by phone) because:

- of their disability
- they were unwell at the time
- the online system for making claims had crashed at the relevant time and they had since claimed on the first available day possible
- whilst they were previously getting a 'legacy benefit' (Income-based JSA, Income-related ESA, Income Support, Child Tax Credit, Working Tax Credit and/or Housing Benefit) they were not told that their entitlement to this was going to end.

In the case of a couple, a claim for Universal Credit may also be backdated for up to one month where a claim has been made but was refused or later terminated because the person's partner did not accept a Claimant Commitment and they have since separated and the person is now reclaiming as a single person.

10. Things You Will Need When Applying for Universal Credit

Before making an online or telephone application for Universal Credit, the person should gather the following information and have it at hand:

- their date of birth
- their address and postcode
- their bank, building society, Post Office or credit union account details - account number and sort code
- the amount of their overall rent (including service charges if their rent includes these) and the frequency of payments (e.g. weekly / monthly)
- their landlord (or landlord's agent) details including a contact phone number for them
- details of their savings, investments or other capital
- details of any wages (with payslips) or other income they get e.g. Statutory Sick Pay, Personal Independence Payment or Disability Living Allowance
- details of any other benefits they (or their partner) are getting
- details of any other income they (or their partner) may have other than earnings or benefits e.g. sick pay from an employer, maternity pay from an employer, maintenance, student finance, work pension.

If the person has children, then they will need the names and dates of birth of the children including the Child Benefit number for each child.



If someone is going to make an online claim for someone as their agent / appointee then they will need this information to do so.

Even if the DWP is going to send out a Visiting Officer to help the person to apply for Universal Credit, they will still need to have the above information ready.

11. Unable to Work Due to Ill-health or Disability

If the person applying for Universal Credit is not well enough to work then they should seek to obtain a Fit Note (Med3) from their doctor and enter the details from this when completing the online claim, including details of the Fit Note's start and end dates.

They should then be assessed under the Work Capability Assessment to see if they have 'limited capability for work' and 'limited capability for work-related activity'. This will then determine the terms of their Claimant Commitment - whether or not they are expected to look for work and/or attend training courses or work experience programmes designed to get them job ready.

12. Information Guides and Fact Sheets

The City of Wolverhampton Council's Welfare Rights Service produces the following Benefits Information Guides and Fact Sheets on benefits and welfare reform.

Benefits Information Guides:

1. Universal Credit
2. Universal Credit - Claims and Payments
3. Universal Credit - The Claimant Commitment
4. Universal Credit - Sanctions and Hardship Payments
5. Universal Credit and Vulnerable People - Claims and Payments
6. Universal Credit - Unable to Work Due to Ill-health or Disability
7. Personal Independence Payment
8. Personal Independence Payment - Toolkit
9. Employment and Support Allowance
10. The Work Capability Assessment - Toolkit
11. Form Filling - PIP2 and ESA50/UC50

12. DWP Social Fund
13. Disputes and Appeals
14. Going to Appeal: First-tier Tribunals

Benefits Fact Sheets:

1. Benefits and Work
2. Benefits and Young People
3. Benefits and Older People
4. Benefits for those who are Unable to Work Due to Ill-health or Disability
5. Benefits for those Affected by Cancer
6. Benefits and Carers
7. Benefits and People from Abroad
8. The Bedroom Tax
9. The Benefit Cap
10. Local Welfare Assistance
11. Private Tenants and Universal Credit
12. Volunteering and Benefits

Copies of our Benefits Information Guides and Benefits Fact Sheets may be obtained by visiting our pages on the City of Wolverhampton Council website at:

[Benefits and Welfare Reform Information](#)

Benefits Bulletins: Please also watch out for our Benefits Bulletins which provide news on the latest developments surrounding benefits and welfare reform. These are also available on the website.

 Telephone: (01902) 555351

 Email: WRS@wolverhampton.gov.uk

Note: The details provided in this and our other Information Guides and Fact Sheets are meant to provide an overview on important and topical issues relating to Social Security benefits and welfare reform. The details should not be treated as an authoritative statement of the law. The details may be subject to change by new regulation and/or case law. Do seek further information and advice as necessary.

Welfare Rights Service
Specialist Support Team
City of Wolverhampton Council