**FINANCIAL CAPABILITY FORUM UNIVERSAL CREDIT UPDATE 19 July 2019 – Dave Winterton**

 **Universal Credit Key Statistics**

In the four weeks to 9 May 2019, the number of people on Universal Credit has increased by 5% to 2.0 million;

Of these people, 34% (690 thousand) were in employment, compared to 37% in May 2018;

Of these people, 55% (1.1 million) were female, compared to 49% in May 2018.

For households on Universal Credit full service in February 2019, 95% of households that have been paid received full payment on time.

In February 2019, 62% of households in payment were entitled to support for housing; 31% of households in the social rented sector had housing costs paid directly to a landlord via Managed Payment to Landlord - Alternative Payment Arrangement, compared to 6% in the private rented sector.

Please see the link below for more information on Universal Credit statistics: <https://www.gov.uk/government/collections/universal-credit-statistics>

**UC Managed Migration Pilot**

**Getting ready for Move to Universal Credit in Harrogate**

Move to UC aims to support those customers who remain in receipt of Income Based Jobseekers Allowance and Employment Support Allowance, Income Support, Housing Benefit, and Tax Credits, onto Universal Credit. Customers who have a substantial change of circumstances will, of course, continue to naturally migrate to UC.

Although the Move to UC regulations are still in draft form and subject to parliamentary approval, preparations are continuing in Harrogate JCP.

Specialist teams consisting of UC and Legacy Work Coaches, UC and legacy Case Manager/Processing, and colleagues from Harrogate LA and HMRC colleagues have been created to ensure high levels of operational knowledge and expertise are available.

We will be starting with customers who are already engaging with the Jobcentre, so typically JSA customers via fortnightly interventions and IS and ESA customers who have a Work Focused Interviews. We will use these existing, business as usual, processes to introduce the idea of Moving to UC. We will build on those conversations to identify their readiness to move, any support requirements they have and any practical help the may need.  We will then continue to work closely with them as they make the move across to UC and well into their UC claim.

We have recently been engaging with a wide range of partners and stakeholders in Harrogate to ensure they are also ready to support our Move to UC customers.  We will continue to work with those partners to learn when and why customers seek out their help and advice as well as exploring how they may play a more active role in the transition of customers into Universal Credit.

**How to Contact a UC Claimant’s Case Manager**

Did you know that you can directly contact a UC claimant’s case manager on their behalf?  You should have the following information about the claimant before you call:

* the telephone number the claimant has registered with Universal Credit
* the first line of their address
* their post code
* their date of birth
* permission from the claimant for you to act for them.

For information about getting a claimant’s permission to contact a case manager on their behalf, read the Universal Credit consent and disclosure of information which gives guidance on how Universal Credit claimants can give consent for their information to be shared with another person or organisation to help them deal with their claim.

Link to the guidance:

<https://www.gov.uk/guidance/universal-credit-consent-and-disclosure-of-information>

Other News

**Thousands of pensioners to benefit from PIP assessment overhaul**

Work and Pensions Secretary Amber Rudd first announced in March that people receiving PIP who have reached State Pension age will no longer have their awards regularly reviewed, instead moving to a light touch review at 10 years.

In June this improvement was applied to all new PIP claimants who reached State Pension age before their planned re-assessment. From 9th July it will start being applied to existing PIP claimants over State Pension age.

The changes will benefit pensioners whose personal circumstances are unlikely to change.

**Bereaved parents spared children's burial and cremation costs**

From the 30th June families grieving the tragic loss of a child will no longer have to meet the costs of their burial or cremation, as a result of a new government scheme set up to provide financial help.

Every year in England an estimated 3,800 children die under the age of 18, and there are a further 2,700 stillbirths. Bereaved parents can find themselves facing bills of thousands of pounds for burial or cremation fees which can vary widely across the country.

The Children’s Funeral Fund (CFF) will bring an end to this uncertainty and provide bereaved parents with valuable practical support at a very difficult time. The scheme aims to reduce the financial burden for families by reimbursing burial authorities, cremation authorities and funeral directors directly.

The fund will be available regardless of the family’s income, and will also include a contribution of up to £300.00 towards the cost of a coffin.

**Minister announces new transfer option for mortgage interest support**

Disabled people and others receiving Support for Mortgage Interest (SMI) will now be able to transfer this support to their new property when moving home.

SMI is the help offered by government to owner-occupiers in times of need. It is paid as a loan and contributes towards the interest on people’s mortgages if they are in receipt of certain benefits, to protect them against repossession and keep them in their own homes.

Previously, those receiving an SMI loan were required to repay the balance once a property is sold or transferred, provided there is enough equity after the mortgage has been paid off. They would then be asked to reapply for the loan on their new property.

However, the Minister for Family Support, Housing and Child Maintenance, Will Quince, confirmed on 12th June that anyone with an SMI loan secured against their property will now be able to request their loan balance to be transferred to their new home when they move.