

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Directorate of Finance

Changes to Local Council Tax Scheme

Royal Greenwich residents to get full help from April 2020

Royal Greenwich Council is changing the Local Council Tax Support Scheme (LCTS) from April to assist residents on low incomes and simplify the claims process. Changes include:

- **increasing the maximum level of LCTS support for working age claimants back to 100% of council tax liability** - Pensioners already receive this help.
- **for Universal Credit claimants**
 - ignoring all pension contributions when assessing entitlement to LCTS. Currently 50% is ignored. This change mirrors the rules applied to UC claimants and will make it easier to manually assess claims.
 - introducing new income disregards for Bereavement Support Payments^[1] and Universal Credit Transitional Severe Disability Payments^[2] – this change will align LCTS with UC which ignores these payments.
 - applying changes of circumstances for UC claimants from the same date as their assessment period – currently changes of circumstances are applied from the

Monday following a change in circumstances on a UC award. This will align changes of entitlement in LCTS with the dates on the UC award (which may be a mid-week date).

- **Simplifying the claims process –**
 - Making backdating easier – currently LCTS claims can be backdated for up to six months for claimants who have good cause. The need to show good cause is removed from April and claims will be backdated as long as entitlement can be confirmed for the full six-month period.
 - Reinstating claims for claimants who have had a LCTS claim in the last six months where ABS have financial information to show that they have become entitled again. A new claim form will not be required. This change will particularly help in situations where claimants have experienced an increase in income which has lifted them off UC in that assessment period and then they requalify the next month. Where this occurs within six months of a previous LCTS claim, ABS will be able to reinstate the claim from the point that entitlement exists again.

¹Replaced previous bereavement benefits in 2017 UC

²Transitional Severe Disability Payments are payments to compensate claimants who were entitled to severe disability premium but have lost out financially due to claiming UC before January 2019

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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

What's not changing?

Following the response in the public consultation, the council will not be making any changes to non-dependant deductions this year or changing the rules around temporary absences outside Great Britain (GB). This means that the non-dependant deductions for working age claims will remain unchanged, and that it's possible to be temporarily absent outside GB for up to 13 weeks (ie the same rules as for temporary absences within GB).

Please note: that none of these changes apply to pensioners because any changes to the pensioner scheme are controlled by central government. The changes also do not apply to the Housing Benefit scheme.

Council tenants and water charges – all change from April

The way that most Greenwich council tenants pay for water is changing from April. Currently the council collects the charges (as part of the rent) and pays them to Thames Water. This arrangement is ending in April and Thames Water will separately bill tenants directly and they will be responsible for making the payments themselves. Tenants should receive a letter about the change by the end of January and their first water bill by the end of February 2020, showing the total amount they will need to pay for the 12 months from April 2020 to March 2021. Payments can be made monthly, fortnightly or other frequencies. Tenants who haven't received a letter by 31 March should call 0800 009 4238 to let them know.

Tenants should receive a letter from the council by early March confirming how much rent they should pay (ie minus the water charge). [Visit the Royal Greenwich website](#) for more information.

Latest Ministry of Justice stats reveal that more than 75% of ESA and PIP appeals are successful

The latest [Tribunal Quarterly Statistics](#) for July to September 2019, reveal that the success rate for claimants at appeal tribunals continues to break records with 71% of total social security appeals finding in favour of claimants (up from 68% in the same period in 2018). But worryingly, the number of claimants submitting benefit appeals continues to fall sharply, currently down 22% on the same quarter last year. The shocking figures demonstrate how vital it is for claimants to challenge adverse benefit decisions.

Other headline statistics:

<i>Benefit</i>	<i>Success rate %</i>
Employment and Support Allowance (ESA)	77%
Personal Independence Payment (PIP)	76%
Disability Living Allowance (DLA)	67%
Universal Credit	61%

ESA transitional addition ends from 5 April 2020

Some ESA claimants are receiving small transitional additions on their ESA awards following migration from the benefits it replaced (Incapacity Benefit, Severe Disablement Allowance or incapacity-related Income Support). These transitional additions end on 5 April, so some claimants may find that they are slightly worse off (although this will be offset to a degree by the April uprating).

April Benefit Changes

Forthcoming changes include:

- **Benefit freeze ends for most benefits** - working age benefits will be increased by 1.7% from April 2020 for the first time in 5 years. State pensions (including New State Pension and Pension Credit Standard Minimum Guarantee) will increase by a higher rate (3.9%) in line with the government's triple lock commitment. We're currently working on updating our 'Benefit Rates' card which will be available by the end of March. Meanwhile, the proposed rates are available from [Parliament UK](https://www.parliament.uk).
- **National Living/Minimum Wage increases and earnings limit increases in social security benefits** – the government has announced that it is implementing the recommendations of the Low Pay Commission and increasing the National Living Wage (NLW) for over 25s by over 6.2% from 1 April to £8.72 an hour. The government says that this represents an increase of £930 a year for someone on NLW working for 35 hours a week. Although welcome, note that tax and national insurance contributions may have to be paid on the increase if it brings annual pay to over tax personal allowance/s and national insurance thresholds. Note also that UC claimants will only be able to keep 37% of any excess earnings they have¹ over their relevant work allowance. Gainers will include two-income households, where the income of the main earner is already taking them clear of means-tested benefits such as UC, HB etc. although the tax and national insurance impact will still be as described.

The national minimum wage for 21 to 24 year olds is also increasing by 6.5% to £8.20 an hour. Visit [GOV.UK](https://www.gov.uk) for full details.

Earnings limits in social security benefits (for example, for permitted work) will also be increased accordingly, but at the time of writing most had not yet been set (except for Carers Allowance). The Carers Allowance

earnings limit will be £128 per week from April, meaning that with the NLW going up to £8.72, a working carer would need to reduce their hours to 14 to remain within the new limit.

Further reading – Gareth Morgan explores these issues in more detail in his article, [National Living Wage – Cui Bono?](#)

- **Parental bereavement leave and pay** – employees who suffer the death of a child aged under 18 years old, or a stillbirth after 24 weeks of pregnancy will be entitled to two weeks' of leave and pay if they satisfy the eligibility conditions.
- **Local Housing Allowance (LHA)² rates to be increased by 1.7% in line with inflation³**

Two-week run-on for claimants migrating to UC from legacy benefits

Remember that from July 2020, a **two-week run-on** is being introduced for claimants migrating to Universal Credit from Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance. This is an extension of the same measure that was introduced for Housing Benefit claimants from April 2018.

Self-employed Minimum Income Floor Grace Period – changes from September 2020

The MIF enables the DWP to treat self-employed UC claimants as having a higher level of earnings than they earn (which can be equivalent to a full-time employee earning the national minimum wage). Currently it doesn't apply for the first 12 months of a UC claim for claimants who started their business within the last 12 months. From 23 September, the 12-month grace period will be extended to all self-employed UC claimants who are gainfully employed, even if they started their self-employment more than 12 months ago.

¹ <https://benefitsinthefuture.com/national-living-wage-cui-bono/>

² LHA rates are used to work out how much Housing Benefit or Universal Credit can be paid to private tenants.

³ <http://www.legislation.gov.uk/ukxi/2020/27/made>

Universal Credit Update...

Update on UC Managed Migration Pilot expected in Spring

Minister for Welfare Delivery Will Quince has confirmed that the DWP will provide an update on the Move to UC Managed Migration Pilot in Harrogate in the Spring. They will also set out an evaluation strategy, developed in consultation with stakeholders, before coming to Parliament in the Autumn with the findings and proposals for the next phase of the delivery of Universal Credit. The Minister's full response is available on the [Parliament UK website](#).

UC and Housing Costs to Social Landlords

In December, the DWP began a small-scale pilot with a small group of social landlords to align managed payments to landlords with claimants' assessment periods to allow landlords to receive housing costs payments at the same time as their tenants' UC payments. Social landlords also receive a daily schedule of their tenants housing costs payments where there is a managed payment arrangement in place through the Landlord Portal. Assuming the pilot goes well, the DWP will look to roll it out to all social landlords on the Landlord Portal early in 2020.

UC Assessment Periods and Earned Income

A [Commons Library Briefing](#) published on 9 January, looks at the problems working UC claimants can experience with the monthly assessment period rules if their pay arrangements are out of step with UC system. Many working claimants are seeing their UC award rise and fall month by month purely because of when their paydays and assessment periods fall, making budgeting extremely difficult. Interruption to UC payments can also impact on work allowances, the benefit cap and other linked entitlements (such as health benefits and Discretionary Housing Payments from the council). The Briefing also considers the implications of the January 2019 High Court judgment which is due to be heard by the Court of Appeal on 19 May 2020. Child Poverty Action Group (CPAG) have been granted permission to apply for judicial review in separate but related

challenge about four weekly payments and the benefit cap. The full briefing is available [here](#).

Sanctions – maximum period reduced to 26 weeks

The 3-year maximum sanction period has been reduced to 26 weeks from 27 November 2019. Visit [GOV.UK](#) for more information.

UC videos on Royal Greenwich website

We have created two videos to promote key messages for residents about UC. The ['UC is Here'](#) and ['UC Key Facts'](#) videos are available on the



UC pages of the website. We also hope to also display them in public waiting areas in The Woolwich and Eltham Centres.

Please feel free to share the videos as required in your public areas, social media platforms and websites.

New UC Briefings – UC: One Year On...

UC full service has been in place in Royal Greenwich for just over a year. We're also running a new series of briefings to update you on key issues and challenges that have emerged for residents, sources of support that are available and what's next in terms of migrating existing claimants to UC. We initially scheduled two 90-minute sessions and have now added an extra date due to demand. At the time of writing, there were still places available on Monday, 24 February, 10-11.30am.

If you work with residents affected by UC, this update is for you to ensure you're aware of current developments and issues. To reserve your place, please email wrs.training@royalgreenwich.gov.uk – there's no need to complete a booking form. Places are being allocated on a first come, first served basis and are going quickly – reserve your place now to avoid disappointment.

Spotlight on Healthy Start

“Making sure that pregnant women and low-income families in Royal Greenwich don’t miss out”



Healthy Start is a national government scheme which provides free food and vitamins for pregnant woman and children under 4 years old in low income families (includes fresh and frozen fruit, veg, milk and infant formula). This is an important means-tested scheme providing a basic nutritional safety net to support families to make healthy food choices. This spotlight aims to encourage take-up by demystifying this provision and flagging up key problem areas to watch out for to ensure that eligible residents don't miss out.

Who qualifies?

- All women under 18 qualify for whole of pregnancy regardless of income
- Women at least 10 weeks pregnant, and families with children under 4 years old, if the family is getting:
 - Income Support, or
 - Income-based Jobseeker’s Allowance, or
 - Income-related Employment and Support Allowance, or
 - Child Tax Credit (with a family income of £16,190 or less per year), or
 - Universal Credit (with a family take home pay of £408 or less per month).

How much are the vouchers worth?

Who benefits?	Healthy Start Vouchers
Pregnant women	1 voucher (£3.10*) per week
Infant 0-12 months	2 vouchers (£6.20*) per child per week
Child 1-4 years	1 voucher (£3.10) per child per week



Where can vouchers be exchanged?

Vouchers are accepted at venues/retailers around the borough including Children’s Centres fruit and vegetable stalls and Woolwich market. Visit the [Healthy Start website](#) for a full list of retailers that accept vouchers.

Challenges and problem areas

Unfortunately, many families miss out on this important source of additional help. Healthy Start applications have continued to decline every year (nationally and locally). Uptake in Royal Greenwich is declining but is higher than the national average (60% compared to a national average of 55%). The scheme has some inherent problems which may contribute to the low take up rate – for example:

- the form/claims administration process - refusal letters don't explain why applications have been rejected, thus discouraging further claims. Around 30% of applications are routinely rejected. The majority because they have been completed incorrectly – eg the claimant has used the wrong pen colour, or written outside the box, the form has not been signed by health professional or doesn't understand what is being asked of him/her due to language difficulties.
- Families being unaware that entitlement ceases once the baby is born unless they contact Healthy Start. To ensure that support continues, they will need to call the Healthy Start Line on 0345 607 6823 or update their local Jobcentre Plus office who will inform Healthy Start.
- Call charges to Healthy Start Helpline - calls cost up to 40p per minute from a mobile phone.

An online claims service is expected to go live soon which aims to make the claims process easier. The start date is not yet known.

How can we support families?

- By consistently promoting Healthy Start to eligible pregnant women and families and supporting them to apply (particularly Children’s Centres, GP offices etc). Unsure if your client qualifies? Visit the [HS website](#) and use the eligibility checker.
- By embedding information about Healthy Start into routine support offered to residents.
- By encouraging and supporting residents to reapply if their claim has been incorrectly rejected.
- By signposting to Children’s Centres for further information and support in completing application forms.

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Further information, useful links and resources

- Healthy Start Helpline 0345 607 6823
- [Healthy Start website](#)
- Download the '[Making the most of Healthy Start](#)' toolkit – includes further information and promotional materials.



HMCTS launches online 'Manage Your Appeal' service

HM Courts and Tribunal Service are launching a new Manage Your Appeal (MYA) service which will enable appellants to manage aspects of their appeal online. This builds on and replaces the Track Your Appeal (TYA) service and is the final stages of HMCTS's development of a more "end-to-end online process" for appellants and their representatives. beyond just submitting the appeal online or participating in Continuous Online Resolution.

MYA will allow appellants to track where they are within the appeal process and take steps which

would normally be dealt with by post. Appellants using the new service will be able to carry out such tasks as submitting further evidence and withdrawing the appeal. They will, as now, still be able to submit correspondence and evidence in paper form regardless of whether they have signed up to MYA.

For more information – see Daniel Flury (Deputy Director of Tribunals) [letter to Tribunal Users](#).

HMCTS will notify third parties once the service has gone live.

Changes to Department for Work and Pensions (DWP) Ministers

- Therese Coffey MP – Secretary of State for Work and Pensions
- Justin Tomlinson MP – Minister of State (Minister for Disabled People, Health and Work)
- Will Quince MP – Parliamentary Under Secretary of State (Minister for Welfare Delivery)
- Mims Davies MP – Parliamentary Under Secretary of State (Minister for Employment)
- Guy Opperman MP – Parliamentary Under Secretary of State (Minister for Pensions and Financial Inclusion)
- Baroness Deborah Stedman-Scott OBE DL – Parliamentary Under Secretary (Minister for Work and Pensions).

Visit [GOV.UK](#) for more information.

Ground-breaking 'Cost of the School Day' project launches in Greenwich

The Royal Greenwich (RBG) is one of only six local authorities across the country that have been selected to take part in the 'Cost of the School Day' (CoSD) project. Using National Lottery funding, the project will help to poverty proof schools across the borough.

Following a successful programme in Scotland, Child Poverty Action Group (CPAG) and Children North East are working with RBG to investigate and reduce the long-lasting negative impact poverty has



for pupils attending local schools by working to remove financial barriers and poverty-related stigma.

Cllr Danny Thorpe, Leader of the Royal Borough of Greenwich, said: *“At a time when an estimated 40 per cent of children in our borough are living in poverty, we need to do all we can to ensure that schools remain an inclusive and supportive environment, where every child has opportunity to reach their full potential. We are excited to be one of only six local authorities to be taking part in the ground-breaking Cost of the School Day project, and we look forward to using this unique opportunity to listen and act on the experiences of local children, families and schools, and make sure no student misses out as result of their background or circumstances.”*

Over a period of two weeks, two CoSD practitioners will be working particularly closely with

pupils, as well as with parents and staff, across 16 schools in our borough. They will map schooling costs for pupils and their families - including hidden expenditures - and their effect on learning and overall experience.

Following this initial research, they will then develop cost-neutral plans, specific to each participating school, which will be implemented with ongoing support from CPAG. This important work, driven by pupils and whole school communities, will reduce the pressures of school costs on low-income families and create more inclusive education in which all children can thrive and achieve their potential.

Help with winter heating costs

With the cold weather just beginning to bite, remember there are many sources of help towards winter heating costs – these include:

Warm Home Discounts

This is a £140 rebate off heating bills for some people on low incomes. The discount mostly targets older people receiving Pension Credit (the core group), but other people on low incomes may also qualify for a discretionary payment (the broader group). People in the core group generally get this help automatically, but people in the broader group must apply. Help for broader group customers is budget limited and generally operates on a first come, first served basis, so remember to advise residents to apply sooner rather than later to ensure that they don't miss out. Our Warm Home Discounts factsheet is available on the [Royal Greenwich website](#).

The Big London Energy Switch

Residents may be able to get a better deal on their gas and electricity bills through the 'Big London Energy Switch', a collective switching scheme run by Royal Greenwich and several other London councils. The scheme gathers together many people who want to lower their fuel bills to incentivise energy

companies to offer their lowest prices. The more people who join the scheme, the better the deal is likely to be. Households switching in the last auction saved on average £250 on their annual fuel bills. The next auction takes place on 11 February 2020. Visit the [Big London Energy Switch website](#) to find out more (including how to register) or call 020 8921 5100.

For further information

- Energy Saving Trust – www.energysavingtrust.org.uk;
- GOV.UK – <https://www.gov.uk/browse/benefits/heating>.

Other sources of help

As well as providing benefits advice to residents as part of our social prescribing and Stay Warm Stay Safe projects ([see page 9](#)), we are also referring residents to Live Well in Greenwich for advice about energy saving measures, energy grants and other linked services and initiatives. Further information is available on the website: (<http://livewellgreenwich.org.uk/>) or residents can contact the service direct on 0800 470 4831.

Greenwich Advice Network (GAN)

Greenwich Advice Network (GAN) meetings focus on advice issues in the field of social welfare and take place every six months. Meetings are organised and coordinated by Greenwich Welfare Rights Service and are open to providers of free information and advice in Royal Greenwich from all

sectors.

After a lengthy hiatus, GAN was successfully relaunched on 14 October with a networking event held in The Gallery in Woolwich, with a record number of organisations attending.

As well as relaunching GAN, our other main objective was to map out local advice and information provision in the borough, enable organisations to network, consult organisations about what they expected or wanted from GAN looking forward and to get suggested discussion topics for future meetings. Some of the suggestions are listed below.

- Joined up thinking on current issues.
- Regular feedback from engagement groups.
- Discussions on hot topics, such as legislative changes.
- Focus on work of local organisations, such as First Step (with mini-presentations at each

meeting).

- Advice on hot topics, such as on legislative changes.

The next meeting is on **13 April, 10.30am – 12.30pm** in the Town Hall and will focus on housing. Full details will be circulated shortly. If you're interested in attending GAN, or would like further information, please contact Sandra Pierre (sandra.pierre@royalgreenwich.gov.uk or 020 8921 6376) or Corin Hammersley (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).

- Aideen Shillke (Head of Live Well Greenwich);
- Alan Robinson (Greenwich Foodbank);
- Nicola Nzuzza (Public Health) – Community food initiatives and Healthy Start; and
- Corin Hammersley (Revenue and Benefits Service) – Emergency Support Service (ESS).

The notes and handouts from the meeting will be circulated shortly.

The next GRAF meeting is on **21 May, 2 - 4pm** in the Town Hall and will focus on sanctions. Full details will be circulated nearer the time.

The main discussion topic at our 18 November meeting was additional sources of financial support for residents. Guest speakers included:

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

Publicity and information

We are currently working on updating our Benefit Rates card and factsheets for 2020/21 and these will be available from April. The updated factsheets will be available on [Royal Greenwich's website](#) and on the [intranet for council staff](#).

Training News

Our latest January to March training programme which was circulated recently, includes new dates for our most popular courses (such as 'Introduction to Benefits' and 'Universal Credit in Detail').

The following February courses still have availability:

- UC, ESA and the Work Capability Assessment – Monday, 10 February
- Challenging Benefit Decisions – Friday, 14 February
- Benefits for Disabled Children – Friday, 21 February
- UC Problem Areas – Friday, 28 February.

These courses all run from 10am to 4pm (unless stated otherwise).

If you would like to attend any of our courses, please send your completed booking forms directly to us at

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wrs.training@royalgreenwich.gov.uk. 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 [Royal Greenwich website](#) and on the [intranet for council staff](#).

Project Updates

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

Client emailed our service as he really struggles using the phone. Several months before, his Employment and Support Allowance (ESA) had been removed and his Personal Independence Payment (PIP) significantly reduced. He didn't understand and didn't know what to do. As he did not have sufficient money to sustain himself, he met the criteria for our Emergency Support project. After several attempts to get in contact, we worked with him to challenge the PIP and ESA decisions. Both were eventually successful, and we increased his annual income by over £17,000.

Both the Welfare Rights Service and Universal Support Team have been attending a weekly advice drop in at the Clockhouse Community Centre in Woolwich Dockyard. Since beginning in May, we have seen 78 clients with 88 cases and have managed to create an annual income gain of over £230,000 across all the clients.

We have also begun to proactively contact pensioners in the borough who we believe are missing out on entitlement to Pension Credit. As well as looking at their income, we are keen to signpost them to other services we believe they are missing out on.

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: April 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

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Text www.royalgreenwich.gov.uk/benefits

Textphone 18001 020 8921 6375