

## Universal Credit

### If you have to claim UC today are you ready?

All UC claims will need to be made online, detailed below are the things you will need- you also need to take documents to your interview at the Jobcentre.

You will need:	Details
Your Postcode	
An Email Address	
National Insurance Number	You can find this on your payslip, letters from HMRC/DWP, or call 0300 200 3500 if you cannot find it (textphone 0300 200 3519).
Photo ID	To prove your identity online: for example, a passport, driving licence or EEA national identity card ( <b>ID VERIFY SERVICES ARE ALSO AVAILABLE ONLINE</b> )
A bank, building society or credit union account.	<ul style="list-style-type: none"> <li>You can find your account details on your bank card or statements (<b>If you do not have a bank account you must open an account to receive UC payments</b>).</li> <li>Or use the governments' payment exception service <a href="https://www.gov.uk/payment-exception-service">https://www.gov.uk/payment-exception-service</a>. However, given the limitations, it is best to open a bank account as soon as possible. Call the Universal Credit helpline on 0800 328 5644 (Textphone 0800 328 1344) if you do not have one</li> </ul>
Proof of your address	An official letter from the DWP, bank, energy or water company.
Your landlord's name, address and phone number	CDS Co-operatives 7-14 Great Dover Street, SE1 4YR, London 03333 21 30 30
Tenancy start date, how much rent you pay weekly & eligible service charges	Find this on your tenancy agreement or most recent rent statement, or contact us to confirm the current rent and service charges
Information about any other money you get other than work income	Such as a private pension or insurance plan
Information about any benefits you get	Which benefit and how much you get.
Information about any savings or investments	Such as money in all your bank accounts, details of shares, or any property you own but not living in.

<b>How much you earn from work</b>	Recent payslips, self-employed profit details or any redundancy payment you are due.
<b>Child benefit reference numbers for any children you are claiming child benefit for</b>	Find this on child benefit letters, it usually starts with CHB and has 8 numbers and 2 letters. If you do not know this call the Child Benefit Office 0300 200 3100
<b>How much you pay for childcare</b>	You should have an invoice or call your childcare provider
<b>A P45 if you have left work</b>	You may be able to claim New Style JSA or ESA alongside UC, get advice before claiming.

**Find out whether you are ready for universal credit by taking a 3 minutes test:**

<http://ucpp.dwp.gov.uk/universal-credit-preparation/>

If you do not provide the correct information when you apply, or you fail to provide the information on time, it may affect when you receive your payments and how much you get.

## How to claim

- Universal Credit must be applied for online at [www.gov.uk/universalcredit-](http://www.gov.uk/universalcredit-)
- If you need to claim, apply as soon as possible as Universal Credit is only backdated in limited circumstances for a maximum of 1 month
- If you live together as a couple you must make a joint claim for UC
- After you apply, you must also schedule an appointment at the jobcentre with your work coach to accept and sign your specific claimant commitment
- You will not get Universal Credit if you do not attend the appointment and sign the commitment
- Check out the universal credit & you guide <https://www.gov.uk/government/publications/universal-credit-and-you>
- Use the UC postcode checker to see whether you should claim UC and calculate your benefit entitlement <https://ucpostcode.entitledto.co.uk/ucdate>

## Who cannot claim universal credit

- People who are at state pension age (currently 64, raising to 65 by November 2018)
- People with more than 2 children
- People with more than £16,000 in savings, unless previously in receipt of tax credits

## Helping you with your application

- Contact the Universal Credit helpline Telephone: 0800 328 5644, Textphone: 0800 328 1344
- Contact us our welfare benefit advisor Maureen can help. Call Maureen: 020 3096 7741 or email: [maureen.bello@cds.coop](mailto:maureen.bello@cds.coop)

**You can also get free, independent help and advice locally from:**

- Your Local Council, Citizen's Advice, Credit Union and the Money Advice Service

**Remember you must claim council tax reduction & DHP directly from the Council**