

# Benefit Matters

Our newsletter for advisers in Royal Greenwich  
Finance Directorate

## Coronavirus - Benefits Update

The government introduced changes to the social security system in March in response to COVID-19. Many measures were designed to be temporary and have either ended or are set to be withdrawn/extended or replaced. The following section highlights key changes to be aware of to enable you to best assist residents. Note that the information included was correct at the time of writing, but the situation is fast moving and subject to change. We will continue to keep you advised of developments.

For more detailed information, the House of Commons Library has published a briefing paper on [Coronavirus: Withdrawing crisis social security measures](#) which contains a useful summary of the changes to social security during the crisis.

### New self-isolation payment

*For people on qualifying benefits who need to self-isolate due to COVID-19 from 28 September*

The government has introduced a new self-isolation payment for people in England who are legally required to self-isolate due to COVID-19 from 28 September. The scheme is being set up and administered by local authorities. The payment, worth £500, is for people who are unable to work from home and have lost income as a result. New fines, starting at £1,000 are also introduced for people breaching self-isolation rules. Applicants must meet all the following eligibility conditions to qualify for the new payment:

- are legally required to self-isolate for at least 10 days following a positive coronavirus test or have been instructed to self-isolate by NHS Test and Trace;
- are employed or self-employed;
- are receiving one of the following benefits: Universal Credit, Working Tax Credit, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Pension Credit or Housing Benefit.

*Note that Local Authorities also have discretion to award payments to applicants not receiving qualifying benefits.*

If the self-isolation period has ended, awards can still be made if the applicant satisfies the eligibility conditions and applies within two weeks of it ending. Awards can also be made for people applying for a qualifying benefit after testing positive or being identified as a contact by NHS Track and Trace, provided their qualifying benefit has been approved when they claim, and they apply within two weeks of their self-isolation period ending.

#### How to claim

The Royal Greenwich scheme is being delivered jointly by the council's Emergency Support Scheme (ESS) and Universal Support Team. Greenwich has worked hard to set up the payment scheme which is now operational. Claimants will need to complete an [online form](#) on the council's website to apply

*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

Mon, Wed, Thurs: 10am – 1pm

[Via online contact form on website](#)

#### Universal Support Team

020 8921 3333

Mon to Fri: 10am - 4pm

[Via online contact form on website](#)

Note that residents who tested positive from 28 September and satisfy the eligibility conditions can request a backdated payment.

### Further information

- [Updated guidance for people with a suspected or confirmed coronavirus diagnosis](#)
- [New package to support and enforce self-isolation](#)

## New in-work Job Support Scheme

On 24 September, Chancellor Rishi Sunak announced new measures to protect jobs, help businesses and support workers financially impacted by the coronavirus pandemic.

The main plan is to introduce a new Jobs Support Scheme to replace the Coronavirus Job Retention Scheme (which comes to an end on 31 October) and to extend the Self Employment Income Support Scheme (see [next section](#)). These are some of the measures being introduced which the government say will support businesses and curb the spread of the virus over the winter months, while protecting the economy.

The Jobs Support Scheme will be introduced from 1 November 2020 and aims to protect returning workers and viable businesses facing lower demand this winter due to coronavirus. The six-month scheme is intended to help employers retain employees instead of letting them go. Employers will continue to pay employees for hours that they work. They will receive two thirds of their normal pay for any hours not worked due to decreased demand, with the government and employer each covering one third of their earnings up to a maximum of £697.92 per month.

Support will only be provided for jobs which are deemed viable, so employees must be working at least one-third (33%) of their usual hours to qualify. The scheme is open to all UK businesses even if they haven't previously used the furlough scheme and is designed to sit alongside the [Jobs Retention Bonus](#)<sup>1</sup> which was presented to parliament on 8 July. Employers retaining furloughed staff on shorter hours can claim both the Jobs Support Scheme and the Jobs Retention Bonus. The government says that this could be worth over 60% of average wages for workers who have been furloughed and are kept on until the start of February 2021. Further guidance is expected in due course.

Residents who do not qualify for the Jobs Support Scheme, may be entitled to Universal Credit, but will need to get advice particularly if they are already receiving legacy benefits.<sup>2</sup>

### For further information

[Visit GOV.UK for more on the government's Winter Economy Plan](#)

**UPDATE:** The government announced on 9 October that the scheme will be extended to businesses that are legally required to close for a minimum of 7 consecutive days as a result of local or national restrictions. The employer will receive a grant calculated on the number of employees who have been instructed to and stop work. Further details on the expanded scheme can be found in this factsheet: [Job Support Scheme Expansion for Closed Business Premises](#).



<sup>1</sup> A one-off taxable payment of £1,000 for employers for each employee that was furloughed and employed continuously until 31/1/21. Available from 15/2/21

<sup>2</sup> Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit or Working Tax Credit

# Help for self-employed workers

## Extension of the Self-Employment Income Support Scheme (SEISS)

Existing SEISS recipients who are continuing to actively trade but are facing reduced demand due to coronavirus will receive a taxable grant worth up to 20% of average monthly profits for the 3-month period from November to the end of January 2021. The maximum payable will be £1,875. A second grant will be available to cover the period from February 2021 to the end of April – this may be adjusted depending on circumstances at the time.

## The Minimum Income Floor

The minimum income floor limits how much Universal Credit claimants can receive who have been self-employed for 12 months or more by assuming a certain minimum level of income regardless of how much they earn. The MIF has been suspended for everyone since 6 April 2020 but is set to be reintroduced on 13 November. There have been calls from parliamentarians and campaigning groups to continue the suspension and at the time of writing this was under 'active consideration' by the government.

## Tax help

Self-assessment taxpayers will be given a 12-month extension to pay their tax returns. Payments already deferred from July 2020, and those due in January 2021 now won't need to be paid until January 2022.

## Ban on evictions lifted from 21 September

The government's moratorium on evictions which was introduced to protect tenants who have lost income due to coronavirus has ended following a 4-week extension. Courts started dealing with evictions again from 21 September.

New measures announced in a press release on 21 August requires landlords to provide tenants with six months' notice in all but the most serious cases (such as anti-social behaviour and domestic abuse) until at least the end of March 2021. This provision applies to England only and measures will be kept under review in line with Public Health guidance.

Further information is available on [GOV.UK](https://www.gov.uk) and from [Shelter's coronavirus webpage](#). Remember that residents who are struggling financially may be able to get extra financial support, such a Discretionary Hardship Payment or from the Emergency Support scheme – see next section for details.

## Sources of discretionary support

### Support for renters - Discretionary Housing Payments

Discretionary Housing Payments (DHPs) are extra payments made at the discretion of local authorities to help with rent costs. The government has allocated additional funds to local authorities to help renters affected by the pandemic in the social and private rented sectors. Greenwich's budget for 2020/21 is £1.1million of which the spend at the time of writing was £456,196.

In response to COVID, existing claimants in Greenwich who were receiving DHPs due to the bedroom tax on 31 March 2020 have had their awards extended for twelve months. Benefit cap cases have been extended for six months.

Please encourage residents who are struggling financially (for example due to the benefit cap or because they have been economically impacted by coronavirus) to apply for a DHP while funds are still available. It's also worth making applications for:

- households who are affected by the bedroom tax but are unable to move due to rent arrears;
- households in rent arrears or with rent shortfalls who are at risk of being made homeless without support.

Remember that claimants must be receiving Housing Benefit or Universal Credit with housing costs to qualify.

Anyone wishing to claim a DHP can apply [online via the Royal Greenwich website](#) – this is the easiest and quickest way to claim. They will be sent an email with a confirmation reference number. Residents wishing to submit paper forms can still do so by calling the contact centre (020 8921 4900) to request a form or by downloading and printing one from the website.

### **Help with council tax bills - COVID Hardship Fund**

Local Authorities have been allocated additional government funding to support working age residents with their 2020-21 council tax bills. Greenwich's allocation is £3.2million. Our Local Council Tax Support Scheme (LCTS) is the main system of support towards council tax bills. Many residents already receive full help towards their bill, as April changes to LCTS has increased the maximum payable back up to 100%. Residents who don't qualify for full help (for example because another adult is in the household or due to other income) will receive an additional £150 from the hardship fund towards their council tax bill (the amount is currently being reviewed). Existing LCTS claimants don't need to claim, they will receive this help automatically. Payments have been delayed due to issues with software and testing, however these have now been resolved and Advice and Benefits began inputting details in October. Residents who are entitled to LCTS and haven't yet claimed will need to [apply for LCTS online](#) in order to be assessed for the additional payment.

### **Emergency Support Scheme (ESS)**

ESS, Royal Greenwich's Local Welfare Assistance Scheme administers and awards discretionary emergency support payments and community support payments for eligible residents. There has been a significant increase in demand for ESS assistance in the period from April to September. The government has allocated increased funding for Emergency Assistance Grants which are being administered through the ESS scheme.

The ESS criteria has been further relaxed to enable the council to support residents more easily given the current situation. In addition to the changes previously outlined in the [April issue of Benefit Matters](#), UC claimants who are struggling financially and waiting for their first payment can now be considered for a cash grant. Previously ESS would only have been able to assist where other sources of help (such as a UC advance) had been exhausted.

The council wants to ensure that residents who are struggling financially are aware of the scheme and contacts the team for assistance. Claims should be made online via the [Royal Greenwich website](#).

## **Greenwich Foodbank – collection centres reopening**

Greenwich Foodbank collection centres are reopening after operating a mainly delivery service for the past six months in response to the coronavirus crisis. The delivery service stopped on 11 September and East Greenwich was the first centre to reopen on 27 August. At the time of writing, all collection centres (except for Thamesmead A) had reopened. The leaflet included with this mailing includes full details.

The email referral system which was put in place during the transition period has come to an end now the centres have reopened. Referral agencies will need to revert to the previous paper voucher system used before lockdown. Some agencies that have been enabled to use the new electronic referral system can now begin making these referrals to collection centres that are open. In time, all agencies will be able to make electronic referrals.

When making referrals, agencies will need to decide with the client which is the most appropriate centre for the client to attend. For example, for the East Greenwich centre, consider if the client lives close enough to collect the food, and if waiting until it opens on Thursday evening is practical. Otherwise, it may be better for the client to travel further to collect food sooner. If so, then refer using the red voucher or the electronic referral system. Please note the new address for the centre in Eltham.

Please visit the Foodbank website ([www.greenwich.foodbank.org.uk](http://www.greenwich.foodbank.org.uk)) or contact them directly if you need further information or are interested in becoming a referral agency - email [agencies@greenwichfoodbank.co.uk](mailto:agencies@greenwichfoodbank.co.uk).

## Access to work scheme extended

The DWP confirmed in a [press release](#) on 18 August that the [Access Support Scheme](#) has been extended to enable disabled people to get financial support to work from home. Access to Work is an employment support programme that provides financial and practical support to help disabled people and people with long-term physical or mental health conditions start or remain in work. Other measures include:

- fast tracking of new applications for grant funding;
- 'funding for taxi fares if a health condition prevents a person from travelling on public transport during the pandemic'.

Click on the above links to read the press release and to find out more about the scheme.

## Impact of possible No Deal Brexit on EU nationals

*EU nationals must apply to Settlement Scheme before 31 December 2020 to protect rights to benefits, housing etc*

The rights of European Union (EU) nationals will be significantly affected in the event of a No Deal Brexit. The UK left the EU on 31 January 2020, and in transitional arrangements, EU and EEA<sup>3</sup> nationals have been able to continue exercising their treaty rights (including freedom of movement) – this is due to end on 31 December 2020.

The EU Settlement Scheme was created to provide EU/EEA, non-EU/EEA and Swiss nationals and their eligible family members living in the UK before 31 December 2020 with the opportunity to protect their residence in the UK after this date. An award of 'Settled Status' provides successful applicants with:

- indefinite leave to remain if they have been present in the UK for 5 or more years;
- access to income-related benefits;
- access to social housing and housing assistance;
- a right to rent.

Applicants awarded 'Pre-Settled Status' cannot access benefits or housing assistance.

Currently the scheme is open to applicants until 30 June 2021, however if the UK leaves the EU with No Deal, the scheme will close on 31 December 2020, and EU nationals who haven't applied before then will no longer be able to rely on EU treaty rights to claim benefits or other entitlements (such as the right to

rent/housing). With the coronavirus pandemic continuing to dominate the headlines, this huge change is receiving little attention.

### Issues and problem areas

- What happens to EU nationals who fail to apply or don't achieve settled status? Residents in this situation will be able to remain in the UK but will lose access to benefits. This is a serious issue which could affect the housing/ homelessness situation of families with children. Many people affected may be living in private rented accommodation and will be harder to reach.
- It is unclear what will happen to people who make an application in early December and will have settled status, but the application is not cleared in time or is queried.
- People who haven't claimed settled status yet and are relying on paid work through their treaty rights but may lose entitlements once the deadline is reached. How will the DWP communicate this?
- Vulnerable people (such as people with mental ill health or lacking capacity, criminal convictions, care leavers) are likely to need specialist advice and assistance applying for settled status. Note that children must apply separately from adults. The [International Organisation for Migration](#) has secured Home office funding to support vulnerable groups in London – with caseworkers allocated to link in with local authorities by region.

<sup>3</sup> European Economic Area (EEA) - includes EU countries and also Iceland, Liechtenstein and Norway. Switzerland is not part of the EU or EEA but Swiss nationals also have same rights to live and work in the UK.

## How you can help

If you are speaking to any residents who may be affected, please help to raise awareness and encourage them or anyone they know of the earlier 31 December 2020 deadline to apply to the EU Settlement Scheme if there is a No Deal Brexit. Remember that you cannot give immigration advice unless you are registered with the Office of Immigration Services Commissioner (OISC) or are a member of an approved professional body, such as The Law Society. So, unless your organisation is covered, please stick to simply alerting affected residents to the fact that they may lose entitlement to social security benefits if they don't apply by the 31 December deadline (or by 30 June 2021 if there is a deal). Affected residents should be directed to [www.gov.uk/eusettledstatus](http://www.gov.uk/eusettledstatus) for more information or to GOV.UK to [find a registered immigration adviser](#).

## Disabled students and Universal Credit

Disabled students and Universal Credit has always been a complex but important subject particularly at this time of year. The government introduced new rules effective from 5 August 2020 to make it tougher for disabled students who are starting or already attending advanced or non-advanced courses to qualify for Universal Credit (UC). The rule change has added an extra layer of complexity that may mean that some people will be unable to further their education without alternative means of financial support. It will also significantly affect disabled students in non-advanced education who are still living at home, particularly if their parents don't qualify for extra support for them while they are studying (via UC or Child Tax Credit).

The Universal Credit (Exceptions to the Requirement not to be receiving Education) (Amendment) Regulations 2020 - [Statutory Instrument 2020 No. 827](#)) prevents disabled students from qualifying for UC unless they:

- are already receiving a qualifying disability benefit (Personal Independence Payment, Disability Living Allowance or Attendance Allowance); and
- already have a limited capability for work determination as part of a UC or Employment and Support Allowance claim before starting their course.

Our next **Virtual Greenwich Advice Network (GAN)** meeting on 22 October (10am – 12pm) will focus on Brexit and associated issues. Discussion topics will include:

- the effect Brexit will have on the food chain and the availability of surplus food; and
- the EU Settlement Scheme.

Please email [sandra.pierre@royalgreenwich.gov.uk](mailto:sandra.pierre@royalgreenwich.gov.uk) if you would like to attend and are not already on the GAN mailing list.

*Acknowledgement/Source: Impact of Brexit presentation by Mark Perlic at Local Government Advisers meeting on 7 September*

The previous rules allowed disabled students to qualify for UC if they were receiving a qualifying disability benefit and had limited capability for work (lcw). However, it wasn't clear what this meant in practice. Did the lcw determination already have to be in place before entering education as part of an existing UC or ESA claim? Or would they need an lcw determination on a new UC claim or during their studies? The ambiguity of the wording led to inconsistent decision making by the Department for Work and Pensions (DWP) and regional variations in terms of how the rules were interpreted. In some parts of the country students were finding that the DWP were refusing to put them through the work capability assessment (to make a lcw determination) and were having their claims refused on the basis that they didn't already have a lcw decision. This is currently the subject of a High Court case on equality/human rights grounds.

The DWP's view is that the rule change confirms the original policy intention for Universal Credit to provide financial support for claimants with 'limited capability for work' to encourage them to enter full-time education as way of improving their job prospects. Their view is that someone already in education doesn't need such encouragement. However, this approach overlooks the fact that many disabled students claim UC when they enter

education or because their health deteriorates (or they develop a new condition) while they are in education.

Usually a person counts as receiving education if they are doing a full-time advanced or non-advanced course, but there are exceptions so disabled students who don't qualify under the new rules should get advice and check if they can qualify for UC under one of these exceptions, such as for young people under 21 who are in non-advanced education and without parental support or are living away from parents, for example because they are estranged from them. Remember that parents of some disabled children who are in full-time non-advanced education or approved training may be able to get extra Universal Credit or Child Tax Credit for them – [get advice](#).

If qualifying under the normal rules isn't an option, disabled students should consider applying for New Style Employment and Support Allowance to enable

## ESA payments pending appeal

### *Removal of mandatory reconsideration requirement for claimants entitled to appeal payments*

Special rules allow Employment and Support Allowance (ESA) claimants in specific circumstances who are appealing a decision that they do not have limited capability for work under the work capability assessment to receive payments pending the outcome of their appeal. However, until recently appeal payments could only begin once claimants had been through the mandatory reconsideration process and submitted their appeal.

A recent High Court judgement in [Connor v The Secretary of State for Work and Pensions \[2020\] EWHC 1999](#) has judged it unlawful to leave people without ESA during the mandatory reconsideration period. Following the judgement, the DWP announced on 10 September that ESA claimants who qualify for payments pending appeal will no longer be required to submit a mandatory appeal prior to their appeal. Claimants who wish to appeal can therefore appeal straight away. In order to be paid ESA, they will also need to submit a medical certificate (med 3 fit note) covering the date they

a low determination to be carried out before claiming UC. They may also wish to apply for UC and then dispute a refusal that they didn't have a low determination before starting their studies on discrimination grounds.

### Further information and advice

- Contact our [Advisers Line](#) for advice - the rules are complex and the rights of some disabled students may still remain unclear so please ring if you're unsure about your client's position.
- The City of Wolverhampton's [Benefit Bulletin](#) covers these issues in detail and explores the circumstances in which disabled students may be able to apply for Universal Credit – click on the link for details.

were found not to have limited capability for work from and will need to keep submitting them until their appeal is determined.

### Important - please note:

- not all claimants can get ESA payments while they are appealing (see further reading below). Claimants who satisfy the eligibility conditions will be paid at the basic assessment phase rate.
- the above process doesn't apply to claimants who are disputing decisions that they have failed to return the ESA50 questionnaire or participate in a face-to-face assessment without good reason.

### Further reading

- [DWP National Statistics - ESA: Work Capability Assessments, Mandatory Reconsiderations and Appeals: Sept 2020](#)
- [Disability Rights UK article](#)

## Impact on benefits when child leaves education or turns 18

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 the 1<sup>st</sup> 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.

## 2020/21 Tax credits renewals – it's not too late!

This year, HMRC automatically renewed most tax credits claims apart from those identified as high risk. Claimants who were required to contact HMRC and have missed the 31 July deadline should receive a statement (TC607) from HMRC advising that their payments have stopped and of the need to repay the tax credits they have received since 6 April.

Please remind residents that it's not too late to restore their claim, but they must act quickly. If their claim ends as a result, they will not be able to reclaim tax credits (unless an exception applies) and would have to claim Universal Credit instead.

Special rules allow claims to be restored provided they renew within 30 days from the date on the

statement advising that their payments will stop. Claimants renewing outside the 30-day period (and by 31 January 2021) can only have their claims restored if HMRC accepts that they have good cause for missing the 31 July deadline and the 30-day deadline. Payments will be reinstated from 6 April if the claimant has already claimed UC and will run up to the day before the start of the UC claim.

Claims can be renewed by phone or post – visit GOV.UK for details: [www.gov.uk/renewing-your-tax-credits-claim](http://www.gov.uk/renewing-your-tax-credits-claim).

**For further information**  
[Low Incomes Tax Reform Group](#)

## 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 receive Pension Credit Guarantee (PCG), but other groups also qualify for a discretionary discount. 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 2021 bills. Residents who have not received a letter will need to contact the WHD Helpline by 31

January 2021 to confirm their eligibility (call 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 (see section 5). Note that some providers also offer discounts to additional groups, so it's 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 their scheme 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 on [GOV.UK](http://GOV.UK). Our Warm Home Discount factsheet is being updated and will be available shortly.



# National Carers Rights Day – 26 November



Many carers miss out on benefits because they don't know they can claim.

Carers Rights Day is on Thursday, 26 November, so now is the perfect time to make sure that Royal Greenwich carers are claiming their full benefit entitlement. Since April this year, we have advised 365 carers and identified over £409,422 in additional benefits they were missing out on. To find out if a Royal Greenwich carer or family you are working with is missing out, please call our Advisers Advice Line (on 020 8691 6376) or visit the Royal Greenwich website for our 'Benefits for carers' factsheet (an update will be available shortly). Alternatively, carers can contact our [Public Advice Line](#) for a full benefits check and signposting to other useful services (or can send an online enquiry via the Royal Greenwich website: [www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)).

## Useful links

- Carers UK <https://www.carersuk.org>
- Greenwich Carers Centre <https://www.greenwichcarers.org/>

## Publicity update

### 2020-21 Benefit Rates cards

Just a reminder that our updated 2020-21 Benefit Rates cards are available. We have been making these available electronically but note that paper versions can be collected by staff based in the Woolwich Centre. Welfare Rights is on the 2nd floor (Town Hall side). Please only take enough to meet your team's immediate needs and note that they are not for public distribution.

**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 email [WRSTraining@royalgreenwich.gov.uk](mailto:WRSTraining@royalgreenwich.gov.uk).

### Next issue: January 2021

Royal Greenwich Welfare Rights Service produces 'Benefit Matters'. If you would like to contribute in any way, please email Sandra Pierre ([sandra.pierre@royalgreenwich.gov.uk](mailto:sandra.pierre@royalgreenwich.gov.uk)).



### Welfare Rights Service

The Woolwich Centre  
35 Wellington Street  
Woolwich SE18 6HQ  
Telephone 020 8921 3333  
Textphone 18001 020 8921 6375

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