

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance Directorate

Coronavirus - Benefits Update

Happy New Year to you all and thank you for your hard work and commitment in what was an extremely challenging year. It was also hugely rewarding as services across the borough rose to the challenge and changed and adapted ways of working to support residents struggling with the impact of COVID19 whilst also dealing with its impact on our own families. Your efforts have made a real difference to residents and will continue to be vitally important this year, particularly in the midst of a third national lockdown.

The government has made a number of announcements in response to the worsening pandemic. The following section highlights key changes to be aware of to enable you to best assist residents. Please note that this information was correct at the time of writing, but the situation is constantly evolving – we will keep you updated of developments.

Coronavirus Job Retention Scheme extended to April

Chancellor Rishi Sunak confirmed on 17 December that the Job Retention Scheme (also known as the furlough scheme) will be extended until the end of April 2021. The scheme provides financial support for workers who are furloughed or on reduced hours by covering up to 80% of employees' wages up to a maximum of £2500. It has previously been extended and had been due to close at the end of March. The Budget will take place on 3 March during which the government will 'deliver the next phase of the plan to tackle the virus and protect jobs'. Further information is available on [GOV.UK](https://www.gov.uk).

Statutory Sick Pay reintroduced for vulnerable who are shielding

Statutory Sick Pay (SSP) has been reintroduced from the first day of absence for people who are unable to work (including from home) because they are clinically extremely vulnerable and have been advised to shield. Affected individuals will receive notification advising them to shield from their doctor or the government. Visit [GOV.UK](https://www.gov.uk) for more information or see the 23 December issue of [Touchbase 23 December](#).

Winter COVID Grant Scheme

Families with children who qualify for free school meals on low income grounds continued to receive this support during the holiday period through the Winter COVID Grant Scheme (in Greenwich this is called Together for Winter). All eligible parents with children on free school meals should have received a text message on 16 December and an email. The letter confirmed that support would include additional funding over the Christmas holidays and February half-term.

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Welfare Rights Service

Advisers Advice Line

020 8921 6376

E: wrs.ce@greenwich.gov.uk

Weekdays: office hours

Welfare Rights Service

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](#)

Help is in the form of a payment which is being issued to eligible families. Parents of qualifying children will receive the following text from RB Greenwich with a code which they can then take to a Post Office to redeem the payment. Schools have provided confirmation of families who are eligible for free school meals. Please email any queries that need escalating to wintergrantpayment@royalgreenwich.gov.uk.

Dear Parent/Carer, here is your Post Office Payout code [CODE] for £XX. Please take this SMS to any Post Office branch to collect your payment.”

Take this code to the Post Office and present it at the counter and they will issue you with your money. We recommend that you take a form of identification with you to collect the payment, as the Post Office may ask for this. If you have more than one child that has applied for FSM then you will receive a code for each child.

You have until the end of January to collect the payment. If you do not receive a code to claim your money by 18 December please contact us at wintergrantpayment@royalgreenwich.gov.uk providing your child's/children's name, date of birth, which school they are attending and your contact details. This will allow us to check with the Post Office on your individual code and get back to you.

See the [Royal Greenwich website](#) for further information.

Support during term-time: free school meals provision during term time is being administered by schools. If eligible children cannot access free school meals because schools are closed, support is being provided in the form of food parcels or vouchers (school can choose). Queries should be directed to the schools.

Test and Trace Payments Update

In the [November issue](#) of Benefit Matters we told you about the £500 payment which has been introduced for qualifying people who have tested positive for COVID-19 or been told to self-isolate by NHS Test and Trace (including the app) and who cannot work at home, and will lose income from not working. The scheme is administered by local authorities (in Royal Greenwich it is delivered by our Advice and Benefits Department).

The claims process is as follows:

- If the NHS COVID-19 app tells someone they must self-isolate because they've been in close contact with someone who has tested positive for coronavirus, they will need to register with NHS Test and Trace by clicking a link provided to request their account ID (this is an 8-digit code which they will need to claim the payment – it's also known as a CTAS number). Account ID must be requested during the self-isolation period – it's not possible to request it after they self-isolation period has ended.
- They will need to select the 'Financial Support' button which appears on the home screen when people have been told to self-isolate. The link will take them to a website where they will be asked for information to establish possible eligibility for the payment. None of the information provided will be shared with the NHS COVID-19 app. The app is designed to protect privacy and does not know who and where users are.
- Once the process is complete, they should receive a final email and text message and will then be under a legal obligation to self-isolate. It is at this point that they will be able to apply to Royal Greenwich for the payment. If they are told to isolate by the wider Test and Trace service, the Account ID will be allocated automatically and will be in the text that they receive from the service, telling them to self-isolate.
- Apply by completing an [online form](#). Claims can be made up to two weeks after the self-isolation period has ended. Note that receiving an NHS Test and Trace Account ID doesn't necessarily mean they will be eligible as they must meet the threshold as set out on the Test and Trace support payments page. They may also be asked for additional evidence to support the claim and prove eligibility. Please be aware that there is currently a significant backlog due to the number of cases.

Useful links

- [Royal Greenwich website](#)
- [NHS – Frequently Asked Questions](#)
- [GOV.UK](#)

Help for renters and homeowners

Ban on evictions extended from 11 January 2021

The government has bowed to mounting pressure and extended the ban on evictions until 21 February 2021 (it was previously due to end on 11 January). [New regulations](#) ban evictions in all but the most serious cases (such as illegal occupation, anti-social behaviour, fraud, domestic abuse in social housing and where a property is unoccupied following the death of a tenant). There is also an exception for substantial rent arrears – this was previously defined as arrears of at least 9 months, with arrears accrued after 23 March 2020 ignored. However, under the new rules, substantial arrears are defined as arrears of six months and there is no equivalent disregard for arrears which have accrued since the first lockdown.

A ban on enforcement of lender repossessions is currently in place until 31 January 2021 (except in exceptional cases). At the time of writing the government had not yet confirmed whether this will be extended.

Mortgage payment holidays

Borrowers who have been financially impacted by coronavirus and have not already had a payment holiday have until the 31 March 2021 to apply for a payment break of up to six months (followed by a further three months where necessary). This deadline has been extended from 31 January 2021. Visit [Shelter's website](#) for further information.

Abolition of the Severe Disability Premium Gateway from 27th Jan

A gateway has been in place since 16 January 2019 preventing claimants receiving a legacy benefit which includes a severe disability premium (SDP) from applying for Universal Credit (UC). Claimants in this situation have been able to continue making new claims for legacy benefits and tax credits.

Since Universal Credit has no equivalent SDP (or any other disability premiums), there was also a commitment to make monthly transitional payments to former claimants who had already moved to UC following a change of circumstances and to provide arrears where appropriate to compensate for the loss of SDP.

The DWP intends to abolish the SDP gateway from 27 January 2021, so that route to making new claims for legacy benefits will be removed.

Claimants who receive SDP will be eligible for UC in the same way as other claimants and will be able to claim UC either by choice or because they have a change of circumstances which necessitates a UC claim (the DWP call this 'natural migration').

Examples of claimants who will be affected and risk being worse off include SDP recipients who move to a different borough on or after 27 January. They won't be able to make a new Housing Benefit claim and will have to apply for UC instead (meaning that their other legacy benefits will also end).

The transitional payment amounts have increased and will be worth £120, £285 or £405 per month. The rate which applies depends on if it is a single person or couple claim and whether it is in the limited capability for work or work-related activity

group. The transitional protection payment is included when the DWP work out claimants maximum UC. How much UC they get depends on their income and circumstances, so claimants may receive less than this amount.

Once awarded, the transitional protection payment will remain in payment even if the qualifying benefit ends, or if someone claims Carer's Allowance or the UC carer element for the person who is being looked after. However, entitlement will end once the UC claim ends or the claimant is no longer eligible for UC and it will not be possible to get the payments reinstated in a new UC claim.

Given the financial impact, people who are receiving transitional protection payments will need to think carefully before taking steps that could bring their UC claim to an end and get advice if necessary.

Existing legacy claimants with SDP could find it worthwhile getting advice to make sure they are claiming the correct benefits before the rules change, especially if they anticipate having a change of circumstances that could trigger a need to make a new benefit claim. However, like many of the 'temporary' benefit rules introduced recently, it is possible that the SDP gateway could remain in place after 27 January. We will keep you updated of developments.

Useful links

- [Guidance A11/2020: Changes to Housing Benefit for claimants in receipt of SDP](#)
- [GOV.UK – Universal Credit and SDP claims](#)

Tax credit reviews and backdating of disability elements

Draft regulations have been tabled which once in force will enable HM Revenue and Customs (HMRC) to fully backdate disability elements for eligible tax credit claimants even if their tax credit awards have ended or the award crosses several tax years. Currently disability elements can be backdated and paid from the start date of a qualifying disability benefit award if the claimant notifies within one month of the date of the decision and there is an ongoing tax credits award. However, current rules inhibit full backdating because HMRC have limited powers to review finalised awards in previous tax years. The new measures will apply retrospectively from 6 April 2020 and the hope is that the change will assist claimants with disabled children who have been underpaid Child Tax Credit. HMRC have agreed to use their discretionary powers to pay claimants notifying of an award of a qualifying benefit in the 2020-21 tax year until the new regulations are introduced.

Child Poverty Action Group has been pursuing the issue of limited backdating for families with disabled children and a decision is awaited in the Upper Tribunal. HMRC has been asked to confirm how many people have lost out and who will not benefit from the changes and to quantify their financial losses.

UPDATE: The Tax Credits Reviews and Appeals (Amendment) Order 2021 has been issued and is in force from 15 January 2021. Please see the [Explanatory Memorandum](#) for more information.

2021 Benefits Up-rating

The DWP have published the benefit rates that will apply from April 2021 to 2022. State pensions have been increased by 2.5% in line with the Government's manifesto commitment. All other benefits will be increased by the Consumer Price Index which means only a 0.5% increase for working-age benefits (including disability benefits). The government has not yet confirmed whether the £20 per week uplift to Universal Credit and Working Tax Credit, which was introduced as a temporary measure in March 2020 in response to the pandemic will be retained from April.

Weekly rises in some benefits include:

<i>Benefit</i>	<i>April 2021 Rate</i>	<i>Current Rate</i>
Disability Living Allowance		
Care Component	£89.60, £60.00, £23.70	£89.15, £59.70, £23.60
Mobility Component	£62.55, £23.70	£62.25, £23.60
Personal Independence Payment		
Daily Living Component	£89.60, £60.00	£89.15, £59.70
Mobility Component	£62.55, £23.70	£62.25, £23.60
Work related activity and support components in income-related ESA, Income Support, Housing Benefit and income-based JSA	£29.70	£29.55
Carers Allowance	£39.40	£39.20
Pension Credit – standard minimum guarantee	£67.60	£67.25
Single person	£177.10	£173.75
Couple	£270.30	£265.20

We're currently updating our 'Benefit Rates' cards which will be available by the end of March. We will notify you by email when they are in stock. Meanwhile, the full proposed rates are available on [GOV.UK](#)

Minimum Wage increases

The [National Living Wage \(NLW\)](#) will increase by 2.2% from £8.72 to £8.91 from 1 April and will be extended to 23 and 24 year olds for the first time (it currently only applies to workers aged 25 and over). The other new hourly rates are:

	<i>April 2021 Rate</i>	<i>Current Rate</i>
21-22 year olds	£8.36	£8.20
18-20 year olds	£6.56	£6.40
16-17 year olds	£4.62	£4.55
Apprentice Rate	£4.30	£4.15

Weekly earnings limit increases in social security benefits

- Permitted work earnings limit increases to £143 per week (it is currently £140 per week).
- Carer's Allowance earnings threshold remains £128 per week from April, meaning that with the NLW increasing to £8.91 a working carer may need to slightly reduce their hours to remain within the limit.

Personal Independence Payment (PIP) Update

Claimants must attend telephone health assessments

DWP PIP Stakeholders announced in an email on 16 December that from 14 December 2020, letters inviting claimants to attend assessments will make it clear that they must attend their telephone assessments. Claimants failing to do so without good reason risk having their claims disallowed. There is a right of appeal against such decisions.

The email says that a range of factors, including people's physical and mental health will be fully considered when deciding good reason and that additional guidance has been issued to assessment providers and decision makers about possible problems that may arise with telephone assessments and other factors that may apply (e.g. caring responsibilities and noisy home environments). They say that claimants failing to attend their telephone appointments will always be contacted and support will continue wherever there is a good reason for not attending.

This change follows on from the DWP's similar announcement confirming that Universal Credit and Employment and Support Allowance claimants will face possible sanction action for failing to attend (FTA) telephone appointments without good reason from 2 November 2020.

The previous FTA procedures which were introduced in March 2020 when telephone assessments began enabled claimants who FTA an assessment to have another assessment if they engaged with the process – they did not have to show good cause. The DWP say changes they have made to the process enables third parties to join telephone assessments ensuring that claimants can now have the support they need.

Residents should get advice if their claim is disallowed or they run into any difficulties with this process, such as if they don't receive a call as expected for their telephone assessment.

For further information – see [Neil Couling's letter Geoff Fimister \(Disability Benefits Consortium\)](#)

Full rollout delayed

The Office for Budget Responsibility has confirmed in their Economic and Fiscal Outlook (November 2020) that the process of migrating Disability Living Allowance (DLA) claimants to Personal Independence Payment (PIP) has been subject to further delay due to the pandemic. It has already been delayed several times and is now not expected to be completed until 2025, nine years later than originally planned.

The DWP has also delayed introducing minimum 18-month PIP award lengths until April 2021. This Budget 2020 measure was to have been introduced from June 2020.

The DWP's latest quarterly figures for PIP show that the success rate for new claims rose from 47% to 51% in October 2020 when compared to a year ago. However, worryingly, the success rate for DLA to PIP transfers has fallen to 70% (it was previously 75%). The 15 December 2020 statistics are available on [GOV.UK](#).

Note: there is still availability on our virtual PIP training course on 27/28 January – see [page 6](#) for details.

Greenwich Advice Network and Greenwich Advice Forum

These meetings are normally six-monthly but have been taking place more frequently than usual due to the pandemic. The last Greenwich Advice Network (GAN) meeting was on 25 November and focused on Greenwich's food response pathway to support residents who are struggling to afford food. This was developed in response to the initial COVID outbreak and has evolved to address changing needs in each phase, including during the latest lockdowns. We had guest speakers from Public Health and GCDA (Greenwich Co-operative Development Agency). Topics covered included an overview of the food response pathway, holiday meal provision, healthy start vouchers and support and governance for organisations taking on a food role.

The dates of the next virtual Greenwich Advisers Forum (GRAF) and GAN meetings have not yet been fixed – details will be circulated in due course together with confirmation of the discussion topics. If you are not already on the mailing list and would like to receive information about future meetings, please email sandra.pierre@royalgreenwich.gov.uk with your contact details (name, organisation, telephone number).

Help with winter heating costs

With temperatures starting to drop, here is a quick reminder of the many sources of help towards winter heating costs – these include:

- **Warm Home Discounts** - a £140 rebate for pensioners on Pension Credit Guarantee element and other vulnerable households. Pensioners receiving PCG get this help automatically, but others must apply. Discretionary discounts are available on a first come, first served basis so residents should apply without delay to ensure that they don't miss out. Check our [Warm Home Discounts factsheet](#) for details.
- **Winter Fuel Payments** – a tax-free yearly payment worth between £100-£300 to help pay for heating bills for older people who were born on or before 5 October 1954.
- **Cold Weather Payments** – a £25 government payment made to people on qualifying benefits if the average temperature in an area reaches or is forecast to be 0 degrees or below for 7 consecutive days.
- **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. The next auction takes place on 9 February 2021. People who have signed up will receive their personal offer setting out how much money they can save. There is no obligation to switch, they have until 23 March to decide and if they do wish to take it up the switching process will be taken care of for them. Visit the [Big London Energy Switch website](#) to find out more (including how to register) or call 020 8921 5100 or 0800 048 8112.
- **Stay Warm Stay Safe** - this Royal Greenwich scheme provides extra services and support for residents who may be at risk during the cold weather. It particularly targets older people and vulnerable households such as families with young children or with a physical/mental or learning disability. Contact the Live Well Greenwich Line on 0800 470 4831 to find out more or visit www.livewellgreenwich.org.uk/livingwell/swss.

Useful links:

- [Energy Saving Trust](#)
- [GOV.UK](#)

Training news

You should have already received our new January to March training programme. This is a fully virtual programme as we're currently unable to deliver face-to-face courses due to the pandemic. All courses are being delivered via Zoom. Courses include our usual popular Introduction to Benefits course and our range of Universal Credit courses.

Note that there are still spaces available on the following courses in January and February. They are one day courses which are spread over 2 half-days.

Personal Independence Payment – 27 and 28 January, 1.30pm – 4.30pm

Universal Credit – 24 and 25 February, 10am – 1pm

Places are limited, so book soon to avoid disappointment!

We're not currently using our normal booking form, book your place by emailing your details and the name of the course you wish to attend to wrs.training@royalgreenwich.gov.uk You will also need to confirm that your manager has agreed for you to attend.

Project update

Through 2020, Welfare Rights Service completed some proactive work to target pensioners who appeared to be missing out on Pension Credit or Attendance Allowance (based on Housing Benefit data). We wrote to residents and invited them to get in contact across the summer. 85 clients contacted us and we generated just over £170,000 of annual income for them. One client, after gaining an additional £82 a week, wrote to us saying that they were 'secure for life'.

Publicity update

Updated factsheets

The following factsheets have been updated and are now available on the [Royal Greenwich website](#):

- Universal Credit and work capability assessments
- Universal Credit and Self-Employment
- Universal Credit and the Benefit Cap
- Universal Credit Housing Costs
- Benefits for Carers

Council colleagues – please note that due to technical difficulties it's not currently possible to update our intranet pages, so please continue to refer to the main website for up to date content.

New posters and flyers

Our new posters and flyers promoting our Public Advice Line and Universal Support Team are now in stock.

Staff based in the Woolwich Centre can collect stocks for their teams from the 2nd floor.

External organisations will need to email requests to wrs.training@royalgreenwich.gov.uk



Goodbye to Pansy

Finally, Pansy Turpin, our team administrator since 2009 left the council on 23 December. Pansy has been an invaluable member of the team and we will miss her terribly. However, we're sure you will join us in thanking her for all her hard work and dedication and in wishing her well for the future. We would like to welcome Lauren Ellis, our new team admin who has taken over Pansy's role.

Remember – if you need advice about a resident or family you are working with, call our [advice line for advisers and staff \(020 8921 6376\)](tel:02089216376)

If you would like this information in another format (for example in large print), please email VRSTraining@royalgreenwich.gov.uk.

Next issue: April 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).



Welfare Rights Service

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

www.royalgreenwich.gov.uk/benefits