**Help to Claim – hints and tips for completing online form and supporting clients to first correct payment and engagement with JC - 28/3/19**

DWP has a dummy version of the online form which they can go through with Cit A but can’t share externally. It’s worth making a visit to the JC to do this if you have chance. There’s also a shorter dummy form which can be accessed but doesn’t go through all the questions - <https://www.we-are-digital.co.uk/universal-credit-online/> . DWP estimate it takes 1 hr for claims where client has children/family and 30-40 mins for single claimants. Here’s a quick summary of tips and work arounds – please note this is not official guidance and is subject to change as the system is amended.

Registration

* Check client has the info they need with them to complete claim (see separate ID checklist summary)
* Username and password are case sensitive so remind clients to note down carefully and store securely
* Setting up email account for first time – avoid Hotmail if possible as JC pcs don’t like it (could interrupt using public pc at JC)
* Email – needs to be verified within an hour of submitting so client needs to bring smart phone to appointment or know password to be able to log in
* Mobile number – if client doesn’t have you can override by listing 11 0s (form makes you enter a number). Client can also list someone else’s number but they need to be sure that person will pass on messages to check journal. (Phone number can be changed later if needed.) NB. The mobile number helps ensure that when client calls service centre he/she is routed correctly so reduces wait time.
* When choosing text or email as point of contact for claim notifications text is generally easier (immediate). If choosing email remind client to check junk mail.
* When following prompt questions some clients may not have an answer to ‘first car colour’ or ‘first pet’ etc. In that case they need to make up an answer and make a note of what they’ve put down.
* If client has a partner who is a non-British citizen and may have no recourse to public funds they still need to make a claim as a couple
* NB. If client gets locked out of account after submitting claim they can call service centre or go into JC.

Housing

This is the area which tends to cause most problems and affects first payment.

* Rent costs – it’s really important that full costs are listed, not just what the client pays, ie the rent as listed on the tenancy agreement (which client needs a copy of)
* Social rent is verified by the social landlord so any errors can be rectified but private renters need to confirm their rent
* Names on the tenancy agreement – must all be listed even if someone is no longer living there. If tenancy agreement no longer valid and landlord will not re-issue the landlord needs to provide a letter stating that client is fully liable for all the rent on the property.
* Important to remind clients that council tax support is not included in UC – they need to apply separately (work coaches should also flag at 1st interview)

Savings & Investment

* If client has more than £16k in savings or is in full time education with student loan it doesn’t necessarily mean they’re not eligible to claim. JC will look at details and advise.

Terminally ill

* Apparently 9 out of 10 people ticking this box are not terminally ill but have conditions such as diabetes. Generally client needs a DS1500 from consultant to confirm. Where someone is terminally ill JC will do a home visit and provide sensitive support.

Carers

* Client does not have to be in receipt of carers allowance in order to qualify as a carer. Client should record any caring hours so this can be taken into account when agreeing the claimant commitment. (Might also prompt claim for carers allowance.)

Bank account and proof of earning

* If no bank account in place call the service centre who can override this part of the form
* If listing someone else’s bank account (not advised) the account holder will need to attend 1st interview
* JC can help with setting up a bank a/c (and cover cost of getting ID)
* Real time info from HMRC means employees won’t need to provide JC with wage slips but self-employed will still need to provide regular proof of earnings to their work coaches

End of form

* Take time to review info submitted before pressing green button - claim starts from date submitted
* Verify is proving tricky for most people so select ‘can’t verify online’ and ask client to take ID to JC for 1st meeting
* Phone up to book first appointment at JC while client is still present (system allows 30 days for this but best to get booked in asap to avoid delay)

Complex needs

* Can be escalated to decision maker (at service centre in Canterbury) for quick decision (within 48 hrs), eg if someone is in a hostel and needs quick answer on eligibility
* Complex needs form is available (see separate doc) to speed up process when client presents to JC. NB Work coach will offer easements if aware of needs and support action in place, eg DV, addiction
* In exceptional cases the JC can manage the claim for the client in its entirety (eg if client is blind and does not have an advocate).

Requesting a phone claim from the DWP –

* There is a rigorous gateway for making a phone claim which is intended to verify lack of capacity and capability. Be sure to answer the questions accurately and focus on ongoing capacity/capability.

DWP policy is that if a client is going to be incapable of maintaining their claim digitally without significant ongoing support and will be at risk of failing to maintain that claim as a result then they should make a phone claim.

Back dating claims if there is a delay to making a claim because the Help to Claim service is not available

Clients are not automatically entitled to a claim being backdated but if there is a delay they can ask for the Case Manager to consider backdating by making a request on their journal citing the date they first sought advice from the Help to Claim Service. Please note if the backdating is for longer than 4 weeks the Case Manager will need to escalate the request and a decision will take longer.

Here is some wording that one of the LCAs is using based on advice in CPAG (DWP partnership managers have said this can’t be used but CPAG are adamant it can - we’ll only know when it goes to appeal):

‘I sought help from ............... advice agency to enable me to make this claim for UC, and I believe this agency is providing services to the Secretary of State to help people make claims. Regulation 10 (1) (b) of the UC, PIP, JSA and ESA (Claims and Payments) Regulations 2013 SI 380 provides that my correct date of claim for UC should therefore be the date that I first sought assistance from the advice agency. This was on the ............. Please make a decision on this matter ASAP and notify me on my journal. I understand such decisions are subject to revision and appeal in the normal manner.’

If Help to Claim service is not available on the day the client presents it’s best to suggest they go the Job Centre where this is an option – JCs have confirmed they will see all clients on the day.

Contacting DWP

* DWP Work Coaches and Case Managers: can be contacted through the client’s Journal, once the client has given explicit consent on the Journal for a Cit A office to discuss their claim. This explicit consent will cover one assessment period ie up to the first payment. It can be extended for a further assessment period ie one month if there is an ongoing issue to be resolved.
* DWP Case Manager by phone: after a claim has been submitted, the quickest way is to call the free phone number provided using the client’s phone (the one that is registered on the UC account) as this will go through to the Case Manager or their team directly.

First payment

* If first payment does not appear to be correct check ‘to do’ list on Journal in case there are any outstanding actions
* If claim is refused it will disappear for claimant – they need to call service centre or go in to JC

APAs

* JC deal with these at 1st interview. Client can request if financial need but needs to understand implication of deductions. (Client can also apply through Journal.)

Paying rent direct to landlord

* JC will pay HB element directly if needed (though may not be permanent arrangement). Social landlord can apply for direct payment through landlord portal. Private landlord can apply through gov.uk but client must be min 8 weeks in arrears and must give permission.