



ethical lettings

A step-by-step guide to applying for Universal Credit



Before you begin your application



You can only apply for Universal Credit online

We can loan you a tablet to complete or update your application. We can even help you to complete a claim at our offices, if you need extra assistance.

Contact us on 01483 429 157 or email us at info@ethical-lettings.com.

Please take a look at the following two YouTube videos before applying as they explain the process well.

- > Go to: https://youtu.be/4WgJU8Y_bQg
- > Go to: <https://youtu.be/4jVeWPsCzUI>

The claim process will take about 20 minutes for an individual claim and an hour for a joint claim.

In order to make the claim, you will need the following:

- An email address (if required, you can sign up for a free one with providers such as outlook.live.com or mail.google.com/mail/signup)
- A mobile phone number
- A bank or building society account and the account details
- Photo ID
- Rent costs (a copy of your tenancy agreement will help you with this)
- Details of any wages
- Details of the people who live with you (e.g. children, partner, parents)
- Your National Insurance number

Step 1

- > Go to: <https://www.gov.uk/apply-universal-credit>
- > Click on the 'start now' button

The screenshot shows the GOV.UK website header with the logo and a search bar. Below the header is a breadcrumb trail: Home > Benefits > Universal Credit. The main heading is 'Apply for Universal Credit'. The text explains that users can apply online, check eligibility, and book an interview. A green 'Start now >' button is prominent. To the right, there is a 'Related content' section with links to 'Universal Credit', 'Jobseeker's Allowance (JSA)', 'Find a job', 'Benefits calculators', and 'Benefit cap'. At the bottom of the page, there is a 'BETA' notice and a feedback link.

Step 2

- > The next page requires you to enter your postcode.

The screenshot shows the GOV.UK website header with the logo and the text 'Universal Credit'. Below the header is a 'BETA' notice: 'This is a new service - your feedback will help us to improve it.' The main heading is 'Universal Credit online'. The text says 'Use this service to:' followed by a list of actions: start a Universal Credit claim, switch your Universal Credit account online, and join your partner's Universal Credit claim. Below this is a section titled 'Enter your postcode' with a text input field containing 'GU71BX' and a green 'Start' button.

If your postcode is not in an area that is running the Universal Credit scheme, you'll see this message (see our other information sheet to find out when the scheme will be starting in different parts of the country).

BETA This is a new service - your feedback will help us to improve it.

You can't get Universal Credit at the moment

You might be eligible for one or more other benefits instead.

Other benefits you might get

Use a [benefits calculator](#) to find out exactly what you can get.

Support for your children

You might be able to get [Child Tax Credit](#).

You could also [get extra help with childcare](#).

If you're on a low income

You might be able to get [Working Tax Credit](#) or [Income Support](#).

If you're looking for work

You might be able to get [Jobseeker's Allowance](#) (JSA).

If you have a medical condition

You might be able to get [Employment and Support Allowance](#) (ESA).

Help with housing

You might be able to get [Housing Benefit](#) to help pay your rent.

If your area is running the Universal Credit scheme, you'll now see a screen with the title 'How many children live with you?'. Proceed to **Step 3**.

Step 3

- > Select the relevant box to indicate how many children live with you, then click on the 'next' button.

BETA This is a new service - your feedback will help us to improve it.

How many children live with you?

'Children' are 19 or younger, and might include:

- your own and your partner's children
- any children you've adopted
- children you're the legal guardian for

Do not include:

- foster children
- children you aren't responsible for - for example, your sister's children if she lives with you

No children live with me

1 or 2 children live with me

3 or more children live with me

Next

[Back](#)

Step 4

> Create an account

You'll need your email address for this. You start by creating a username and a password – choose something you'll remember. Next, you set up some security questions, then choose your contact preference (email or text message) so you'll be notified of updates to your account.

Finally, the system will send you an automated email and you'll need to click on the link it contains to confirm your address and move on with the application.

The screenshot shows the GOV.UK website interface for creating a Universal Credit account. At the top, there is a black header with the GOV.UK logo on the left and 'Universal Credit' on the right. Below the header, a blue banner contains the text 'BETA This is a new service - your feedback will help us to improve it.' The main content area has a white background with the heading 'Create an account' in large black font. Below the heading, a paragraph explains that a username and password are needed for online sign-in. There are three sections: 'Create username' with a list of requirements (at least 6 characters, no more than 30 characters, and made from letters or numbers) and an empty text input field; 'Create password' with a list of requirements (1 capital letter, 1 lower case letter, 1 number, and 8 characters) and an empty text input field; and 'Re-type your password' with an empty text input field.

GOV.UK Universal Credit

BETA This is a new service - your feedback will help us to improve it.

Create an account

You'll need your username and password when you sign in online, so make them memorable.

Create username

This must be:

- at least 6 characters
- no more than 30 characters
- made from letters or numbers

Create password

This must contain at least:

- 1 capital letter
- 1 lower case letter
- 1 number
- 8 characters

Re-type your password



The Universal Credit system gives you 28 days to complete all the actions in your to-do list. Failure to do so will mean your Universal Credit claim is cancelled. This could mean you fall behind on your rent and place your tenancy at risk.

Step 5

You'll be taken through to your **'to-do list'**. This breaks down all the information you need to supply into sections such as National Insurance Number, housing, work and earnings and savings and investments. You can fill out these sections in any order, and you can stop and come back to the questions as you like, but you must complete the process within 28 days.

To claim as a couple you both need to create an individual online account, then link them together using a code. Once the accounts are linked you'll be able to see each others' **'to-do list'** and share some actions.

Step 6

Once you have completed all the sections, you'll need to sign a claimant commitment and declaration. You'll be able to view any outstanding items in your **'to-do list'**.



Your claim will not be submitted until you click the **'SUBMIT CLAIM'** button.

Step 7

You will need to make and attend an appointment with the Jobcentre after you have submitted your claim. If you do not make or attend the appointment, your claim will be cancelled and you will have to start again.

Step 8

Verify your ID by doing one of the following:

- > **Go to:** <https://bit.ly/1ASQBil> or search 'Gov uk verify'
- > **Visit the Jobcentre** – you'll need to book an appointment and take in your ID.

Step 9

The '**journal**' section of your Universal Credit online account keeps a record of everything you've told the Universal Credit system. When Ethical Lettings come to do a settling-in visit, we'll ask you to log in to your Universal Credit account so that we can make sure all the relevant housing sections have been completed.

Step 10

If you are already receiving Universal Credit when you move into your new Ethical Lettings home, you'll need to:

- > Log in to your account
- > Select '**change in circumstances**' on the '**home**' page
- > Click on '**housing**'
- > Add in the details of your new tenancy and provide a copy of your tenancy agreement when attending the Jobcenter.

If you need any more information, please visit these websites:

- > **Go to Citizens Advice:** <https://bit.ly/2R1Xf2e>
- > **Go to The Money Advice Service:** <https://bit.ly/1fic1ly>