

# Universal Credit: Vulnerable People - Claims and Payments

Information Guide 5: For Residents and Advisers

2<sup>nd</sup> May 2024

[www.wolverhampton.gov.uk](http://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 from Citizens Advice...

If someone requires help to make an online claim for Universal Credit, they can contact the Help to Claim Service, run by Citizens Advice.

The number to ring is:

# 0800 1448 444



**citizens  
advice**

This is a **FREE** service is available from Monday to Friday from 8.00 am in the morning to 6.00 pm in the evening.

Advice is also available via the webchat function during the same hours at on this link:

[www.citizensadvice.org.uk/about-us/contact-us/help-to-claim](http://www.citizensadvice.org.uk/about-us/contact-us/help-to-claim)

A trained adviser can advise on Universal Credit entitlement and complete the application online. The adviser can also support the person in preparing for their first Jobcentre appointment and check that their first payment is correct.

This service exists to support claimants up to receipt of their first Universal Credit payment. It is not designed to support or provide ongoing support to people who have Universal Credit queries beyond the point at which their claim has been decided.



## Help from the DWP...

If a person needs help with applying for Universal Credit and cannot access the Citizens Advice Help to Claim Service, they can contact the Department for Work and Pensions (DWP).

# FREEPHONE 0800 328 5644

### Universal Credit Service Centre

Depending on the nature of the difficulty, the Service Centre may complete the online application with the claimant over the telephone or may arrange for a DWP Visiting Officer to call upon them 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. Depending on the nature of the difficulty, the Service Centre may simply seek to signpost the person to somewhere local where they can get help to apply online.

## Help from RMC...

Some claimants may be able to receive help with setting up a Universal Credit account and making a claim from the Refugee and Migrants Centre (RMC) in Wolverhampton.



The RMC service is mainly aimed at people who are not British Citizens, or who have become British Citizens within the past 3 months. Advice can be provided in some community languages.

Help can be accessed via the drop-in service at their Wolverhampton office on Mondays, Tuesdays, Thursdays and Fridays from 9.00 am in the morning to 1.00 pm lunchtime.

The contact details of the Refugee and Migrant Centre are:

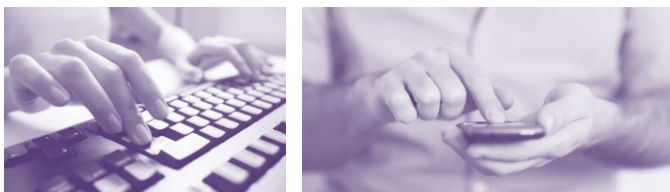
The Refugee and Migrant Centre  
1st Floor Roma Parva  
9 Waterloo Road  
Wolverhampton  
WV1 4NB

Email: [info@rmcentre.org.uk](mailto:info@rmcentre.org.uk)

Telephone: 01902 311 554

Monday to Friday 9.00 am to 5.00 pm in the afternoon.

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 2. Agents and Appointees on page 3 for more information.

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.

It is estimated that it takes between 20 and 30 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.

## 2. 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.

[www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits)

You may go to this link for more information about people becoming a person's appointee for benefit purposes.

**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.

### 3. Making the DWP Aware that Someone is Vulnerable...

Each Universal Credit claimant has a 'claimant profile' on the Department for Work and Pensions (DWP) system. Information about any vulnerabilities or specific needs should be recorded here by DWP staff to ensure any needs can be met.

Staff can 'pin' up to three notes to the 'claimant overview' section of the screens they can see about a claim. Doing this makes that information instantly visible when a member of DWP staff looks at the claim. Vulnerable claimants can ask the Job Centre or their Work Coach to make sure any key information about their needs is 'pinned' in this way so they do not need to keep repeating their needs. Pinned notes can be removed or changed if a claimant's circumstances alter.

The DWP has a duty under the Equality Act 2010 to make reasonable adjustments to their services for people with disabilities. The claimant should be encouraged to make the DWP aware of any specific needs they have, such as appointments at particular times of day due to the effects of medication, telephone appointments due to difficulties leaving the house or receiving communications in a more accessible format.

Please see this [LINK](#) for information provided by Child Poverty Action Group (CPAG) on the issue of the DWP's responsibilities to make reasonable adjustments for Universal Credit claimants.

## 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. However, they should check their 'to do list' carefully, as the date of the appointment may also be provided through their online Universal Credit account.

The logo for Jobcentreplus, featuring the text "jobcentreplus" in a white, lowercase, sans-serif font on a purple rectangular background.

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 (or they have been assessed as having 'limited capability for work and 'limited capability for 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 is considered to lack 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 but this aside it is advisable that a person check their journal regularly.



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 is 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

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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...

You can contact them by email or phone.

[housing.options@wolverhampton.gov.uk](mailto:housing.options@wolverhampton.gov.uk)

**(01902) 551666**

Please see this [LINK](#) for further information.

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 please go to this [LINK](#). 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.

## 7. Bank Account

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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 572340). To open an account a person will need to provide proof of both their identity and their address.

Please see this [LINK](#) for more information.

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 6) confirming the use of their offices as their address will be accepted as proof of address.

## 8. Validating Identity and Address

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During the Universal Credit online claim process, a person is asked to verify their identity and address using the Government Gateway. If a person did not use the Government Gateway to validate their identity when they made their online claim for Universal Credit, then they will need to do this when they meet with their Work Coach.

There are two ways this is done. There is:

1. A **Biographical Test** which involves the person being asked up to FIVE questions about themselves. These will be questions based upon information the DWP knows about them. A person will need to answer at least THREE of the five questions correctly.
2. A **Biographical Check** should a person fail the Biographic Test. In this instance the DWP may verify the information the claimant has provided with a third party who knows them well e.g. Probation Officer / Social Worker or some other responsible person. The DWP will then write to this person for them to confirm the person's identity. All this could take time and delay the claim.

The Third-Party Verification system should only be used if a person fails the Biographic Test. It is important that a person validates their identity and other particulars of their claim as quickly as possible.

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.

It is important to note that a person needs to validate 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.

## 9. Date of Claim

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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 they could not have reasonably made the 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.

There is no section on the Universal Credit claim form where the claimant can indicate that they want the claim to be backdated. The request should be made on the claimant's online journal, ideally before a decision is made about their claim.

If a request for backdating is refused, then this can be challenged by way of a Mandatory Reconsideration and then appeal. Do seek further information and advice as necessary.

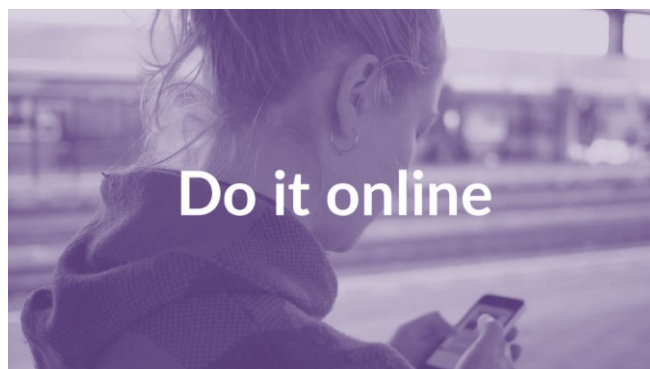
## 10. Things You Will Need When Applying for Universal Credit

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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

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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 or other approved healthcare professional 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 (please see Information Guide 7: Universal Credit WCA Toolkit for more information) 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 Welfare Rights Service produces the following Information Guides and Fact Sheets on Social Security 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 - Manage Migration
7. Universal Credit and The Work Capability Assessment - Toolkit
8. Personal Independence Payment
9. Personal Independence Payment - Toolkit
10. Form Filling: PIP2
11. Form Filling: ESA50 / UC50
12. DWP Social Fund
13. The Spare Room Subsidy
14. The Benefit Cap
15. Disputes and Appeals
16. Going to Appeal: First-tier Tribunals

### Benefits Fact Sheets:

1. Benefits and Work
2. Benefits and Disabled Children

3. Benefits and Young People
4. Benefits and Older People
5. Benefits and People from Abroad
6. Private Tenants and Universal Credit
7. Volunteering and Benefits

The information in our guides and fact sheets is designed to provide details of the different benefits that may be available to people in a variety of situations including when they are in work, unable to work due to ill-health, unemployed or retired. It also seeks to inform people of the steps that may be taken should they wish to dispute a decision made surrounding their benefit entitlement.



A copy of the Information Guides and Fact Sheets may, together with other topical benefit information, be obtained from our [Social Security Benefits](#) page on the City of Wolverhampton Council website.

Please also watch out for our periodical **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](mailto:WRS@wolverhampton.gov.uk)

Note: The details provided in this and our other Information Guides and Fact Sheets is 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