

**BUSINESS SUPPORT  
OVERVIEW AND SCRUTINY COMMITTEE  
13 AUGUST 2015  
SIX MONTH REVIEW OF WELFARE REFORM TASK  
GROUP REVIEW**

Report from: Phil Watts, Chief Finance Officer

Authors: Jon Poulson, Revenues and Benefits Contract Manager

**Summary**

This report provides Members with the second bi-annual update on progress made with the Committee's recommendations from the Welfare Reform in-depth review, which were agreed by the Cabinet on 2 September 2014.

**1. Budget and Policy Framework**

1.1 The Welfare Reforms are seen as relevant to a number of Council policy documents, such as the Council Plan 2013-15 and Sustainable Community Strategy 2010-2026, and particularly relevant to the Council's core values and strategic priorities that underpin all the Council's work and its delivery of services to the people of Medway.

**2. Background**

2.1 In 2011 Medway Council adopted a systematic approach to identifying and prioritising topics for in-depth review work by time limited Task Groups. This evaluated topics in line with potential impact, corporate priority, potential outcomes and timeliness.

2.2 Following consideration of a number of topics for 2013/2014 the Business Support Overview and Scrutiny Committee in April 2013 selected 'Impact of Welfare Reforms'. In particular, Members expressed an interest in reviewing the impact of Central Government's plans to radically reform the welfare benefits system on the Council and residents from April 2013.

2.3 The review document was presented to the Business Support Overview and Scrutiny Committee on 26 August 2014. It was

subsequently presented and approved at Cabinet on 2 September 2014.

2.4 A copy of the review document can be viewed using the following link:  
[http://www.medway.gov.uk/pdf/Welfare%20Reform%20Task%20Group%20\(Final%20Version\).pdf](http://www.medway.gov.uk/pdf/Welfare%20Reform%20Task%20Group%20(Final%20Version).pdf)

2.5 The list of actions agreed by Cabinet on 2 September 2014, along with a commentary to update the Committee on progress against each action, is attached at Appendix 1.

2.6 A 6 monthly update on progress was presented at the Business Support Overview and Scrutiny Committee on 3 February 2015

### **3. Update**

#### **3.1 Universal Credit (UC)**

3.1.1 The Department for Work and Pension is continuing the roll out of Universal Credit which as at 20 July 2015 could be applied for at 359 jobcentres nationally.

3.1.2 Medway is scheduled to go live on 12 October 2015. However, officers are only expecting about 70 cases a month as UC will only apply to single people who meet a list of qualifying criteria.

3.1.3 The document attached at Appendix 2 'Making your Universal Credit claim' contains a list of nearly 30 qualifying criteria.

3.1.4 The Chief Finance Officer and the Revenues and Benefits Contract Manager will be meeting with senior DWP colleagues on 14 August at an inaugural meeting by way of introduction prior to a further four meetings to prepare for the signing of the Delivery Partnership and 'go live'.

3.2 Summer Budget: A number of reforms were announced as detailed below. Many of the reforms are covered by the Welfare Reform and Work Bill which has been introduced to Parliament and the second reading took place on 21 July. The Bill does not cover the announced changes for 18-21 year olds or the changes to work allowances in tax credits and Universal Credit. These changes are expected to be made through regulations.

##### **3.2.1 With effect from April 2016**

- Personal allowance increased to £11,000
- Higher rate tax threshold increased to £43,000
- National Living Wage set at £7.20 per hour
- Social sector rents reduced by 1% per year for four years
- Tax credits taper rate increased to 48%

- Tax credits income threshold decreased to £3,850
- Tax credits income rise disregard halved to £2,500
- Work allowances lowered or eliminated under Universal Credit
- JSA, ESA Work-Related Activity Group and Income Support rates frozen for four years
- Child Benefit rates frozen for four years
- Housing Benefit applicable amounts and LHA rates frozen for four years
- Family Premium eliminated from Housing Benefit
- Increasing help with child care costs for people on UC from 2016
- Ending unemployment benefits for migrants with no prospect of employment
- Greater incentives for local authorities to reduce housing benefit fraud and error

### 3.2.2 With effect from April 2017

- Personal allowance increased to £11,200
- Higher rate tax threshold increased to £43,600
- Family element/first child premium, and child elements after third and subsequent children, eliminated for new births or claims on Universal Credit and tax credits
- Benefit cap set at £23,000 in London; £20,000 elsewhere
- 18 to 21 year olds lose their automatic entitlement to housing support under Universal Credit
- New ESA Work-Related Activity Group claimants to receive the same rate as JSA recipients
- 18 to 21 year olds on Universal Credit to receive intensive support at the start of their claim, expected to earn or learn after six months
- Social tenants on incomes above £40,000 in London or £30,000 elsewhere to pay market rents

### 3.2.3 With effect from September 2017

- Free childcare entitlement doubled from 15 to 30 hours for parents of 3 and 4 year olds

### 3.2.4 With effect from April 2018

- Support for Mortgage Interest to become a loan

### 3.2.5 With effect from April 2020

- Personal allowance increased to £12,500
- Higher rate tax threshold increased to £50,000
- National Living Wage set at £9/hour

### 3.3 Local Welfare Provision

The specific grant that had been made available to local authorities in the short term, following abolition of the Discretionary Social Fund Scheme from April 2013, has in itself now ceased and since April 2015 local authorities have been expected to fund any discretionary welfare provision from revenue support grant.

### 3.4 Neighbouring Authorities: Managers from 3 other authorities in Kent have provided the following information when asked what their experiences of Universal Credit are so far:

#### 3.4.1 Authority One (went live March 2015)

Has received 53 Universal Credit notifications and made 11 CTRS awards in relation to these cases.

11 visitors to the gateway to make enquiries none of whom have requested digital support. 6 requests for personal budgeting support (signposted to CAB or MIND by JCP work coaches, 3 of which failed to turn up for their appointments.

#### 3.4.2 Authority Two (went live May 2015)

5 UC/CTRS claims received. No requests for digital support, 2 case referred to CAB for personal budgeting support. Impact minimal.

#### 3.4.3 Authority Three (went live May 2015)

10 UC/CTRS claims received. No noticeable affect to service.

## 4. Risk Management

4.1 Changes of the magnitude of the Welfare Reform agenda inevitably bring risks to the organisation and its residents. This is magnified by the fact that the impact is on the more vulnerable members of society.

4.2 The fact that other local authorities in the area have been selected to go live with Universal Credit prior to Medway allows officers the chance to learn from their experiences as does the fact that the DWP has put in place a team of regional Universal Support Development Managers to facilitate local partnerships between local authorities, DWP and local stakeholders and keep them informed of the experiences of those further afield.

4.3 The Welfare Reform agenda does include the three major areas of triage, digital inclusion and financial inclusion and as such reach into most areas of the Council. It is vital therefore that there is a co-

ordinated approach between services and projects to ensure a smooth and efficient transition.

## **5. Financial and legal implications**

- 5.1 There are no financial or legal implications arising directly from this report.

## **6. Recommendations**

- 6.1 The Committee is recommended to note the progress made against the actions from the review.

### **Lead officer contact**

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### **Appendices**

Appendix 1 - Update on actions agreed by Cabinet in September 2014  
Appendix 2 – ‘Making your Universal Credit claim’

**Background papers:** Cabinet Report – Welfare Reform Task Group  
[http://www.medway.gov.uk/pdf/Welfare%20Reform%20Task%20Group%20\(Final%20Version\).pdf](http://www.medway.gov.uk/pdf/Welfare%20Reform%20Task%20Group%20(Final%20Version).pdf)

	DECISIONS	ACTION BY	STATUS/COMMENT
145/2014	<p>The Cabinet agreed that the Welfare Reform Officers Working Group continues to lead the Medway response to Welfare Reform and to work to develop communication between the Council and other agencies, with the objective of providing the customer with the single journey through a coordinated response. This should include:</p> <p>(a) a Stakeholder event explaining the Welfare Reforms and the schemes in operation in Medway. This event should enable organisations to showcase their response to the reforms;</p> <p>(b) the development of a booklet (in print and online) for all affected residents, signposting the various organisations providing support.</p>	Welfare Reform Officers Working Group	<p>03/02/15 Originally scheduled for December / January the date has been put back to give more time to identify all the relevant organisations for whom it would be relevant to attend. A live date for Universal Credit was also expected by now which would enable a more informed discussion.</p> <p><b>13/08/15 ONGOING</b> Event to be held nearer launch of Universal Credit in Medway</p> <p>03/02/15 The booklet is scheduled to follow the Stakeholder Event. In the meantime, however, there will be a build-up of information relating to Universal Credit in Medway Matters from the February 2015 until go-live or later if necessary. In addition a draft communications plan has been produced for approval at the next Officers Group meeting</p> <p><b>13/08/15 ONGOING</b> Database of partner support organisations now established. Given the number of organisations, the Officers' Working Group believe that a printed publication may be out of date as soon as it is produced and would prefer to produce an online version</p>

DECISIONS	ACTION BY	STATUS/COMMENT
	(c) A briefing for all Members on the Welfare Reforms.	<p>03/02/2015 Briefing held on 10 December with presentations from both Medway Council and DWP officers. (Copies of the slides can be viewed at Appendix A to report considered by February 2015 meeting of this Committee).</p> <p><b>13/08/15 ONGOING</b> Given the welfare reforms announced in the summer budget and the influx of new councillors following the election the Working Group is arranging a further briefing for members in September.</p>
146/2014	<p>The Cabinet agreed that the Welfare Reform Officers Working Group undertakes further work to improve communication channels for potentially vulnerable claimants of discretionary payments, who may find themselves excluded. This should incorporate:</p> <p>(a) any positive learning from existing cross agency partnerships, such as Street Weeks and Troubled Families;</p> <p>(b) a review of Council systems, with a view to highlighting vulnerable claimants, especially where there may be safeguarding issues, and the potential need for 'personal intervention' in the debt recovery process;</p> <p>(c) undertaking a Diversity Impact</p>	<p>Welfare Reform Officers Working Group</p> <p>03/02/2015 DWP representation on the Officers Group includes a member of the Street Weeks team whilst other members maintain contact with the Troubled Families Team. A further two DWP representatives are dedicated to keeping up to date with all developments within the national pilot schemes.</p> <p>03/02/2015 There are no obvious links between the Council's current council tax systems and other corporate systems. However, the future of the council tax document management system and the possibility of migrating to the corporate system is an on-going exercise within in finance &amp; ICT.</p> <p>03/02/2015 Officers have been unable as yet to identify a means of doing</p>

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	Assessment to understand the cumulative impact of the Welfare Reforms including the impact on groups with protected characteristics and to identify the necessary actions to take forward.		<p>this which will guarantee meaningful answers. Discussion with a private sector company identified a service which would extract all the Council' housing benefit data and show the impact across equality groups. The service cost £11,500 and even then would only include housing benefit recipients and thus not all those affected by Welfare Reform.</p> <p>Further research identified a letter written by the Minister for Welfare Reform to the Chair of the Social Security Advisory Committee in which he confirms that Government is unable to break down the results to smaller sub groups of the population. (see Appendix B to report considered by February 2015 meeting of this Committee).</p> <p>However, officers acknowledge that this is an important issue to address despite the impediments. Accordingly a small group of 'council experts' is to look again at this issue and attempt to produce a more meaningful answer outside the constraints of a formal DIA exercise.</p> <p><b>13/08/2015 ONGOING</b> Officers have completed a Mosaic profile of CTRS recipients. Initial results show an over representation in the group considered to be a municipal challenge (hard to help) – with 4 in 5 CTR claimants within this group being of working age and a higher than average number being single. A total of 2,143 households in Medway fall into this category while around 55% are in receipt of CTR alone. The majority of municipal challenge CTR claimants are within three wards – River, Strood South and Chatham Central and although there is little variation in gender they are more likely to be from diverse backgrounds with a lower than average number from an English background.</p>
147/2014	The Cabinet agreed that the Welfare Reform Officers Working Group review the Council's corporate debt policy, considering the feasibility of encouraging the	Welfare Reform Officers Working Group	03/02/2015 A trial was undertaken in September where 605 benefit cases who were still paying their 2013/14 council tax and now had liability orders granted against them for the 2014/15 council tax were sent 'need to sleep leaflets' from the national Stepchange campaign. Where the debtor made contact with the recovery team and a suitable arrangement could not be



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<p>“Warm Transfer” of clients to organisations such as StepChange, the Citizens Advice Bureau and Christians Against Poverty and stressing the availability of advice agencies at the later stages of the debt recovery process.</p>		<p>made attempts were made to ‘warm transfer’. An issue has been identified in so far as any call transferred from the Council to the Stepchange Freephone number will still result in call charges as the line from the debtor to the Council remains open.</p> <p>11 clients contacted Stepchange in October, and the Stepchange recommendations were as follows:</p> <p>Bankruptcy x 1</p> <p>Debt Relief Order x 3</p> <p>Debt Management Plan x 2</p> <p>Income maximisation x 3</p> <p>No debts x 2</p> <p>A second tranche of letters were sent to a further 463 cases in the middle of November and a request made to Stepchange for updated statistics to be provided.</p> <p>Stepchange to provide training to council tax recovery staff, bailiff representatives and some members of the Officers Group on 28 January 2015 (10.30 to 12.00) and (14:00 to 15:30) on debt collection techniques, spotting vulnerability and the services Stepchange can provide.</p> <p>A second trial is on-going at Riverside 1 where The Money Advice Service have undertaken surgeries by appointment. Pre-booking turned out to be challenging and more success was obtained with a “come over and have a chat” approach during periods where no appointments had been held.</p> <p>Whilst these trials are of use to those having money difficulty, it is also recognised by the Group that budgeting advice at an early stage can avoid debt becoming an issue in the first place and will be actively seeking to identify and progress such schemes.</p> <p><b>13/08/2015</b></p> <p>Total referrals are only updated on an annual basis and as such the following</p>

DECISIONS		ACTION BY	STATUS/COMMENT																								
			<p>table is a little dated but does show an increasing trend.</p> <table border="1"> <thead> <tr> <th>Post Code</th> <th>No. of referrals 2013</th> <th>No. of referrals 2014</th> </tr> </thead> <tbody> <tr> <td>ME1</td> <td>94</td> <td>118</td> </tr> <tr> <td>ME2</td> <td>144</td> <td>152</td> </tr> <tr> <td>ME3</td> <td>98</td> <td>90</td> </tr> <tr> <td>ME4</td> <td>135</td> <td>143</td> </tr> <tr> <td>ME5</td> <td>186</td> <td>198</td> </tr> <tr> <td>ME7</td> <td>181</td> <td>229</td> </tr> <tr> <td>ME8</td> <td>130</td> <td>154</td> </tr> </tbody> </table> <p>In 2014, 21 cases stated they had been referred by Medway Council. By the end of June 2015, an additional 24 cases said they had been so referred.</p>	Post Code	No. of referrals 2013	No. of referrals 2014	ME1	94	118	ME2	144	152	ME3	98	90	ME4	135	143	ME5	186	198	ME7	181	229	ME8	130	154
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148/2014	The Cabinet agreed that the Welfare Reform Officers Working Group continue until after the introduction of Universal Credit and that the Corporate Management Team reviews its membership, with a view to ensuring appropriate representation at the relevant time and enhancing its collaborative work with partners.	Welfare Reform Officers Working Group	<p>03/02/2015 The Officers Group continues to operate on a monthly basis.</p> <p>Corporate Management Team has appointed the Assistant Director Housing and Regeneration as the new chair for the group.</p> <p><b>13/08/2015</b> 'Task and finish' groups have been established for</p> <ul style="list-style-type: none"> <li>ICT/Digital inclusion: As well as looking at UC requirements for customers the group will also cover the proposed citizens portal, to be used initially for Care Act issues, but in due course can be used to communicate with customers regarding Welfare Reform in general</li> <li>Training: This group will identify and organise the various levels of training needs for the authority and its partners</li> <li>Vulnerable customers and support. Work will be focused around vulnerability and the need to identify who the vulnerable customers are, raise awareness and establish the impacts for them</li> </ul>																								

DECISIONS		ACTION BY	STATUS/COMMENT
			The purpose of the task and finish groups is to ensure progression and delivery of the UC transition with joined up working and avoiding crossover of work
149/2014	The Cabinet agreed that the Welfare Reform Officers Working Group ensures that it continues to track and respond to the emerging requirements of Universal Credit and Welfare Reforms, reporting on progress to the Business Support Overview and Scrutiny Committee every 6 months.	Welfare Reform Officers Working Group	03/02/2015 As per this report. <b>13/08/2015</b> As per this report.
150/2014	The Cabinet agreed that the Council write to the Secretary of State for Work and Pensions and Secretary of State for Communities and Local Government, copying in the Chairman of the Local Government Association, highlighting the:  (a) recognised delays and impact of the assessment phases of Employment and Support Allowance and Personal Independence Payment processes;  (b) concerns expressed during the evidence sessions as to direct payments;	Mick Hayward	<b>03/02/1015 COMPLETED</b> Letters sent 16 October 2014, reply received 8 December and circulated to Task Group members 2014

DECISIONS	ACTION BY	STATUS/COMMENT
	(c) benefits of a localised Local Welfare Assistance Fund and stressing the need for Central Government to make alternative funding provision for this to continue.	
151/2014	<p>The Cabinet agreed that the Welfare Reform Officers Working Group reflects on digital access, use and support across Medway. This should give particular focus on:</p> <p>(a) assisting in the development of a Corporate Customer Access Strategy and the development of an assisted digital offer;</p> <p>(b) linking in with community networks and considering the potential role of Digital Ambassadors (led by partners and the wider community);</p> <p>(c) learning from research and pilot projects that are being undertaken both locally and</p>	<p>03/02/2015 There is little doubt that digital access is a major part of the Welfare Reform programme. However, it is only a part of the Council's larger Digital Strategy. The challenge is trying to maintain the differing the expectations and aspirations of the various organisations involved in the Officer Group. Housing and MHS being landlords are looking to ensure their tenants are fully up to speed with Universal Credit and can apply on-line to ensure their rent arrears don't go up. As such they are perhaps a little keener than the rest of the group to get things in place. To that end they are looking at schemes such as installing wireless broadband services into their estates. The rest of the group will be dealing with a larger number claimants direct and don't want to encourage a stream of enquiries until the relevant resourcing is in place and are aware that digital access is a far bigger issue when looking at the whole of the Medway area rather than close knit housing estates.</p> <p>The Officers Group is currently seeking to establish a Digital Access sub-group to work closely with those involved in the corporate Digital Strategy to ensure a unified approach, encourage joint working with welfare reform partners and maximise efficiencies and savings.</p> <p>The role of community hubs will become a standing agenda item from the January meeting of the Officer Group and will include the new facility at Kingsley House. This will have overlapping links with the Digital Strategy.</p> <p><b>13/08/2015 ONGOING</b> This mainly falls within the remit of the ICT/Digital Inclusion Task &amp; Finish Group which has as yet concentrated on the scoping</p>

DECISIONS		ACTION BY	STATUS/COMMENT
	<p>nationally to establish barriers and enablers to digital access and use;</p> <p>(d) the evolution of community hubs and considering the potential for privacy for claimants at Council access points.</p>		<p>of the proposed citizen's portal.</p> <p>Kingsley House has now opened as replacement for Riverside One and includes a computer suite where customers can access online services and have a member of staff on hand to offer assistance.</p>



# Making your Universal Credit claim

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## Making a claim

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits.

Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work or increase your earnings.

Universal Credit is being introduced in stages. It is available to single people, couples and families in some areas of the country and is being rolled out to single claimants nationally from February 2015.

Whether you can claim it will depend on where you live and your personal circumstances.

You can check if you can get Universal Credit by going to [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit).

If you are eligible you will be given clear instructions on how to proceed with making your claim. If you are not eligible you will be directed to online help about other benefits that you may be eligible for.

## Eligibility

To claim Universal Credit you (and your partner if you have one) must:

- live at your usual address in an area where Universal Credit is available
- not be homeless, in supported or temporary accommodation, nor a homeowner
- be a British citizen with a National Insurance number
- be aged between 18 years and 60 years and six months
- be fit for work
- not have applied for a fitness for work note
- consider yourself/yourself fit for work
- not be pregnant nor have given birth within the last 15 weeks
- not be entitled to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Incapacity Benefit (IB), Severe Disablement Allowance (SDA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- not be awaiting a decision on a claim for Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Housing Benefit (HB), Child Tax Credit (CTC) or Working Tax Credit (WTC)
- not be appealing against a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA) or Income Support (IS)

## Making your Universal Credit claim

- not be awaiting the outcome of an application to revise a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS) or Housing Benefit (HB)
- not have any caring responsibilities (such as for a disabled person)
- not be responsible for a young person under 20 who is in non-advanced education or training
- not be self employed, a company director or part of a limited liability partnership
- not be in education or on a training course of any kind
- not have a person acting on your behalf over your claim
- have at least one suitable account that DWP can pay your money into
- not live in the same household as a member of the regular or reserve forces who is away on duty
- have lived in the UK for the last two years, and not have been abroad for more than four weeks continuously during that time
- not be required to pay child maintenance via the Child Support Agency
- not have savings in excess of £6,000 between the two of you
- not be an approved foster parent (even if you currently have no foster children)
- not be expecting to adopt a child in the next two months or (where family claims may be made) have adopted a child within the last 12 months
- not expect to receive individual take home pay of more than £338 in the next month
- not expect to receive joint take home pay of more than £541 in the next month
- not expect to receive any earnings from self-employment in the next month

If you have children you may be able to make a Universal Credit claim if you live in certain parts of the country. For more information see the [list of jobcentre areas where Universal Credit is available](#).

If you and your partner are claiming as a couple you must also:

- live at the same address
- be married to each other, civil partners of each other, or living together as if you were married.

To find out more information see the [list of jobcentre areas where Universal Credit is available](#) and the [local authorities and jobcentre areas that will begin delivering Universal Credit over the coming months](#).

## Making your claim

You are expected to claim Universal Credit online.

If you need further help and cannot make your claim online, speak to your local jobcentre or local council who can let you know where help is available.

If you get stuck while you're making your Universal Credit claim a helpline is available Monday to Friday 8am to 6pm. Call 0345 600 0723.\*



## Making your Universal Credit claim

### Advance on your first payment

You may be able to get an advance on your first Universal Credit payment if you've recently been receiving another benefit or you're in urgent financial need. Check with your work coach.

### Online job search

You can search for work through Universal Jobmatch – one of the largest jobsites in the UK. This is a free and secure online job posting and matching service.

You can register for your own Universal Jobmatch account at <https://www.gov.uk/jobsearch> and have access 24 hours a day, seven days a week which will allow you to:

- search and apply for jobs
- create or upload a CV
- receive email alerts when new jobs are posted that match your CV
- keep a record of all your job search activity in one place

### The Universal Credit interview

Once the online claim form has been submitted, you will need to attend an interview at your local jobcentre. DWP will contact you to tell you the time and date of your interview.

If you make a claim for Universal Credit as a couple and you are both unemployed and able to work, you will both be expected to look for work. You will both get appointments from Jobcentre Plus to come in and meet your work coach.

If you make a Universal Credit claim and have children, you will need to nominate a lead carer. What is expected of the lead carer in return for getting Universal Credit will be based on the age of the youngest child in the house, as well as other circumstances.

If you are a lone parent, you will automatically be the lead carer.

You will be told what evidence you need to bring with you to support your claim and what you need to bring to verify your identity.

At the interview you and your work coach will agree next steps including any job search activity. This will be detailed in your Claimant Commitment which you will need to accept to continue with the claim.

With Universal Credit you'll get help identifying your skills and a clear job search plan to help you get back to work more quickly.

## Making your Universal Credit claim

Your Claimant Commitment sets out the responsibilities you have accepted in return for receiving Universal Credit. It also explains what could happen if you don't do what you have agreed.

You will need to provide evidence of the steps taken to meet the conditions of your claim. Giving your work coach access to your Universal Jobmatch account may help to provide this evidence.

You will also discuss at the interview any support you might need in budgeting your money under Universal Credit.

### Changes to the claim

You are responsible for notifying DWP of all changes to your circumstances, including any periods of work, which you can do through the Universal Credit helpline.

If you become ill and feel that this affects your ability to work or to look or prepare for work, you must call the helpline to report the change.

### Starting and leaving employment

At the start or end of any period of employment you must call the Universal Credit helpline to report the change.

As your circumstances will have changed there could be an impact on your Universal Credit claim. There may be the need for a new Claimant Commitment – if this is the case, you may need to attend an interview with your work coach.

Depending on your circumstances, you could still get support and advice on increasing your earnings when you're in work.

### Getting ready for Universal Credit

The Universal Credit [Personal Planner](#) can help you prepare for the changes the new service brings, such as paying rent to your landlord yourself. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account if you don't already have one
- finding out where you can access the internet
- improving your internet skills

For more information on making your Universal Credit claim see the [Universal Credit claim journey](#).

## Making your Universal Credit claim

For more information visit [www.gov.uk/universalcredit](https://www.gov.uk/universalcredit) or the [Universal Credit toolkit](#).

\*You can use the 0845 code to call any of our 0345 numbers. Check with your phone company which code is cheaper for you.