

# Benefit Matters

Our newsletter for advisers in Royal Greenwich

Directorate of Finance

## Severe Disability Premium (SDP) transitional payments

*DWP begins paying compensation to people who have lost SDP as result of claiming Universal Credit*

When Universal Credit (UC) was designed, the government took a decision not to replicate the disability premiums included in legacy benefits. The rationale behind this was that the money saved would be used for a higher rate payment to be included in UC for people assessed as having limited capability for work related activity (or placed in the support group).

Although people in the above situation may be better off under UC, as highlighted in previous issues of [Benefit Matters](#), disabled people are actually one of the biggest group of losers financially under UC, particularly UC claimants who were previously receiving the severe disability premium (SDP) in their legacy benefits.

In recognition of this, the government introduced a new gateway condition in UC preventing existing claimants who are receiving SDP in their legacy benefits from claiming UC from 16<sup>th</sup> January. They also committed to compensating pre-16<sup>th</sup> January UC claimants who naturally migrated to UC within one month of having been entitled to SDP. To qualify, they must not have had a change of circumstances that affects their 'underlying entitlement to SDP' and must still be entitled to UC.

These arrangements have now been implemented by the [Universal Credit \(Managed Migration Pilot and Miscellaneous Amendments\) Regulations 2019](#) which came into force on 24 July and the DWP has confirmed that it has started issuing SDP transitional payments. These consist of an ongoing monthly payment and a lump sum to cover the period since the claimant moved to UC. As of 3 October, payments had been made to over 13,800 claimants.

Claimants who only qualified for the SDP by virtue of their Housing Benefit award will not be eligible for these payments.

### How much will claimants get?

The amount paid varies and will depend on the claimant's individual circumstances and on how long they have been on UC. Ongoing monthly payments will be made for every UC assessment period as long as they remain eligible.

- **For single people** - the additional payment is £120 or £285 per month depending on whether or not they are in the support group.

*Continued on next page*

### Advisers Advice Line

020 8921 6376

E: [wrs.ce@greenwich.gov.uk](mailto:wrs.ce@greenwich.gov.uk)

Weekdays: office hours

### Public Advice Line

020 8921 6375

Textphone

18001 020 8921 6375

Mon, Wed, Thurs:

10am – 1pm

# Severe Disability Premium transitional payments

- **For couples** - the maximum payable is £405 per month if they were both previously receiving SDP and they continue to satisfy the eligibility conditions.

Disappointingly, the payment rates set under the regulations fail to meet all the losses of claimants who were entitled to SDP before moving to UC. This still leaves severely disabled claimants who were entitled to both the severe disability premium and enhanced disability premium £315 a year worse off than they would have been.

In response to questioning from the Work and Pensions Committee on 24 July, Neil Couling, (DWP's Change Director and Senior Responsible Owner for UC), confirmed that the payments are effectively a compensation payment and not transitional protection.

Note that the above transitional arrangements are separate from the arrangements for SDP claimants who have wrongly migrated to UC on or after 16<sup>th</sup> January. They may be able to return to legacy benefits and will be fully compensated for any losses incurred.

## How will it work?

The DWP say that claimants don't have to do anything as UC claims will be reviewed and those who have been affected will be identified and contacted in due course. They will write to eligible claimants via their UC journal to tell them if they qualify for the SDP transitional payment or not. If the claimant is eligible, DWP will tell them how much they will receive and when UC will make the first payment. Ongoing payments will be paid at the

end of each assessment period, but separately to the UC award. The additional payment will not show up on the UC statement.

Residents may prefer to contact the DWP directly to make themselves known, since the regulations provide that:

*'Where it comes to the attention of the Secretary of State...the Secretary of State must determine an additional amount of Universal Credit ("the transitional SDP amount") which is to be payable...'*

We'd suggest they do this by either ringing the contact centre or by adding a note in their UC journal. We understand that a specialist team has been set up to deal with these cases.

## Changes from January 2021

In response to a recent High Court judgment, the SDP Gateway will be removed from January 2021, after which, claimants will be able to claim UC if their circumstances change, but may be eligible for SDP transitional payments.

## Further reading

- [LA Welfare Direct Bulletin 10/2019](#)
- [Work and Pensions Committee – Oral evidence \(HC 1790\) 24 July 2019](#)

## For advice about a client you are working with

Please call our [Advisers Advice Line](#) if you need to check if your client may qualify for this help, or residents can call our [Public Advice Line](#) direct on 020 8921 6375.

# A view inside Bolton Universal Credit Service Centre...

Given that Bolton Service Centre is the designated Universal Credit Service Centre for Royal Greenwich, a delegation from the Welfare Rights Service recently visited the centre with a view to building links with staff and improving working relationships.

Bolton has a huge catchment area, covering the whole of South London District and dealing with 14 Jobcentre Plus offices. They were one of the first to support UC on Live Service and still deal with the odd live service query. 21 cases managers cover Woolwich Jobcentre Plus (JCP) and are split into two teams. Each UC claimant should have a designated work coach at the local jobcentre, and a case manager at the service centre.

Claimants calling the DWP from the number recorded on their claim should get straight through to the Woolwich case manager team in Bolton. The call should only go to the virtual call centre if nobody is available. The DWP claim that the team generally answers 75% of calls.

If you are calling on behalf of a client, and you cannot do so via their phone, you will need to get through to their case manager. You will be asked to give the client's telephone number or possibly other personal information, such as date of birth. Please remind clients you are working with to keep their UC accounts updated with new contact details so that this system can continue to work as it should. Where updated contact details have been provided, this should show on their account within a few hours.



In terms of organising work in the service centre, new claims are allocated daily (around 200 new claims are made in Woolwich every week). Work is organised around the following:

- terminally ill claimants;
- housing costs cases which need verification but cannot be done via the landlord portal. If it's a registered social landlord, the landlord will be contacted manually for social rented sector verification.

Case managers then prioritise work in the following order: first payments, payment blockers (or obstacles), journal entries (these are normally actioned within 5 working days) and other issues. Staff aim to be available as much as possible to deal with incoming calls, although some team members do not take calls.

Decision-making for UC is covered across the DWP, at local JCP and Service Centre levels and by specialist decision making teams.

## Decision Making

<i>Decisions made by</i>	<i>Examples of decisions made...</i>
JCP/Work coach level	<ul style="list-style-type: none"><li>• Habitual residence test (HRT) decisions - where entitlement is clear. HRT refusal decisions are made by decision makers.</li><li>• Sanction decisions - where the claimant has failed to attend an appointment or interview at the JCP and an explanation has not been provided and there is no information about vulnerability. Having a safeguarding alert in place for vulnerable claimants is helpful to avoid compliance doubts being raised at this level. Our <a href="#">DWP Benefits Safeguarding factsheet</a> for advisers includes more information about this and the safeguarding process.</li></ul>
Service Centre level	Any evidence based decision, for example, where the verification information has all been provided.
Specialist decision makers	Consider cases where the evidence needs to be weighed and a decision made on a balance of probabilities, or where there are 'any shades of grey'.

## Explicit Consent

The DWP operate a system of explicit consent in Universal Credit – this is the system of disclosing information to authorised third parties and is much more restrictive than the ‘implicit consent’ model adopted for pre-UC benefits. Explicit consent has been the subject of much debate between national welfare organisations (concerned at how this impedes advisers’ ability to advocate on behalf of vulnerable claimants) and the DWP. The DWP have cited data protection responsibilities as justification for its tough stance.

The Service Centre’s position is clear:

- claimants must clearly state what information needs to be shared in their online journal and the reason why it should be shared.
- they must also make clear who it can be shared with (the name of the team or organisation is not sufficient, it has to be a named person).
- consent is only valid until the end of the assessment period, or until the issue is resolved, whichever is later.

We discussed the onerous nature of this, and how it creates unnecessary difficulties for advisers and advocates trying to support vulnerable residents. Whilst the DWP staff recognised this, they did not feel able to deviate from the DWP’s current very clear policy guidelines due to concerns in breaking data protection rules.

This is clearly an argument which continues to need to be made, and efforts focused in getting a policy change higher up in the DWP. National welfare organisations (including NAWRA and LASA) are having ongoing discussion with the DWP about this matter. Continued pressure and recent criticism from the Information Commissioner’s Office about

the DWP’s unduly restrictive approach, has led to recognition from the DWP that improvements are needed to enable vulnerable claimants to be better supported. We understand that the Social Security Advisory Committee are looking at implicit consent again and are developing a prototype and considering whether explicit consent can be extended to six months in the interim.

Greenwich Welfare Rights Service recently attended a workshop hosted by the DWP to look at how they can improve the policy and processes around consent, whilst still protecting claimants’ data. We are hoping for improvements to make it easier to represent clients in the near future.

## What next?

In summary, we felt that our meeting was a good first step on the road to building an improved working relationship. The Bolton team really showed a commitment to wanting to help and support UC claimants, particularly vulnerable claimants. We are looking forward to inviting them to visit Woolwich in the future.

If you are working with a client and need to escalate their case, remember that this should initially be directed to our Borough Partnership Manager. Please see the latest copy of our ‘Claiming Benefits – useful addresses’ factsheet for details. Call our [Advisers Line](#) to request one, or it is available on [the intranet for council staff](#).

## Further reading

- [Social Security Advisory Committee Blog](#)
- [DWP Consent and Disclosure Guidance](#)
- [Information Commissioner’s Office’s Letter](#)

## 2018/19 tax credit renewals – it's still not too late!

Claimants who failed to renew their tax credits claim by 31<sup>st</sup> July 2019 may find that their award has now been terminated and payments stopped. This has serious consequences because it means that no new claim has been made for 2019-20 and any provisional payments they have received since 6 April 2019 has been overpaid and will be recovered.

**Please remind your clients that it's not too late to restore their claim, but they must act quickly. This is even more crucial now that Universal Credit has been rolled out as most people are no longer able to make new tax credit claims.**

Special rules allow claims to be restored providing they renew within 30 days from the date on their statement of account notice advising that their payments will stop.

Claimants renewing outside the 30-day period (and by 31<sup>st</sup> January 2020) can only have their claims

restored if HMRC accepts that they have good cause for missing the 31<sup>st</sup> July deadline and the 30-day deadline. Payments will be reinstated from 6 April if the claimant has already claimed UC. The tax credits claim runs up to the last day before the start of the UC claim.

Claims can be renewed online at [www.gov.uk/manage-your-tax-credits](http://www.gov.uk/manage-your-tax-credits). This is the easiest and quickest option. Claimants will need to open a Government Gateway account.

For further information – visit:

- [www.gov.uk/renewing-your-tax-credits-claim](http://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>

## Extra help for families with children at school

Now that schools are back after the summer break, we need to ensure that local families do not miss out on education benefits (such as free school meals and clothing grants) and welfare benefits. Many families miss out on extra help because they do not know they can claim. Our updated 'Benefits for children at school' factsheet outlines the main sources of support available and flags up the main benefit issues currently facing Greenwich families.

For example, we are particularly urging parents who haven't already signed up for free school meals and are still receiving legacy benefits<sup>1</sup> to sign up quickly, while they still can. Parents signing up in this situation will be able to keep free school meals for their child until at least 2022, even if their circumstances change. This is important as more residents are naturally migrating to Universal Credit. Many will find that they no longer qualify for free school meals if their income is higher than the £7,400 a year income threshold which has been introduced for UC claimants. Make sure your clients don't miss out – encourage them to sign up now!

We find that many residents claim Universal Credit prematurely following a change of circumstances when they could have remained on their legacy benefits. This means that they are not compensated if they are worse off financially following the transfer. The factsheet gives examples of situations which do and don't require a UC claim and families who may be worse off on UC. We encourage parents to get specialist advice if they are unsure about their situation.

The factsheet will be available on the Royal Greenwich website shortly: [www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk). As in previous years, we're working with Children's Services and schools to promote the factsheet to Greenwich families. We hope that promotional articles will be included in school newsletters for parents and in the e-bulletin for head teachers.

<sup>1</sup> Income Support, income-based JSA, income-related ESA, Child Tax Credit only and gross annual income is up to £16,190 or less, Working Tax Credit (only during 4 week run-on period),



# Spotlight on Royal Greenwich's Universal Support Team...

*"It's so nice to speak to a human being!"*

It's nearly a year since the Universal Support Team was set up in the borough to provide face-to-face support to Greenwich residents struggling with the transition to Universal Credit. In that time, the team has helped hundreds of customers to understand and manage their claims, maximise their income and budget their money.

The digital nature of UC may be quick and convenient for some, but for many of our more vulnerable residents, it has proved a real challenge. Our customers tell us that well timed, face-to-face support from the Universal Support Team has made the all the difference and has helped them to understand their award, receive their full benefit entitlement, and budget their money so that they don't end up with mounting debts. The aim of the service is to provide short-term tailored support, so that residents are then able to manage their claims independently in the long term.

Each week more Greenwich residents move onto Universal Credit because their circumstances have changed (the DWP call this natural migration). Key issues the team has found include:

- **tenancy issues** – resulting in residents not receiving their correct housing costs, particularly where they have what the DWP term "untidy tenancies". This is a common scenario where a claimant is a joint tenant, but the other joint tenant is no longer living at the address. The DWP sometimes incorrectly only award partial housing costs in these cases even though the tenant is jointly and severally liable to pay the full rent.

Other problem areas include where claimants are not named on the tenancy agreement, but are making payments to enable them to continue to live in the property. The UC regulations provide for a person to be treated as liable to make payments where the liable person isn't paying and the claimant has to pay to remain in the accommodation.

The DWP computer system often struggles to cope with these "untidy tenancy" situations

**UNIVERSAL CREDIT IS HERE**  
get the help you need

If you claim...  
HOUSING BENEFIT  
INCOME-BASED JOB SEEKERS ALLOWANCE (JSA)  
INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)  
INCOME SUPPORT  
CHILD TAX CREDIT  
WORKING TAX CREDIT  
your benefits and how you receive them, including how you manage your finances, may change\*

**Managing your money**

For new claimants, the first Universal Credit payment will not be received for over five weeks after claiming. Claimants will be able to get an advance payment of Universal Credit to help them through the five week claim period, but this will have to be paid back.

If you have to apply for Universal Credit now or in the future, here are some useful tips to support you with your claim:

**START SAVING**  
Starting to put a little money aside now if you can. It will give you a cushion if you need it later. The Greenwich and Bexley Credit Union is a great place to save and borrow at low rates. Pop into the office at 21 Calderwood Street, Woolwich, or call 020 8855 4344. Visit [www.gbcreditunion.com](http://www.gbcreditunion.com)

**MAXIMISE YOUR INCOME**  
Check you are claiming everything you are entitled to. Call our Welfare Rights service on 020 8921 6375 or visit [www.entitledto.co.uk](http://www.entitledto.co.uk)

**GET IN CONTROL OF YOUR DEBTS**  
Agree and re-negotiate repayments you can afford. Visit [www.nationaldebthelpline.org](http://www.nationaldebthelpline.org) or contact Greenwich Money Advice on 020 8309 8646 or Meridian Money on 020 8293 3432.

\*this will not affect you if you (and your partner) are of pension credit age  
Royal Greenwich has support to help you – go to [www.royalgreenwich.gov.uk/universalcredit](http://www.royalgreenwich.gov.uk/universalcredit)

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and a manual payment and/or calculation is needed to resolve errors.

Child Poverty Action Group explores some of these issues in their [Universal Credit and Housing Costs article \(June 2018\)](#).

- **Direct deductions** – we find that residents often struggle to manage on their monthly UC payments due to the recovery of direct deductions, leaving them with significantly reduced payments. This is because the total amount that can be deducted under UC is much higher compared to other benefits. Many claimants are faced with this problem during the first five weeks of their UC claim while they are waiting to receive their first payment. Most have no option but to request an advance payment (or loan) to tide them over during this period – this could be a significant amount if they also have housing costs. Once the UC claim is in payment, payments are reduced to claw back the advance (but see the next page for [changes from October](#)).

There may also be further deductions for debt, rent arrears, utilities etc, adding to residents difficulties. The UST have successfully helped residents to reduce the deductions taken for debts

and where appropriate, they have also helped claimants request [alternative payment arrangements \(APAs\)](#), such as fortnightly rather than monthly payments.

### Recovery of advance payments - October 2019 changes

The maximum rate at which deductions can be made from a UC award for advance payments will reduce to 30% of the standard allowance from October (it was previously 40%). The government will also increase the period over which advances will be recovered, from 12 to 16 months from October 2021.

### How to contact the UST

- Phone on 020 8921 3333.
- Email [universal-support@royalgreenwich.gov.uk](mailto:universal-support@royalgreenwich.gov.uk).
- Visit the Royal Greenwich website ([www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)) to send an online enquiry, for further information about the service or to [download benefit factsheets](#).
- Drop-in sessions at Woolwich Jobcentre (ground floor) on Monday, Tuesday and Thursday from 10am to 12pm; or on Fridays at Woolwich Clockhouse Community Centre Advice Hub from 9.30am to 12.30pm.

The team also produces a range of Universal Credit leaflets and posters (such as the one on the previous page), please contact us if you would like to order stocks for your display areas.

### A Universal Support Team success story

*James (not his real name), has learning difficulties and mental ill health. He claimed UC after he was found fit for work and his ESA payments stopped. James had already claimed UC by the time the UST met him, but he didn't really understand his claim. UC also found him fit for work, but he told his UST support worker how anxious and down he was feeling, and how difficult he was finding it to manage with everyday tasks including budgeting his money.*

*The UST helped him understand his payments and how his UC claim worked. He was assisted to apply for fortnightly payments (an alternative payment arrangement) to make it easier for him to manage his money. His UST worker also liaised with his work coach so that reasonable adjustments could be made to his claimant commitment. UST and Plumstead Law Centre assisted James to challenge the ESA decision (helping him to gather evidence about his health conditions). His appeal was successful and he was placed in the support group.*

*He is now £336.20 better off each month. He also received substantial backdated arrears which enabled him to clear his rent and council tax arrears. James was incredibly relieved as he'd been asked to look for work and the stress was exacerbating his mental health condition. He tells us that he's now looking forward to being able to afford to put his heating on this year as last year he was too worried about the cost.*

## Submitting ESA fit notes online

Sending ESA fit notes via the post can cause delays because all DWP correspondence is initially sent to a central mail handling centre in Wolverhampton to be registered and is then forwarded onto relevant benefit offices. The good news is that ESA fit notes can now be submitted online via the following GOV.UK link: [www.gov.uk/send-fit-note](http://www.gov.uk/send-fit-note). As well as a signed fit note, claimants will need to have their national insurance number to hand as well as a computer or camera phone or tablet. Claimants can also take fit notes into local Jobcentre Plus offices so that it can be scanned in and processed by a specialist team.

## National Carers Rights Day – Thursday, 21 November

Many carers miss out on benefits because they don't know they can claim. Carers Rights Day is on Thursday 21 November, so now is the perfect time to make sure that Royal Greenwich carers are claiming their full benefit entitlement. To find out if a Royal Greenwich carer or family you are working with is missing out, please call our [Advisers Line](#), or visit the Royal Greenwich website for our '[Benefits for carers](#)' factsheet. Alternatively, carers can call our [Public Advice Line](#) direct for a full benefits check and signposting to other useful services (or can send an online enquiry via the website: [www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)).



# Blue Badge Scheme extended to people with 'invisible' disabilities

The Blue Badge Scheme is a parking concession scheme which enables people with severe mobility difficulties to park closer to their destinations (whether travelling as drivers or passengers). The scheme is administered and enforced by local authorities. The eligibility criteria has been expanded from 30 August to include people with 'enduring and substantial' non-physical disabilities which either give rise to walking difficulties, or which place them or others at risk of serious harm when they are walking, as part of any journey. This welcome change means that people with conditions such as dementia, anxiety disorders or reduced mobility can now also get this help.

Added to the existing list of people who automatically qualify for a blue badge without the need for a further assessment are Personal Independence Payment (PIP) claimants scoring 10 or more points in relation to the "*planning and following journeys*" activity on the grounds that they cannot undertake any journey because it would cause them overwhelming psychological distress. Applicants who score 10 or more points for any of the other 'planning and following' activities will not automatically qualify, but may do so subject to a further assessment.

Even if claimants are unable to satisfy the automatic criteria, they can also qualify if a local authority assessment determines that they have a disability which is likely to last for at least three years and it is clear that due to their disability they are:

- unable to walk; or
- experience very considerable difficulty whilst walking, which may include very considerable psychological distress; or
- at risk of serious harm when walking; or pose, when walking, a risk of serious harm to any other person.

Certification will be necessary in cases where it is not 'self-evident' that the person meets this criteria.

## For further information

The Department for Transport (DfT) provides the following leaflets: "Can I get a Blue Badge?" and "The Blue Badge Scheme: rights and responsibilities" which are available on the [GOV.UK website](#). Members of the public can also check whether they or someone they know might be eligible for a blue badge or can apply online at [www.gov.uk/apply-blue-badge](http://www.gov.uk/apply-blue-badge). The DfT's Guidance for local authorities is available [here](#).

# Personal Independence Payment (PIP) Update

## PIP reassessments for older people

In July, the DWP announced that it would begin a system of 'light touch' 10 year reviews for existing PIP claimants over state pension age. This has already been introduced for new claimants from 31 May who would have been subjected to more frequent reviews after reaching state pension age. [GOV.UK](#) includes more information about these changes.

## PIP and ESA appeals - success rate increases to record 75%

The latest DWP statistics reveal that the success rates for PIP and ESA claimants at appeal tribunals are at an all-time high of 75%. However, worryingly, as tribunal success rates soar, the success rate for new PIP claims continues to fall (and is currently at an all-time low of 50%) as does the number of PIP and ESA appeals being made. These latest figures demonstrate just how vital it is for claimants to challenge refusals at initial decision and mandatory reconsideration stage. Mandatory reconsiderations are taking around 10 weeks with only 15% leading to an increased award. Appeals are also taking longer to be heard, with the average wait currently around 30 weeks. The figures are available from the following sources:

[Personal Independence Payment - Official statistics](#)  
[Tribunal Statistics Quarterly: April to June 2019](#)



# The EU Settlement Scheme

The EU Settlement Scheme generally enables EEA and Swiss nationals and their family members to continue living in the UK after 30 June 2021. Successful applicants will be granted, one of two statuses:

- **settled status (or indefinite leave)** – for people who can show that they have lived in the UK for at least five years; or
- **pre-settled status (limited leave)** – for people who have lived in the UK for less than 5 years.

The scheme fully opened on 30 March 2019. The deadline for applying is 30 June 2021 (or 31 December 2020 if the UK leaves the EU with No Deal following Brexit, but only for people who were already living in the UK before Brexit day).

**Important – please note:** residents needing advice on the EU Settlement Scheme will need to get specialist immigration advice on their individual circumstances from an adviser with [OISC registration](#) or exemption. Advice on this scheme should only be provided by advisers with such accreditation.

## Further reading:

[Brexit, Benefits and Right to Reside \(Child Poverty Action Group\)](#)

[HB circular A7/2019,](#)

[DMG Memo 06/19](#)

[ADM Memo 09/19](#)

## Relaunch of Greenwich Advice Network (GAN) – Monday, 14<sup>th</sup> October

Greenwich Advice Network is open to providers of free information and advice in Royal Greenwich from all sectors. Meetings are organised and coordinated by Greenwich Welfare Rights Service. Due to circumstances beyond our control, the meetings have been on hiatus – but we're pleased to confirm that they're back!

We are holding a relaunch event on Monday 14th October, 2 – 4pm, in the Gallery, Woolwich Centre, 35 Wellington Street and are encouraging as many organisations as possible to attend. The purpose of the meeting will be to relaunch GAN, but will mainly be a networking session to enable us to map out local advice and information provision,

meet different organisations and contacts and find out more about their services.

GAN meetings focus on advice issues in the field of social welfare and take place every six months. They are not to be confused with Greenwich Advisers Forum (or GRAF – see below) which focuses on benefit issues.

If you're interested in attending GAN, or would like further information, please contact Sandra Pierre ([sandra.pierre@royalgreenwich.gov.uk](mailto:sandra.pierre@royalgreenwich.gov.uk) or 020 8921 6376) or Corin Hammersley ([corin.hammersley@royalgreenwich.gov.uk](mailto:corin.hammersley@royalgreenwich.gov.uk) or 020 8921 3453).

## 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). Our last meeting was on 26 July, our main discussion topic was benefit changes for mixed age

couples which was presented by Rebecca Lough (Principal Welfare Rights Officer - Welfare Rights Service). There was also a Revenues and Benefits Service update from Sean Foulds.

GRAF usually meets twice a year, but they are taking place more frequently this year, given the difficulties that Universal Credit is throwing up for claimants and advisers. The meeting which was scheduled for 23 October will now take place in November. We will circulate details once confirmed.

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

## Project Updates

Our Emergency Support Project continues and is crucial for assisting vulnerable clients in their moment of need. Here is a recent case study:

*Adam (not his real name) was a vulnerable client who was referred to us by Greenwich's Emergency Support Scheme as he was struggling on a low income. He had previously found the ESA reassessment very distressing and this was worsening his mental health. Our team supported him to claim Personal Independence Payment (PIP) and effectively navigate the PIP assessment process. He was eventually awarded enhanced rate of both components without having to go to appeal and became entitled to receive the severe disability premium in his ESA award, increasing his weekly income by £213 a week.*

Under social prescribing, as the colder months begin, we are focusing on reiterating the Health Check available to clients through Live Well Greenwich, as well as provision through energy suppliers such as

[Warm Home Discounts](#). We have also begun raising awareness of the Healthy Start vouchers due to overall take up of this scheme falling in the borough and throughout London. It is a valuable scheme which allows pregnant women and low income families to access fresh and frozen fruit and vegetables.

### Take-up work

We continue to use the [LIFT Dashboard](#) tool to make proactive contact with clients to maximise their income, and avoid problems later on. We have been focusing on mixed age couples who will be significantly financially worse off under Universal Credit. We have been making contact to try and protect them by helping them to claim Pension Credit and/or explaining the complex rules so they can make informed decisions about their benefits.

## Warm Home Discounts

With autumn upon us and heating bills beginning to creep upwards, it's important to make sure that older and vulnerable residents receive any help that's available. We'll do the usual seasonal roundup of winter warmth issues in our January issue, but are reminding you about the Warm Home Discount (WHD) Scheme now. This is a rebate worth £140 a year off electricity bills for some people on low incomes.

It mostly targets pensioners who get Pension Credit Guarantee (PCG), but other groups also qualify for a discretionary discount (see below). PCG claimants, (the core group), should receive a letter from their energy supplier between October and December to confirm if the rebate will be automatically applied or if they'll need to call a helpline to confirm their details. The supplier will apply the discount to spring 2020 bills. Residents who have not received a letter will need to contact the WHD Helpline by 31 January 2020 to confirm their eligibility (0800 731 0214).

Participating energy suppliers are required to offer discretionary discounts to a wider group of customers who are at risk of fuel poverty. Please [click here](#) to view the mandatory eligibility criteria, and note that some providers also offer discounts to additional groups, so it's also worth checking with them directly for details.

These discounts are budget-limited and most providers operate on a first come, first served basis and will close once they have reached their quota of applications. Many providers had closed to new applications by December – January last year. Please encourage eligible residents to apply as soon as possible to ensure they don't miss out. Further information is available here: <http://www.gov.uk/the-warm-home-discount-scheme>. Our Warm Home Discount factsheet is being updated and will be available shortly.

## Training News

Our September to December training programme which was circulated recently, includes new dates for 'Universal Credit', 'Introduction to Benefits' and several more of our popular courses. Places are going quickly, but the following one-day courses still have availability:

- Help with reducing your council tax – Thursday, 10 October
- Universal Credit, Employment and Support Allowance and the Work Capability Assessment – Monday, 28 October
- Challenging Personal Independence Payment decisions – Thursday, 31 October

*These courses all run from 10am to 4pm.*

If you would like to attend any of our courses, please send your completed booking forms directly to us at [wrs.training@royalgreenwich.gov.uk](mailto:wrs.training@royalgreenwich.gov.uk). Don't delay – book now to avoid disappointment!

If you have any questions regarding any of our courses, contact us on 020 8921 6376 (and select option 2). Please note that attending the course may be free, depending on your organisation. There is a charge however if you do not attend or leave early. Please check out the terms and conditions before you apply for a place. The training programme is available on the [intranet for council staff](#).

## Publicity and information

### Updated factsheets

Our [Babies and Benefits](#) and [Benefits for Carers](#) factsheets have been updated and are available on the Royal Greenwich website ([www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)). The following adviser factsheets are also available in the [professionals and volunteers](#) area of the website:

- **DWP Benefit Safeguards** – this factsheet covers the safeguards built into the benefits system to help vulnerable claimants. It also includes our safeguarding alert which we encourage vulnerable residents to complete to help ensure that the benefit authorities are aware of their difficulties and apply the safeguards in the event of future difficulties with their benefit claims.
- **Sources of emergency support** – sets out sources of support for residents in crisis, for example due to a benefit sanction.

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.

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: January 2020

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

Text [www.royalgreenwich.gov.uk/benefits](http://www.royalgreenwich.gov.uk/benefits)

Textphone 18001 020 8921 6375