**Universal Credit in Knowsley - Frequently Asked Questions**

1. **What is Universal Credit?**

Universal Credit is a new type of benefit administered by the Department for Work and Pensions. It replaces the following 6 means-tested benefits and tax credits for working-age people with a single monthly payment for the household. These are known as ‘legacy benefits’:-

* Income Support
* Jobseekers Allowance (income-based)
* Employment and Support Allowance (income-related)
* Housing Benefit
* Working Tax Credits
* Child Tax Credits

There are some exceptions: [Gov.uk](https://www.gov.uk/universal-credit/eligibility) explains eligibility.

1. **How and when will residents move onto Universal Credit?**

There are 2 routes through which residents can move to Universal Credit now:

1. By making a new claim for Universal Credit

Universal Credit Full Service is available to working age residents who would otherwise have made a new claim for one of the ‘legacy’ benefits listed above. New claims to ‘legacy benefits’ are only possible in specific circumstances (see below for more information on eligibility).

1. When a change in circumstances affects benefit eligibility

If someone already receives a legacy benefit and has a change in their circumstances which affects their eligibility to that benefit, they will be asked to claim Universal Credit instead. Changes include a move into or out of employment, the household becoming responsibility for a child for the first time or when a partner enters or leaves the household. This process is known as ‘Natural Migration’. This list is not exhaustive.

The DWP is looking at ways in which those who receive legacy benefits, and do not have a change in circumstances, will move to Universal Credit. Known as ‘Managed Migration’, this process will not start until 2020 and will last until around 2023.

1. **Who is eligible to claim?**

Since May 2018, most working age residents in Knowsley making a new claim for one of the ‘legacy’ benefits have been directed to claim Universal Credit instead. Universal Credit is still a means-tested benefit and is available to people both in, or out, of work.

Not all working age residents are eligible to claim Universal Credit. To check if someone is eligible to claim, go to [Universal Credit Eligibility Checker](https://www.gov.uk/universal-credit/eligibility).

Some people will move to Universal Credit when they have a change in circumstances which affects their benefits.  This could be when they start or end work, when working hours change or when a partner moves in or out.

1. **How can people apply?**

Applications must be made online. The claimant will need to provide certain information during the claim so it’s a good idea to have all of this to hand before starting the claim process. Visit [Universal Credit: How to claim](https://www.gov.uk/universal-credit/how-to-claim) to find out what information is needed and to make a claim.

It is important to remember that Universal Credit does **not** include help towards Council Tax. If someone thinks they’re eligible to receive Council Tax Reduction, this should be claimed separately from their local Council. Visit Knowsley Council’s website for more information on how Knowsley residents can claim [Council Tax Reduction](https://knowsleyclaims.teamnetsol.com/).

1. **How is Universal Credit different?**

Universal Credit is different to the benefits that it replaces:-

* The first payment for new claims will be received 5 to 6 weeks after the claim has been made
* The claim needs to be made and managed online – with few exceptions
* The amount can fluctuate if income (for example from earnings) changes
* It is paid as a singlemonthly payment for the household – if two adults in a couple both claim, one joint payment will be made
* It includes housing costs where eligible (previously Housing Benefit)
1. **How can residents prepare?**

Residents can use the Department for Work and Pensions’ [Universal Credit Preparation Planner](http://ucpp.dwp.gov.uk/universal-credit-preparation/) to see if they need to make any changes before claiming. This might include:

***Getting a bank account***

Residents will need to have a bank, building society or credit union account that can be used to receive their Universal Credit payment. The [Money Advice Service](https://www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment) website can help residents choose the right account for their needs.

***Budgeting skills***

Unlike most other benefits, Universal Credit is paid monthly meaning claimants will need to adjust to a monthly budget and be able to manage larger amounts of money over a longer period. The Money Advice Service runs ‘[Money Manager for UC claimants](https://www.moneyadviceservice.org.uk/en/tools/money-manager)’ providing advice tailored to individual circumstances, whether residents are making a new claim or already receive Universal Credit. See the section **‘How can residents manage the change to monthly payments?’** below for more details.

***Digital skills***

Everyone making a claim will need an email address, access to the internet and digital skills – to submit their claim and manage it online. Support to get online and to claim Universal Credit is available from Citizens Advice Knowsley through their free and confidential ‘*Help to Claim’* service.

This is open to any resident who would like to claim Universal Credit and is available by calling 0800 144 8444. The helpline is open Monday to Friday 8.00 am – 6.00pm.

Claimants can also access computers in local Job Centres and Council One Stop Shops and Libraries. There are also many free digital skills sessions available across Knowsley for residents who want to develop their digital skills. See the section **‘Where can residents go for digital support?’** below for more details.

1. **What support does DWP offer Universal Credit claimants?**

There is a range of support available to residents who claim Universal Credit. Visit [Universal Credit: Other financial support](https://www.gov.uk/universal-credit/other-financial-support) for details of the support and how to apply. This includes:

* ***Advance Payments*** – up to 100% of the first Universal Credit payment can be requested in advance. This has to be repaid from future Universal Credit payments, meaning that they will be lower until the advance is repaid.
* ***Hardship Payments*** - can be requested following a benefit sanction. Like Advance Payments, these are repaid from future benefit payments.
* ***Alternative Payment Arrangements*** – depending on circumstances, claimants could:
* Request rent be paid directly to their landlord
* Be paid more often than monthly
* Have the payment split between partners, if Universal Credit is received as a couple.

For all of this support, residents should contact their Work Coach at the Job Centre or call the Universal Credit Helpline on 0800 328 5644. Support is available at any point in the claim.

1. **Where can residents go for digital support?**

***Support to complete the online claim and develop digital skills***

Support to get online, set up an email address, upload documents, make a claim for Universal Credit and verify identity should be done through the Citizens Advice ‘Help to Claim’ service. Residents should call the Freephone number 0800 144 8444 in the first instance and will be offered a local appointment for help. Calls are free from landlines and mobiles. Lines are open Monday to Friday 8.00am to 6.00pm.

Local Job Centres will support residents to use computers and get online. Staff will be available to assist residents using the online Universal Credit system. There is no need to book but residents may need to wait during busy periods.

***Other support to get online***

Alongside ‘Help to Claim’, residents looking for further support can call into any of the free digital drop-in sessions provided by Knowsley Family and Community Education [FACE](http://www.knowsleyface.org.uk/), the Council’s adult and community education service.

Details of the free drop in sessions are below, or residents can contact FACE directly on 0151 443 5389.

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| --- | --- | --- | --- |
| **Area** | **Day** | **Time** | **Venue** |
| Halewood | Monday | 10am – 12.30 | Halewood Library, L26 0TS |
| Huyton | Tuesday | 9.30 – 12.30 | Huyton Library, L36 9GD |
| Huyton | Tuesday | 1pm – 3.30 | Merton Crescent, L36 4LD |
| Huyton | Tuesday | 10am – 12.30 | Huyton Library, L36 9GD |
| Huyton | Wednesday | 12.30 – 3pm | The Gate Community Centre, L14 9NQ |
| Halewood | Wednesday | 9.30 – 12.00 | New Hutte Neighbourhood Centre, L26 1TT |
| Huyton | Wednesday | 9.30 – 12.00 | St John’s Information Zone, L36 0UB |
| Huyton | Thursday | 1pm – 3pm | St John’s Information Zone, L36 0UB |
| Kirkby | Friday | 10am – 12.30 | Kirkby Library, L32 8XY |
| Huyton | Friday | 1pm – 3.30 | Bluebell Park Apartments, L36 7YB |

[Digital Champions](http://www.knowsley.gov.uk/get-in-touch/contact-customer-services) are based in each Knowsley Council One Stop Shop to help residents sign up to and use the Council’s digital services. There is no need to book but check One Stop Shop opening hours [here](http://www.knowsley.gov.uk/get-in-touch/contact-customer-services). Support to get online, set up an email address, upload documents and make a claim for Universal Credit should be done through the Citizens Advice ‘Help to Claim’ service. Residents should call 0800 144 8444 in the first instance and will be offered a local appointment for help.

***Access to computers and Wi-Fi only (without support)***

Residents who can’t access a computer or get online at home can use free computers and / or Wi-Fi in any of the following sites across Knowsley.

|  |  |
| --- | --- |
| **Venue** | **Address** |
| **Huyton** |  |
| Huyton Jobcentre | Edendale House, Lathom Road, Huyton L36 9XS |
| Huyton One Stop Shop | Archway Road, Huyton L36 9YU |
| Huyton Library | Civic Way, Huyton, L36 9GD |
|  |  |
| **Kirkby** |  |
| Kirkby Jobcentre | St Chad's House, St Chad's Drive, Kirkby L32 8RW |
| Kirkby One Stop Shop | Kirkby Centre, Norwich Way, Kirkby, L32 8XY |
| Kirkby Library | 1st floor, Kirkby Centre, Norwich Way, Kirkby, L32 8XY |
|  |  |
| **Halewood** |  |
| Halewood Library | Halewood Centre, Roseheath Drive, L26 9UH |
| Halewood One Stop Shop | Halewood Centre, Roseheath Drive, L26 9UH |
| Belle Vale Jobcentre | Crown Building, 302 Childwall Valley Road L25 2UF |
|  |  |
| **Prescot** |  |
| Prescot One Stop Shop | The Prescot Centre, Aspinall Street, Prescot, L34 5GA |
| Prescot Library | The Prescot Centre, Aspinall Street, Prescot, L34 5GA |
|  |  |
| **Stockbridge Village** |  |
| Stockbridge Library | The Withens, Stockbridge Village, L28 1AB |

To find where you can ‘get online’ with access to computers, Wi-Fi and digital skills training, visit ‘[My Neighbourhood](https://secured.knowsley.gov.uk/myneighbourhood)’ on the Council’s website and add your postcode

Knowsley Housing Trust tenants can also approach KHT for support. Visit their [Advice Hub](https://www.k-h-t-advicehub.org/get-online/) for details.

1. **How can residents manage the change to monthly payments?**

Free money advice is available locally and details can be found in the table below. Further details of local and national services can also be found under ‘[financial advice and support](http://www.knowsley.gov.uk/residents/benefits-and-grants/financial-advice-and-support)’ on the Council’s website, or the Council’s [Universal Credit](https://www.knowsley.gov.uk/residents/benefits-and-grants/universal-credit) page.

Many Registered Social Landlords, including [KHT](https://www.k-h-t.org/universal-credit-help/) and [Villages](https://www.villages.org.uk/money-advice) (changing to ForHousing from April 2019), offer money advice to their tenants. Social tenants claiming Universal Credit should contact their Landlord to see what other support and advice they can provide. The DWP site [Understanding Universal Credit](https://www.understandinguniversalcredit.gov.uk/) has more information on adapting budgets.

Money advice is also available online through the [Money Advice Service](https://www.moneyadviceservice.org.uk/en), visit [Money Manager for Universal Credit Claimants](https://obs.moneyadviceservice.org.uk/)

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| **Local Money Advice Services** |
| [Citizens Advice Knowsley](http://citizensadviceknowsley.org.uk/) | Free confidential advice for all Knowsley residents including welfare benefits, debt and employment | Call ‘Adviceline’ for telephone advice on 0344 826 9694, call into one of their centres in Kirkby, Huyton or Halewood. Visit [www.citizensadviceknowsley.org.uk](file:///C%3A%5CUsers%5Cfisherk%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CTemporary%20Internet%20Files%5CContent.Outlook%5CWCHJ3YTO%5Cwww.citizensadviceknowsley.org.uk) |
| [Prescot and Whiston Community Advice Centre](http://www.prescotadvice.btck.co.uk/) | Free and confidential welfare rights advice and support to claim.  | Drop in Monday to Friday from 10am to 12.30 at the Prescot Centre, Prescot L34 5GA or telephone 0151 443 4639 |
| [Enterprise Credit Union](https://www.enterprisecreditunion.org/) | Provides savings and loans for members. across Knowsley – branches in Huyton, Prescot and Halewood  | Visit [www.enterprisecreditunion.org](http://www.enterprisecreditunion.org) or telephone 0151 482 0177 |
| [Knowsley Mutual Credit Union](https://www.knowsleymutualcu.co.uk/) | Provides savings and loans for members across Knowsley – branch in Kirkby | Visit <https://www.knowsleymutualcu.co.uk> or telephone 0151 545 3380 |
| [Centre 63](http://www.centre63.org.uk/) | For 18-30 year olds - advice covers housing, debts and welfare benefits including UC | Visit [www.centre63.co.uk](http://www.centre63.co.uk), telephone 0151 549 1494 or call in to Old Hall Lane, Kirkby L32 5TH. Open in Huyton (Our Place) Mon and Tues.  |
| TASC (Tailored Advice in Communities) | For Northwood residents only. Advice on all money matters – debt, benefits, savings and budgeting | Performance Studios, 11 Lifton Rd, KirkbyTelephone 0151 548 4924 or email tascommunities@outlook.com |

1. **Where can people who claim Working or Child Tax Credits find further information?**

Visit the GOV.UK website at [Universal Credit and tax credits](https://www.gov.uk/government/publications/universal-credit-and-tax-credits/universal-credit-and-tax-credits) for details of how people will move from Tax Credits to Universal Credit. If someone is currently receiving Tax Credits, they do not need to do anything unless their circumstances change. Any change of circumstances must be reported to the Tax Credit Helpline on 0345 300 3900.

1. **How does Universal Credit affect employers?**

Employers should visit the GOV.UK website at [Universal Credit and employers: frequently asked questions](https://www.gov.uk/government/publications/universal-credit-and-employers-frequently-asked-questions/universal-credit-and-employers-frequently-asked-questions) for more information including:

* The removal of the 16 hour rule under Working Tax Credit
* How Universal Credit operates when claimants work irregular hours
* The relationship between HMRC and DWP and how earnings from employment are calculated alongside Universal Credit payments

DWP have produced a short video for employers explaining how Universal Credit can help their business [Universal Credit - Opening up work - YouTube](https://www.youtube.com/watch?v=O8LmJj92HYA).

1. **I’m an employer, how can I support my employees?**

If your employees receive any of the 6 benefits that Universal Credit replaces, it is likely that some or all of the support that’s available would be of benefit to them. As an employer, there are a range of ways in which you could help and encourage your employees to access this support. For example:-

* Could you incorporate messages into existing communications to highlight different aspects of Universal Credit and raise awareness of support available? E.g. Customer Newsletters, staff magazines, intranet / internet campaigns
* Could you build ‘financial health’ checks / discussions into existing activity? E.g. Induction or other training, workshops, engagement activities
* Could you set up a ‘money advice’ drop in session for staff / service users with a local advice agency?
* Could you set up a payroll deduction scheme with a local credit union to encourage savings / access to affordable credit?
* Could you use existing equipment / training to enhance or build digital skills across your workforce?
* Could you support your staff / workforce to access existing digital skills provision?
1. **Where can I go to find out more?**

The Gov.uk website has a range of information on Universal Credit. Visit [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) for an overview

The DWP’s [Understanding Universal Credit](https://www.understandinguniversalcredit.gov.uk/) is an easy-read website covering all aspects of Universal Credit

Visit Knowsley Council’s website and search [Universal Credit](http://www.knowsley.gov.uk/residents/benefits-and-grants/universal-credit) for more information and local services