

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Directorate of Finance

Benefit changes for mixed age couples – it's not too late to claim!

Pension Credit and pensioner Housing Benefit claims can still be made up to 13th August. Encourage residents to claim as soon as possible to protect future entitlement or risk being up to £7,000 a year worse off

The government's benefit changes preventing mixed age couples (where one has reached [state pension age](#) and the other is of working age) from making new claims for Pension Credit (PC) and pension-age related Housing Benefit (HB) began on 15 May 2019.

The rule change only applies to new claims so mixed age couples already getting Pension Credit and/or Housing Benefit on 14 May 2019 can continue to receive them as long as they remain on those benefits as part of the same mixed age couple. Being on one of those benefits provides protection as long as the couple's circumstances don't change, but being on both provides double protection. Note that the pensioner needs to be the lead claimant on the HB claim for full protection to apply.

Important – please note: due to rules which allow Pension Credit and pension-age HB to be backdated for up to three months, in practice, claimants have until **13 August** to apply. To qualify, they will need to show that they have satisfied the rules for the benefit/s since 14 May and continue to satisfy the eligibility conditions for the earlier

period as well.

After 13 August, claimants will have to wait until their partner also reaches pension age before they can claim and may have to claim Universal Credit (UC) as a couple instead. UC is considerably less generous than PC and pensioner HB and could leave residents up to £7,000 a year worse off. The partner who is of working age will also be subject to in-work conditionality

In April, we started a small project targeting residents who would be affected by the changes using Policy and Practice's [LIFT Dashboard](#). We have advised 45 people so far as part of this project and are awaiting results.

Please encourage residents you are working with who may be affected and are missing out on PC and/or pension-age HB to claim before the 13th August deadline.

The rules are complex, so please call our [Advisers Advice Line](#) if you need to check if your client is affected, or they can call our [Public Advice Line](#) direct on 020 8921 6375.

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Advisers Advice Line

020 8921 6376

E: wrs.ce@greenwich.gov.uk

Weekdays: office hours

Public Advice Line

020 8921 6375

Textphone

18001 020 8921 6375

Mon, Wed, Thurs:

10am – 1pm

To claim:

- **Pension Credit** – call the Pension Credit Helpline on 0800 99 1234. The DWP have a visiting service for customers who need assistance with the claims process. Some claimants have reported difficulties in getting staff on the PC Helpline to accept claims made after 15th May. Please warn residents to be

determined and insist on being allowed to make a backdated claim and to report any difficulties to your organisation or to our Public Advice Line.

- **Housing Benefit** – claims are made online via the [Royal Greenwich website](#).

Universal Credit advance payments scam

Reports are emerging in areas of the country of claimants on low incomes being targeted by fraudsters (door to door and online) and duped into claiming Universal Credit. The scam involves tricking people into providing their personal details by promises of help to claim a low cost government grant or loan. The information gathered is enough to allow them to claim UC in the person's name without their knowledge and to verify the claim online. They apply for an advance payment at the same time (normally at the maximum amount) and then keep much of it for themselves. Typically, the claimant only becomes aware of what has happened when their legacy benefits stop and they are left destitute and faced with the prospect of repaying a loan which they did not request or receive and an upward battle to resolve the situation.

The story was initially reported last year, but received little traction in the national press and the DWP have yet to confirm how they will be assisting claimants who have been affected and have lost out

as a result, or what steps will be taken to avoid this happening again in future.

NAWRA (National Association of Welfare Rights Advisers) has taken up this issue and written to Amber Rudd (Secretary of State for Work and Pensions) with suggested recommendations for change. Click on the links to view [NAWRA's letter](#) and the [DWP response](#) dated 27 June.

Please pass on this information to residents who may potentially be affected.

Further reading

- <https://www.bbc.co.uk/news/uk-england-derbyshire-48275021>
- <https://www.ft.com/content/6e8fbcca-7f9c-11e9-b592-5fe435b57a3b>
- <https://www.pymnts.com/news/security-and-risk/2019/universal-credit-system-fraud>
- <https://www.manchestereveningnews.co.uk/news/greater-manchester-news/police-warning-over-universal-credit-16318494>

Are you working with residents with long term health conditions or disabilities?

Get specialist advice before advising them to claim Universal Credit

In the [January issue of Benefit Matters](#), we explained that the government have introduced a new gateway condition preventing claimants whose circumstances change and who are receiving a severe disability premium (SDP) in one of their legacy benefits¹ from naturally migrating to Universal Credit (UC). This is an important and welcome

change because UC, unlike legacy benefits, doesn't include any disability premiums, so disabled claimants receiving qualifying disability benefits stand to be significantly worse off financially under Universal Credit.

The new rules² apply from 16th January 2019 and enable claimants who are (or were recently)

¹ Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Housing Benefit

² Regulation 63 Universal Credit (Transitional Provisions) (Managed Migration) Amendment Regulations 2018

receiving SDP to remain on their existing legacy benefits or make new claims for other legacy benefits. As long as they satisfy the eligibility conditions, they will not have to claim UC until they are migrated as part of the DWP's managed migration process (which is expected to begin in November 2020).

Claimants who are manage migrated will receive an additional payment (called transitional protection) on top of their UC to compensate for any losses if they will be worse off after moving to UC. However, claimants who naturally migrate to UC following a change of circumstances, will not.

We are urging organisations to encourage residents they are working with, particularly vulnerable residents with long term health conditions or disabilities who are on legacy benefits, but are not already receiving SDP to check if they have to claim UC when their circumstances change.

It's important to do this before claiming UC as once they have claimed, they cannot usually reclaim legacy benefits. However, if someone has been getting SDP and then claims UC in error, they may be able to return to legacy benefits, but will need [specialist advice](#).

This may particularly be an issue for organisations who are assisting residents to move into independent accommodation and who may be claiming help with housing costs for the first time. Unless the claimant is covered by an exception (eg for people receiving SDP), they will have to claim UC if they need help with their new housing costs. However if they were previously living with other adults, moving into independent accommodation may mean that SDP can now be included in their legacy benefits. If so, sorting this out first will mean that they won't have to claim UC yet and will be able to make a new claim for Housing Benefit and retain their existing benefits.

The SDP rules are complex, so please contact us for advice about this if you need to.

Example: Tom is 23 years old and has a learning disability. He receives PIP standard rate daily living and mobility and £102.15 ESA a week (he's in the work-related activity group). He has been living at home with his parents, but is being assisted by Royal Greenwich into his own self-contained flat. Although no one receives Carer's Allowance for looking after him, Tom's ESA cannot currently include SDP because he's living with other adults (his parents). Once Tom moves into his flat, he'll be told that he has to claim UC if he tries to claim Housing Benefit (HB) straight away. Claiming UC will also end his ESA claim (his UC will be £102.45 a week excluding his housing costs).

However, if Tom delays the HB claim and notifies ESA about his change of circumstances, completes an [ISI0 form](#) (needed to claim SDP) and waits until SDP is in payment, he'll be able to successfully claim HB and keep his ESA award which will increase to £168 per week – leaving him £65.55 a week better off.

Before advising residents with health issues/disabilities to claim Universal Credit

It's important to consider the benefit implications and get advice if you need it, particularly around the order in which claims should be made.

Getting specialist advice at an early stage and correctly sequencing claims is crucial as this will protect residents existing benefits for as long as possible and ensure that they are not worse off financially.

Please ring our [Advisers Advice Line](#) if you need advice about resident you are working with. Residents wishing to contact us direct can call our [Public Advice Line](#).

Tax credit renewals – 31 July deadline approaching

It's that time of year again for claimants to renew their tax credits claim. The renewals process aims to finalise entitlement for 2018/19 and compare it with what has been paid, and to renew claims for 2019/20. Don't forget to remind your clients to renew their claims before the 31 July deadline. If they don't, payments will stop and they may have to repay some of the tax credits they have already received.

Renewing on time is even more important this year given the rollout of Universal Credit full service. If the claim ends as result, residents will not be able to reclaim tax credits and would have to claim Universal Credit instead.

Remember that even if residents miss the deadline, regulations allow claims to be restored providing they are renewed within 30 days from the date on the statement of account notice.

Claims can be renewed in the following ways:

- online at www.gov.uk/manage-your-tax-credits. This is the easiest and quickest option as the Tax Credits Helpline gets very busy during this period. Claimants will need a Government Gateway

account to use the service. If they don't already have an account, they will get one when they sign on to the service.

- By posting completed forms they have received to: Tax Credit Office, HM Revenue and Customs, BX9 1LR.
- By approaching the Tax Credits Helpline on 0345 300 3900 – lines are open Monday to Friday 8am – 8pm; Saturday 8am to 4pm and Sunday 9am to 5pm. For the best chance of getting through quickly, claimants should call between 8.30am and 10.30am (avoiding Mondays and Fridays) and Sundays between 2pm and 4pm.

Please warn claimants that it's not possible to save the form and return to it later on, plus it will clear without warning after 30 minutes of inactivity. There is also a virtual assistant to assist claimants.

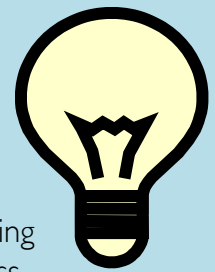
For further information - visit

- www.gov.uk/renewing-your-tax-credits-claim
- <https://www.litrg.org.uk/tax-guides/tax-credits-and-benefits/tax-credits/how-do-i-renew-my-tax-credits-claim>

Child remaining in post 16 education or training

Many families miss out on Child Benefit and Child Tax Credit (CTC) once a child turns 16. Remember that these benefits can continue for children remaining in full-time non-advanced education or approved unwaged training until they reach age 20 (or until the course ends if this is earlier). But CTC will stop automatically on 1 September after the child's 16th birthday unless parents notify the HMRC that the child is remaining in education or training. They will also need to separately notify the Child Benefit Centre. Remember, if payments are already stopped, or if the child has left school or college but has now returned to education or training, families will need to contact these offices again to get payments reinstated.

Spotlight on sources of help with childcare costs



Childcare is expensive and is a significant barrier to work for low income working households. The summer holiday period is a particularly challenging time for parents with the prospect of increased childcare costs. This spotlight provides a brief summary of the main sources of help available – these include:

- the childcare element in benefits and tax credits awards;
- the Free Early Learning scheme
- the Tax Free Childcare (TFC) scheme
- tax and national insurance reductions on earnings (sometimes called employer supported childcare).

Help with childcare is a complicated area because each scheme has different rules and processes. Parents will need to get advice about which scheme is best for them, because some of them (such as tax credits, UC and TFC) cannot be used in combination with others and applying for help through one scheme can stop support provided through another.

Help from the benefits system for families in low paid work

Existing tax credits and Universal Credit (UC) claimants may be able to get help towards the cost of childcare while they work. The childcare must be 'approved' – with an eligible nursery, children's centre, extended day pre-school, breakfast or after school club, holiday scheme, registered childminder, home carer or nanny. How much help parents can get depends on their income and circumstances.

Tax Credits (existing claimants only)

Help with childcare costs is provided through Working Tax Credit (WTC). Existing claimants who are already receiving Child Tax Credit or WTC, may qualify for the childcare element of WTC if they start paying for childcare. They will not need to make a claim for UC in this situation, unless required to do so for some other reason. To claim, they will just need to contact the Tax Credits Helpline (0345 300 3900) to notify about their change of circumstances.

To qualify, they will need to be working for the required number of hours:

- lone parents must be working at least 16 hours a week
- couples must usually both be working for 16 or more hours a week, unless one of them is unable to work (for example due to incapacity or because they are a carer who is entitled to Carer's Allowance).

Claimants who qualify for full help can get 70% of their average eligible childcare costs covered up to a limit of £175 per week for one child or £300 per week for two or more children. This means that the maximum help parents can get is £122.50 per week for one child (or £210 for two or more children).

Tip: 100% of childcare costs up to these limits (£175 or £300) are also ignored as earnings when calculating entitlement to Housing Benefit and Council Tax Support, so it's worth checking for these even if parents cannot get help with childcare costs via WTC.

Universal Credit

To qualify for the childcare element in UC, the claimant must:

- be in paid work – there is no minimum hours limit (unlike WTC); or
- have an offer of paid work that is due to start before the end of their next monthly UC assessment period;

Couples may qualify if both are working or one of them works and the other:

- has limited capability for work, or
- receives (or would receive) Carer's Allowance; or
- is temporarily away from the household.

Help with UC childcare is assessed monthly and is based on the actual childcare costs incurred during each monthly assessment period. UC parents who qualify for full help can get 85% of their eligible childcare costs covered up to a limit of £646.35 per month for one child and £1,108.04 per month for two or more children.

To apply: new claimants normally need to apply online – [click here for details](#). Existing claimants will need to notify about their change in circumstances via their online journal.

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Free Early Learning

All 3-4 year olds can get 15 hours a week of free early years education and childcare for 38 weeks of the year. Some parents can also get this help for up to 30 hours a week. Visit the [GOV.UK](https://www.gov.uk) website to find out more:

Parents may also get this provision (15 hours) if they have a two year old child and receive certain benefits (such as Income Support, income-based Jobseekers Allowance or income-related Employment and Support Allowance, *Universal Credit* or *tax credits*³).

[Children with additional needs may also qualify for a free 2 year old place regardless of family circumstances.](#) For example, if they:

- are 'looked after' by the local authority;
- have a current education, health and care (EHC) plan;
- get Disability Living Allowance;
- have left care under a special guardianship, child arrangements or adoption order.

Visit the Royal Greenwich website for more information or contact the Families Information Service (see below).

For further information

- Visit the [Low Incomes Tax Reform Group website](#) for further information about these schemes and how they interact together; or
- [GOV.UK](https://www.gov.uk) for a step by step guide to sources of help with childcare; or
- Contact the [Families Information Service](#) for advice about childcare options in the borough.

For advice about a family you are working with

Contact our Advisers and staff helpline on 020 8921 6376 (weekdays during normal office hours) or email wrs.ce@royalgreenwich.gov.uk. Royal Greenwich residents wishing to contact us direct can call our Public Advice Line (020 8921 6375, Mondays, Wednesdays and Thursdays; 10am to 1pm) or visit www.royalgreenwich.gov.uk to send us an online enquiry or to download our information online.

Tax Free Childcare

The government has introduced a Tax-Free Childcare scheme for working parents which replaces the previous childcare voucher and employer supported schemes. The idea is that parents pay money into a childcare account and this is then topped up by the government. The maximum yearly top up for each child in registered childcare is £2,000 (or £4,000 for each disabled child).

Important – please note: families cannot get this help at the same time as receiving Tax Credits, Universal Credit or childcare vouchers and residents will need advice about which would be best for them. Due to the rollout of UC full service in the borough, it's vital that claimants understand their options before ending their tax credits claim as if they make the wrong choice they may not be able to reclaim tax credits and will be forced to claim UC instead. Please ring our [Advisers Advice Line](#) if you would like to check whether or not a family you are working with will be better off.

Tax and national insurance relief on Employer Supported Childcare

Due to the introduction of Tax Free Childcare, the tax and national insurance relief associated with employer supported childcare (including childcare vouchers) was closed to new applicants from October 2018. Existing users can continue to receive this relief.

³ Income thresholds apply. UC claimants must have a combined net income from work of £15,400 or less a year. For tax credits, gross annual income must be £16,190 or less



National Association of Welfare Rights Advisers (NAWRA)

Greenwich Welfare Rights Service and Greenwich University co-hosted a very successful national NAWRA conference on 7 June. Over 100 delegates attended representing all parts of the country.

The agenda included key speakers: Geoff Fimister (who valiantly stepped in at short notice for Marsha De Cordova MP, Shadow Minister, Work

and Pensions, Disabled People), Deven Ghelani and Zoe Charlesworth from Policy in Practice, and an opening address from Council Leader Councillor Danny Thorpe. We would like to thank our speakers and workshop facilitators for contributing to the success of the day, and in particular Greenwich University for providing such a wonderful venue.



Great to hear about all the positive work being done in [@Royal_Greenwich](#) to tackle poverty. All local authorities should take a look. [#NAWRAGreenwich19](#)

10:20 am · 7 Jun 2019 from Greenwich, London · Twitter for iPhone

3 Retweets 7 Likes

Greenwich Advice Network (GAN)

Greenwich Advice Network is open to all local providers of free legal information and advice, any sector. It focuses on advice issues in the field of social welfare and has a light touch on benefit issues. Following a temporary suspension, we are pleased to confirm that the next GAN meeting will be on **Friday, 27 September, from 2 to 4pm** and will focus on housing issues. More information will be circulated nearer the time. Further meetings will take place in March and September 2020.

Greenwich Advisers Forum (GRAF)

GRAF meetings have a focus on welfare benefits and provide an opportunity for local advisers to meet to discuss benefit issues and share knowledge and experience. Attendees are typically people whose work includes a significant amount of welfare benefits or benefits related advice. There are guest speakers plus updates about recent/forthcoming benefit changes, an information exchange and liaison with Greenwich Advice and Benefits Service (about Housing Benefit and Council Tax Support issues).

The meeting which was to have taken place in May and was cancelled due to the EU elections has been rescheduled for **Friday, 26 July, 10am to 12pm** and will focus on [benefit changes for mixed age couples](#). Our guest speaker will be Rebecca Lough (Principal Welfare Rights Officer - Welfare Rights Service).

GRAF usually meets twice a year, but given the rollout of Universal Credit full service in the borough and the difficulties it is throwing up for both claimants and advisers, GRAF meetings will take place more frequently this year, with further meetings scheduled on 23 October, 21 January and 24 March.

Are you interested in getting details of and attending GRAF (or Greenwich Advice Network) meetings? Please email Sandra Pierre: sandra.pierre@royalgreenwich.gov.uk

Projects Update

Social Prescribing Pilot, Live Well Project

Greenwich Public Health and Greenwich Welfare Rights Service has been working together to ensure that residents are supported to live longer, healthier lives. The Social Prescribing Project is a way of linking patients in with sources of support in the community and provides GPs (and health coaches based within surgeries) with non-medical referral options that can operate alongside existing treatments to improve health and wellbeing. WRS provides specialist advice and support to residents referred to us for benefits advice.

Over the course of 2018/2019 WRS has advised over 335 residents and confirmed benefit gains of over £689,000. These gains will increase as results continue to come in. WRS have advised 125 residents through the project so far in 2019/20 and confirmed benefit gains of over £91,000 in benefits they were missing out on.

Success story

Client was referred to the service after becoming distressed about Council Tax Support issues. He was vulnerable, in poor health and receiving Employment and Support Allowance only. Once we resolved his presenting council tax issue, we advised and supported him to claim Personal Independence Payment (PIP) and an award of standard rate daily living was given. As he lives alone and no one receives Carer's Allowance for looking after him, the severe disability premium was included in his ESA. His weekly income increased by £124.55 per week. He is better able to look after himself and pay his bills and is now protected from having to claim Universal Credit until he is manage migrated at a future date

Emergency Support Project

The Welfare Rights Service's Emergency Support Project enables the WRS to provide an enhanced benefits advice and advocacy service to residents who are either referred directly by Royal Greenwich's Emergency Support Scheme (ESS) or signposted by ESS or other services. Where possible, Welfare Rights empowers residents to resolve issues themselves. Unfortunately, many residents supported through the Emergency Support Project find themselves unable to resolve their problems themselves, either due to their vulnerability or the complexity of the problem. The project funding enables the Welfare Rights Service to provide more intensive support to these residents to avoid them being left without an income and the knock on impact this can have on housing, health, and a range of linked issues.

Over the course of 2018/19 WRS advised 164 clients and raised over £506,000 in benefits they were missing out on (with results still coming in). So far in 2019/20, we have advised 34 people through this project who have gone on to gain over £19,800 as a result of the advice provided.

Training News

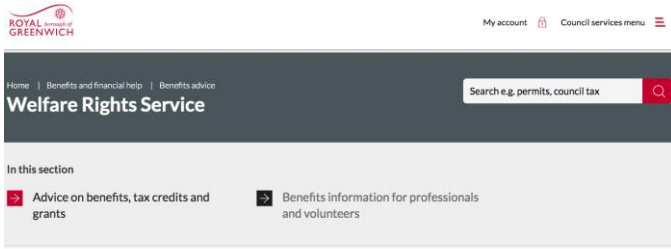
We regret that we've had to amend our current training programme which runs up to the end of July. The Tax Credit Problem Areas course which was scheduled for Wednesday, 31 July, 10am to 4pm has been cancelled due to low bookings and has been replaced by a **Universal Credit in Detail** course on the same date. Places on our UC courses go quickly, so book promptly to avoid disappointment. Note that places are also still available on our **ESA Problem Areas course on Monday, 29 July, 10am to 4pm.**

If you are interested in attending either of these courses, please see the flyer included with this mailing for more information and email your completed booking form to wrs.training@royalgreenwich.gov.uk as soon as possible.

Remember that attending our courses is often free, depending on your organisation. There is a charge however if you do not attend or leave early, please check the terms and conditions before you apply for a place.

Finally, the Autumn training programme is currently being put together. Keep an eye out for an update from us when this is announced. The new programme will include a range of Universal Credit courses and new dates for 'Introduction to Benefits' and several more of our popular courses.

Publicity and information



Benefits information for professionals and volunteers
The following information is for professionals, volunteers and councillors who are supporting Royal Greenwich residents.

[for professionals and volunteers](#) section which includes previous issues of Benefit Matters, our training programme, adviser factsheets and details of our advice line for advisers. The new look benefits section is available [here](#).

Redevelopment of the Royal Greenwich Website

We have been working with Royal Greenwich's Webteam to review our benefits content on the website. Part of this work has included reducing and streamlining the content. This work is now complete and our full range of factsheets is available online for external advisers and the public to view, print or download. There is also a new ['Benefits information](#)

Remember – if you need advice about a resident or family you are working with, call our dedicated advice line for advisers and staff on 020 8921 6376 (Monday to Friday, anytime during usual office hours).

If you would like this information in another format (for example in large print), please contact Pansy Turpin on 020 8921 6376 (or 18001 020 8921 6375 for textphone users).

Next issue: October 2019

Royal Greenwich Welfare Rights Service produces 'Benefit Matters'. If you would like to contribute in any way, please contact Sandra Pierre on 020 8921 6378.



Welfare Rights Service

The Woolwich Centre

35 Wellington Street

Woolwich SE18 6HQ

Telephone 020 8921 6376

Tex www.royalgreenwich.gov.uk/benefits

Textphone 18001 020 8921 6375