

Welfare Aware 2018

Universal Credit Briefing 1: New Claimant tips for frontline teams

Let's end homelessness together

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Universal Credit: New Claimant tips for frontline teams

Universal Credit is being introduced across the UK in stages and replaces existing legacy benefits such as housing benefit Employment and Support Allowance (ESA), Job Seekers Allowance (JSA), Child Tax Credit, Working Tax Credit and Income Support. To check eligibility and Universal Credit areas, check the DWP website:

www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit

When making a brand new claim for Universal Credit or transitioning over from legacy benefits, people often require advice and support to work through each step of the process. This summary document is for frontline staff working in homelessness organisations who are supporting clients to make new claims for Universal Credit.

Applying for Universal Credit can be a challenge for people experiencing homelessness, so it's important that you are well prepared to ensure the process is as smooth as possible. There are many misconceptions and myths surrounding Universal Credit. The following website is useful for clients and frontline workers who may have more in depth questions: <https://benefitmythbuster.net/>

STEP 1: Applying for Universal Credit – Preparation Checklist

Before you get to the stage of helping someone to apply for Universal Credit, you will want to spend some time gathering the right information and making sure that they have all the necessary documents and evidence to make a fresh claim. This will avoid having to make the claim again, delaying the process or making mistakes.

- National Insurance Number
- A postcode
- Your type of accommodation (if applicable)
- How much you pay rent a month
- Contact details for any landlord
- Bank, building society, credit union or Post Office card account details
- Information on any income earned from work
- Information on any savings or capital
- Childcare costs
- Reference numbers for child benefit payments
- Any other information about other benefits you receive

Top tips

Things to remember when applying on behalf of somebody experiencing homelessness

- 1. Consent** If you are supporting someone else to apply for Universal Credit, make sure you have their full consent beforehand. Discuss the process of claiming Universal Credit, and make sure each of the steps in the new claimant process are clear. If you are acting on behalf of someone making a new claim, you are called a representative. New claimants must provide explicit consent before information can be disclosed to a representative. Consent can be provided in writing, on the telephone or face to face, and usually lasts until the specific request is completed.

For more details, including how claimants can authorise explicit consent, see the government website: www.gov.uk/government/publications/universal-credit-detailed-information-forclaimants/universal-credit-consent-and-disclosure-of-information

Preparing your client and all the documents can take some time, but the more thorough you are, the less likely there will be a delay. Make sure your client is prepared as possible for the delay until first payment. For guidance on Alternative Payments and Hardship Payments – see ‘Welfare Aware 2018 Briefing 3’.

- 2. No postcode** People who are rough sleeping, sofa surfing, or have no fixed abode can have problems in obtaining an adequate proof of address. However, under Universal Credit, you cannot be refused access to benefits if you have no accommodation. The DWP will require a care of address, and this can be your local Job Centre, homeless hostel or homeless drop-in centre.
- 3. Bank accounts/Post Office account** Claims for Universal Credit cannot be made without an account for payments to go into, but setting up a bank account while sleeping rough or without an address can be challenging. You should aim to support your client to open a basic current account, which can minimise the risk of unarranged overdrafts and end bank charges if a direct debit or standing order fails. There is also the option for the first payment to go into a third party's account (usually for one payment only), to enable time for a new payment account to be processed. You should discuss this with your client though, to check if there is a safe and reliable option. Where a claimant is unable to open or manage a transactional account, the DWP can pay Universal Credit into a Post Office card account.
- 4. Press submit** Ensure that your client has actually completed a fully submitted claim. Even if a claim is started online, it is not fully considered until you click ‘submit’ online.

STEP 2: Setting up an online account

There are no paper forms for applying for Universal Credit, and you must make new claims online at www.gov.uk/apply-universal-credit. For support accessing online services, or if you don't have access to a computer, people are advised to contact their local council, or seek out facilities at a local library or DWP Job Centre. Every new claim for Universal Credit requires an email address and, if making a joint claim, both the individual and their partner will need to set up separate accounts. These are joined by using a 'linking code'.

Top tips

How to access IT support for new claimants

- 1. Assisted Digital Support** Most job centres have upgraded computer terminals, which can be used for making new claims and for job searches. These can sometimes be under-used, so encourage your client to use these first, especially as they may have volunteers or staff members nearby to provide support.
- 2. IT Access** For clients who do not have access to IT services to make a new claim, you will need to assist them to use publically available internet access. Some people may be nervous or unsure about using computers to make benefit claims so provide them with necessary support. If you and your client do not have access to a computer, you might be able to find one in your local library, Citizens Advice, or council. Certain libraries have time allowances for computer usage, so you may have to advocate on behalf of your client to give them the length of access necessary to make a new claim. Some of these places might be able to provide volunteers to support people to fill out new claims online, however it's best to check beforehand.
- 3. Confidentiality** Many public computers and IT access points are in open spaces so confidentiality can be an issue. If you are discussing personal information, be aware of your surroundings and who is within earshot.
- 4. Local DWP Contacts** Contact your local DWP Partnership Manager¹ for a full list of local IT support services available for clients to make new claims for Universal Credit.
- 5. Passwords** Making a claim for Universal Credit requires people to input passwords, answer security questions and remember user names. Help your client to pick answers that they are more likely to remember and, where consent is given, take note of the language of their responses to security questions. Personal information, security passwords, and usernames should be stored securely but available to your client for access at a later date.

¹ www.homeless.org.uk/our-work/resources/working-together-toolkit-developing-relationships-with-jobcentre-plus

STEP 3: Starting your claim using your new account

Now the account is set up, your client can use it to start your new claim. It's best to do this as quickly as possible, as first payments do not come through for approximately 5 weeks.

Following the steps at this stage is relatively simple, and involve confirming the identity of the new claimant and answering basic questions about their individual circumstances. For people experiencing homelessness who may not have ID or documents, you can skip the 'Confirm your identity' stage, and defer this to when they physically attend a Job Centre. If your client doesn't have photo ID when they go to this meeting, they will be asked a set of security questions. This can be time consuming and some people find it difficult to remember their security information and answer technical questions.

STEP 4: Arranging an interview at the Job Centre

After applying online, you will need to arrange an interview for the claimant within 7 days. Failure to do this will result in having to start the claim again. This interview is to help the Job Centre verify who the claimant is, provide advice on Universal Credit, develop a plan to support them back into work and discuss commitments that people have to make (hours spent looking for work etc). This is called Claimant Commitment and will be signed by both parties. For in-depth advice on preparing for your first interview, visit Citizens Advice:

www.citizensadvice.org.uk/benefits/universal-credit/interview/prepare-for-your-interview/

Top tips

Accompanying clients for their first interview

- 1. Preparing for the interview** People can find it difficult to share information about their personal situation during interviews. Therefore, before the interview, talk to your client and ask them if they have any concerns about the process, or are worried about what questions might come up.
- 2. Interview** Appointments at the Job Centre for signing on to Universal Credit should happen within two weeks of applying online, and will normally take on average between 10-20mins. If you can contact the Job Centre ahead of your client's interview to let them know you are attending with your client, and that they are sleeping rough, they will be more prepared and can provide greater flexibility if you or your client is late.
- 3. Personal security number** At the first interview, your client will be given a Personal Security Number, which replaces reliance on National Insurance Numbers (NINOs). It's really important to keep this number in a safe place, to prevent your client having to go through the ID process again in the future.

- 4. Claimant Commitment** During the interview, the DWP Work Coach will collate all work related commitments into a Claimant Commitment. This needs to be agreed and signed by both parties. All requests laid out in the Claimant Commitment should be reasonable and tailored to the person's situation. The earlier someone can disclose that they are homeless, the more likely it is that the Work Coach will prioritise actions relating to ending their homelessness over seeking work. Unrealistic Claimant Commitments can put someone at risk of being sanctioned, so ensure that all commitments are clear, achievable and appropriate to that individual.
- 5. Easement** Being homeless or in a direct access hostel qualifies for an immediate easement on a claimant's Work Search Requirements in Universal Credit. Homelessness organisations fall under the category of 'recovery/support' programme criteria for easements, so this can be written into the claimant commitment. See 'Welfare Aware 2018 Briefing 3: Homelessness easements and Hardship payments' for more info on easements, including a template letter.

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