

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance Directorate

Coronavirus - Benefits Update

The government is ending the economic measures which were introduced to assist people who have been financially impacted by the pandemic in the last year (such as ending the coronavirus job retention and self-employed income support schemes and reintroducing the minimum income floor for self-employed Universal Credit claimants earning below certain levels). Charities argue that the withdrawal of this support, coupled with the removal of the £20 per week benefit uplifts and rising fuel costs will hit claimants hard this autumn and many will be significantly worse off, pushing thousands of families into poverty. Measures that had either ended or were coming to an end at the time of writing include:

- **Benefit uplifts (to Universal Credit and Working Tax Credit)** - these ended on 6 October. The uplift was originally due to be removed in April 2021 but was then extended. Universal Credit claimants have been informed via their online journal that the uplift will no longer be included in assessment periods ending on or after 6 October. The HMRC confirmed that the equivalent one-off payment of £500 would be issued in September to the 23,000 Working Tax Credit claimants who had not already received it following finalisation of their awards. The payment is non-taxable and does not need to be declared as income for the purposes of calculating other means-tested benefits. Eligible claimants should check if they have had the payment by checking their bank records for the reference, 'HMRC C19 Support'.
- **Covid Winter Grant Scheme** – this scheme ended on 30 September. It enabled local authorities to provide extra support to families with children on free school meals for food and utility costs.

The **Test and Trace Support Payments scheme** was due to end in September but has now been extended until 31 March 2022. The £500 payment is for people who are employed or self-employed and receiving qualifying benefits who have been told to self-isolate by NHS Test and Trace. Local authorities also have discretion to award payments to claimants not on a qualifying benefit who will face financial hardship because of having to self-isolate. From the 16th August 2021 fully vaccinated residents no longer have to self-isolate (and will not qualify for a payment) if they have been identified as a close contact of someone who has tested positive.

****STOP PRESS – Government launches new Household Support Fund**

The government has announced a £500m support fund that will be made available to local councils in October 2021 to 'help those most in need as we enter the final stages of recovery'. The 30 September [press release](#) states that the new Household Support Fund could include, for example, small grants to meet essential daily needs such as food, clothing and utilities and 'other related wider essentials'. The fund will run over the winter months

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Welfare Rights Service
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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](#)

Government launches new Household Support Fund *Continued from front page*

alongside existing sources of support (such as Warm Home Discounts and Cold Weather Payments and the [Holiday Activities and Food Programme](#) which will also be available again this Christmas). We have no information so far about what this will look like and how it will operate and be distributed. However, the recently issued draft guidance to local authorities confirms that it should mainly be used for essential costs but may also be used for housing costs in exceptional circumstances. Eligibility can include people who are subject to public funds restrictions and households not in receipt of benefits. Greenwich is working its way through the guidance but expects to receive around £2.4m which needs to be spent by the end of March 2022. The funding will be used to continue to assist families with children on free school meals during the 2021/22 holiday periods. The council is also considering providing targeted financial payments to vulnerable residents and looking at ways in which the funding can be used to support existing fuel/food poverty initiatives. We will keep you updated of developments.

URGENT: Last chance for EU nationals to make a late EUSS application

Time is running out for EEA nationals who haven't already made a late application to the EU Settlement Scheme (EUSS). The Home Office have written to EEA and Swiss nationals urging them to urgently apply to regularise their status or risk their benefits being stopped. This is also vital to enable them to continue to access social housing/housing assistance, NHS healthcare and to continue living and working in the UK. The DWP issued a final letter to claimants in September explaining the requirement. Benefits (including Housing Benefit) will be suspended if no application is made within one month. Payments can resume and continue until a final immigration decision is made (including any subsequent appeal) provided an application is made within one month of the suspension.

Claimants who do not apply will be treated as a person subject to immigration control and their payments will stop.

[Residents will need to apply to the EUSS online on GOV.UK](#)

Further information and advice

If you are unsure of the rights of an EEA national to apply for benefits and need advice, please contact our [Advisers Advice Line](#) or signpost residents to our [Public Advice Line](#).

Please note that the Welfare Rights Service is not accredited to provide immigration advice and can only advise on benefit issues. If a resident needs immigration advice they should be directed to an accredited immigration adviser – use [this link](#) to find an OISC regulated immigration service/adviser.

Useful links

- The [August issue of Benefit Matters](#) includes more on the EUSS scheme and issues for EEA nationals.
- [The Aire Centre](#) – services include a range of [EUSS Information sheets](#) (available in several other languages).

It's not too late to renew 2021/22 tax credit claims

Please remind residents who were required to renew their tax credit claims by the 31 July deadline and whose payments may have stopped 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 TC607 statement from HMRC advising that their payments will stop and of the need to repay the tax credits they have received since 6 April 2021. Claimants renewing outside the 30-day period (and by 31 January 2022) 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 on [GOV.UK](#).

Useful link: [Low Incomes Tax Reform Group website](#)

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 1st 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. Note that Universal Credit operates slightly differently, once a child reaches age 16 the child element can only continue to be included up the 1st September following their 16th birthday. It will continue to the 1st September following their 19th birthday if they are remaining in full-time non-advanced education or approved training.

Standard rate of interest used to calculate Support for Mortgage Interest (SMI) reduced

A standard rate of interest is used to calculate how much support for mortgage interest (SMI) homeowners receiving specified means-tested benefits (such Universal Credit, Income Support, income-related ESA or Pension Credit) can receive. The rate is linked to average Bank of England (BoE) rates on secured loans and is adjusted when it differs from the published BoE rate by more than 0.5%. The standard rate has dropped sharply in recent years and is currently 2.09% - it was 2.61% from April 2018 (when SMI changed from a non-repayable benefit to a loan) to April 2021.

Universal Credit Update

Problems starting work capability assessments for UC claimants who are unable to work due to ill health or disability

Central England Law Centre and Warwick Law Centre have produced a [detailed report](#) and [summary briefing note](#) highlighting systemic problems resulting in the failure of UC50 forms being issued to Universal Credit (UC) claimants in circumstances where it would normally be expected. A UC50 is needed to begin the work capability assessment process for claimants who are unable to work due to ill health or disability. Unfortunately, due to the complexity of the system, most claimants don't know that they should have received a form and are therefore unlikely to notify the DWP unless they are being supported by a specialist benefits adviser. Failure to issue it has serious consequences for claimants and can cause significant hardship. It affects the conditionality placed on them and increases the UC award for those determined to have limited capability for work-related activity and provides an exemption from the Benefit Cap.

The report finds that the pandemic may have exacerbated what was already a significant problem and highlights administrative/clerical systems which appear to be going wrong.

In theory, the form should be automatically generated by the computer system following a referral for a work capability assessment. However,

it is unclear whether responsibility for issuing the form rests with the DWP or the medical assessment service. The WCA referral is normally made on day 29 after the claimant has notified UC that they are sick and submitted a fit note (medical certificate). If the referral is not made, no UC50 form will be issued and the process will not begin.

Recommendations for improvement cited in the briefing summary include asking the DWP to improve the safeguards that already exist in the process to enable errors to be corrected when they occur. For example, to improve the information given to claimants about the WCA process so that they know what to expect and of the need to contact the DWP if they don't receive a UC50.

NAWRA (National Association of Welfare Rights Adviser) report that after a disappointing initial response, the DWP have now provided a much more constructive and positive response and have expressed willingness to work together to consider options for improvements. If you are working with specific claimants who have run into difficulties getting the UC50 issued, please email details to including name and national insurance number, to daphne@nawra.org.uk

Personal Independence Payment Update

Change to PIP assessments and work capability assessments

Currently the DWP employ 3 private companies to carry out Personal Independence Payment (PIP) assessments and work capability assessments (WCAs) on their behalf. They plan to introduce major changes to the way it commissions these contracts which will see PIP/WCA assessments for any given claimant supplied by a single provider by August 2023. The companies will need to have expertise in carrying out both assessments. Existing contracts have been extended until that time.

Currently PIP assessments are carried out by Atos (now called Independent Assessment Services) and Capita; with all WCAs provided by Maximus (also known as Centre for Health and Disability Assessments). It is not yet clear how the country will be divided up geographically in terms of the number of planned regions. But welfare campaigners fear that introducing a single provider will lead to Atos carrying out WCAs again in some parts of the country.

Atos used to carry out WCAs in the past and received high levels of complaints, criticism and customer dissatisfaction over their performance (as has Maximus). Under increasing pressure, this resulted in Atos withdrawing from the WCA part of their contract with the DWP in 2014 and Maximus being awarded the contract instead. At the time of writing, Atos had not yet confirmed if they will be bidding for any of the new contracts.

It is unclear what impact this may have on claimants. A possible advantage is that it may make assessments a bit easier as it will allow specialist reports to be used for both assessments. However, there are concerns that misleading/inaccurate evidence submitted for one assessment could be used for the other even if successfully challenged at appeal. In addition, although the DWP say there are no plans to introduce a single PIP/WCA assessment, the worry is that a mobility assessment for the WCA will also be considered for PIP even though the criteria is different.

These plans were not mentioned in the DWP's Health and Disability Green Paper which was published in July ([see page 5](#)).

Challenging LEAP reviews – case studies needed

The DWP announced a LEAP review following a High Court ruling in 2017¹ that they had acted unlawfully by introducing new rules which were 'blatantly discriminatory' and failing to consider overwhelming psychological distress when assessing claimants with mental ill health for the mobility component of PIP. The LEAP review involved the reassessment of 1.6 million PIP claims to evaluate how many had been wrongly assessed and were now entitled to backdated arrears because of the ruling.

Welfare organisations have been raising concerns about the effectiveness of the LEAP review which began in 2018 given the low numbers of claimants being awarded additional benefit following reassessment compared to the DWP's own projected estimates of claimants who were likely to have been underpaid. A [survey conducted by Benefits and Work](#) questions whether the exercise is a genuine attempt to identify claimants who are missing out.

Mind is working with Leigh Day Solicitors to address the potential unlawfulness of how the Secretary of State is carrying out the review especially due to their failure to seek relevant evidence before making decisions. Mind is looking for a claimant who is willing to challenge this, who has received the LEAP review decision recently and ideally within the last month or two. In addition, it would support the challenge if the claimant has been awarded descriptor 1b of the PIP mobility component prior to early 2018, when the judgment began to be applied. If you have a client who would like to be involved in this challenge, please email lawyers@mind.org.uk

Useful links

[Child Poverty Action Group article – PIP and Psychological Distress](#)

¹ MH v SSWP (PIP) (2016) UKUT 531 (AAC)

DWP's Health and Disability Green Paper

The DWP's consultation exercise on the long-awaited [Health and Disability Green Paper](#) considered options to address 'short to medium-term issues in health and disability benefits' and wider change to deliver on the objectives of the health and disability benefit system. The consultation ran up to 11 October 2021 alongside a series of consultation events with disabled people and their representatives.

The paper sought views on:

- How well DWP services work for people, and what more can be done to make improvements and build trust;
- How effectively they are supporting people to start, stay and succeed in employment;

- How successful the benefit changes they have made since 2010 have been;
- How the benefit system could be designed differently to 'help more people work and live independently and explore new approaches to providing support.'

The results will be published in a White Paper in 2022.

Useful links

Disability Rights UK article by Ken Butler, '[Health and Disability Green Paper – a cause for concern](#)' - includes a summary and highlights positive proposals and areas of concern.

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 will be available shortly. It outlines the main sources of support 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 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 for UC claimants. Make sure your clients don't miss out – encourage them to sign up now!

The updated factsheet will be uploaded to the [Royal Greenwich website](#) once it is available. As in previous years, we will also be 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.

DWP's 'Submit Your Appeal' Online Service extended

The DWP have extended their '[Submit Your Appeal](#)' Online Service to all DWP benefits. Previously it was limited to Personal Independence Payment, Employment and Support Allowance and Universal Credit appeals only. They encourage advisers and claimants to use the online service where possible, but a new paper [notice of appeal SSCS1 form](#) is also available if needed.

Greenwich Advisers Forum (GRAF) and Greenwich Advice Network (GAN)

Our virtual GRAF meeting on 12 October (2-4pm) was a Universal Credit Special focusing on key issues arising in the 3 years since the national rollout, and in the last 2 years because of the pandemic.

Topics included:

- UC developments during COVID;
- UC problem areas;
- Issues to be aware of going forward;
- Support available from the Department for Work and Pensions, Citizens Advice Bureaux and Royal Greenwich Welfare Rights Service.

The presentations will be distributed shortly.

The next virtual Greenwich Advice Network (GAN) meeting will be in November (the date has not yet been fixed) and will focus on food and fuel poverty. Details and invitations will be issued nearer the time.

If you are not already on the mailing list and would like to receive information about future GRAF or GAN meetings, please email sandra.pierre@royalgreenwich.gov.uk with your contact details (name, organisation, telephone number).

Warm Home Discounts

With autumn upon us and in the midst of a fuel crisis that brings with it significant price increases, 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 2022 bills. Residents who have not received a letter will have to contact the WHD Helpline by 31 January 2022 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. 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. Our Warm Home Discount factsheet is being updated and will be available shortly.

The government plans to extend and reform the Warm Home Discount scheme from winter 2022/23 to ensure that more low-income households and vulnerable people automatically receive help with their energy bills. The response to the consultation which ended on 22 August is available on [GOV.UK](https://www.gov.uk)

Further information and useful links

- Warm Home Discount information on [GOV.UK](https://www.gov.uk)
- Ofgem – [Warm Home Discount Guidance for Suppliers](#)

Projects Update

Stay Warm Stay Safe (SWSS)

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. Services include: advice on energy efficiency and reducing fuel bills, benefits advice from the Welfare Rights Service, home fire safety checks and advice on keeping active and well during the winter months. Please signpost residents to the Live Well Greenwich Line on 0800 470 4831 to find out more or visit www.livewellgreenwich.org.uk/livingwell/swss

Telecare Project

As part of the council's Telecare changes late last year, we offered benefit checks and support to those affected. As part of this work, we contacted 70 residents and identified over £80,000 in missed benefit entitlement.



A success story...

A success story- Mr X was referred across from Housing Inclusion Service. He is a single parent with children. He was in temporary accommodation, in regular work but struggling financially with no UC or HB in payment due to his complex EU situation and was threatened with eviction and his attempts to resolve the situation hadn't worked. We were able to work with him to get Housing Benefit into payment including a £1.3k backdate of Housing Benefit which secured his

tenancy and a full weekly award going forward.

Training news

You should have already received our September to December training programme. This remains a fully virtual programme as we're currently unable to deliver face-to-face courses. All courses are being delivered via Zoom.

Note that there are still spaces available on the following courses in November and December.

Welfare Benefits Update – 2 and 3 November*

Benefits and Limited Capability for Work – 9 November

Universal Credit (standard course) – 18 and 19 November*

Challenging Work Capability Assessment Decisions – 1 and 2 December*

Personal Independence Payment Problem Areas – 7 December

Universal Credit (Overview of the Journal) – 13 December.

**These are one day courses which are spread over 2 half-days.*

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. Places are limited, so book soon to avoid disappointment!

National Carers Rights Day – 25 November

Many carers miss out on benefits because they don't know they can claim. Carers Rights Day is on Thursday, 25 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 300 carers and identified over £500,000 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 updated '[Benefits for carers' factsheet](#). 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](#)).

Useful links:

- [Carers UK](#)
- [Greenwich Carers Centre](#)

Publicity update

2021-22 Benefit Rates cards

Just a reminder that our updated 2021-22 Benefit Rates cards are available and 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.

Updated factsheets

Work on updating our factsheets is ongoing. Recent updates are available on the [Royal Greenwich website](#) and include:

- Benefits for Carers
- Universal Credit and Self-Employment
- Universal Credit Housing Costs
- Universal Credit and the Benefit Cap
- Are you experiencing financial hardship?
- Food and financial concerns
- Housing and financial concerns
- Personal Independence Payment

Remaining factsheets will be uploaded as they become available.

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

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

Next issue: January 2022

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

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