

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

Support with the cost of living

Cost of Living Payments

On 26 May, the government announced a £15 billion package of additional financial support to help households with the rising cost of living. The measures will be funded by a new temporary 'Energy Profits Levy' and are in addition to the £22 billion package previously announced in February.

The package includes cost of living payments for vulnerable groups (means-tested/disability benefit claimants and pensioners). The payments are tax-free and won't count towards the benefit cap or reduce existing benefit entitlement.

The government estimates that when combined with other previously announced measures, most households will receive £550 in support, pensioners will receive £850 and 8 million of the most vulnerable low-income households will receive £1,200.

Payment for people receiving specified means-tested benefits

£650 will be paid direct to eligible claimants receiving Universal Credit, Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or tax credits. The payment will be paid in two parts: £326 between 14 – 31 July 2022 and £324 in the autumn. Claimants on tax credits only will receive their first payment from autumn 2022 and the second payment from winter 2022 if entitled).

To qualify for the first payment, claimants must have been receiving one of the above benefits for any day in the period 26 April to 25th May 2022 (or must have begun a claim which is later successful). Universal Credit (UC) claimants must have been receiving UC for an assessment period ending between 26 April 2022 and 25 May 2022 to qualify. Tax credit claimants must have been receiving a payment or had an annual award of at least £26 on any day during the above period.

Claimants receiving more than one qualifying benefit (such as tax credits and Income Support) will receive one cost of living payment.

Further guidance is expected in due course setting out the eligibility date for the second payment.

The payment will be topped up by an extra £150 to claimants receiving qualifying disability benefits (see below). If so, the two payments will be paid separately.

Payment for people receiving specified disability-related benefits

Claimants receiving qualifying disability benefits will receive a £150 payment from September 2022. They must have been receiving one of the following disability benefits as of 25 May 2022 to qualify (or must have begun a claim as of 25 May which is later successful): Disability Living Allowance, Personal

Continued on next page

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](#)

Independence Payment, Attendance Allowance, Armed Forces Independence Payment, Constant Attendance Allowance, War Pension Mobility Supplement, Scottish Disability Benefits.

Payment for pensioner households

Pensioner households receiving the winter fuel payment will receive an extra £300 to help with increased energy costs this winter. The payment will be made as a top-up with the winter fuel payment from November. To qualify, they must have reached state pension age (66 or over) between 19 – 25 September 2022.

The winter fuel payment (WFP) is paid automatically to eligible households – there's usually no need to claim. However, residents may need to apply to ensure that they receive the WFP (and the cost of living payment) if they haven't received one before and for example if:

- no benefits or state pension are already in payment; or
- Housing Benefit, Council Tax Support, Child Benefit or Universal Credit are the only benefits in payment.

People needing to claim the WFP can do so by calling the helpline on 0800 731 0160 or by post. Further information is available on GOV.UK: www.gov.uk/winter-fuel-payment/eligibility.

Useful links

[The Social Security \(Additional Payments\) Act 2022](#)

[Cost of living payment guidance](#)

Cost of living resources on GOV.UK

- [Cost of living campaign website](#)
- [Toolkit for stakeholders](#)

Household Support Fund

The Household Support Fund (HSF) is government funding to enable local authorities to support households most in need with food, energy, water bills and wider essential costs. It was initially introduced to support people during the pandemic but is now being used to provide targeted support with the rising cost of living. On 26 May, the government announced that the scheme would be extended up to March 2023 and funding doubled. The extended scheme now requires local authorities to allocate at least one third of HSF funding to support low-income pensioners and one third on families with children.

The review on how HSF funding will be allocated in Royal Greenwich up to 30 September has been concluded. The council will provide targeted support payments to vulnerable households focusing primarily on those eligible for free school meals and low-income pensioners. Remaining funding will be used to provide support to vulnerable households through the Emergency Support Scheme and Stay Warm Stay Safe provision.

Energy Rebate Scheme

Greenwich council tax payers living in band A to D properties and paying by direct debit should have now received their £150 payment from the council. Payments will have been made directly into bank accounts from April. However, bill payers not paying by direct debit will need to apply.

There is also a Discretionary Council Tax Rebate Scheme to support vulnerable/low-income householders either not paying council tax or paying council tax in higher band properties. The council has decided to make a payment of £150 to all residents receiving Council Tax Support (CTS) and living in band E-H properties. Householders not on CTS and living in band E properties will receive £65.

The payment will be made automatically to people who pay their council tax by direct debit. Others will have to apply.

Residents needing to apply for either scheme [can apply online](#). Alternatively, people needing face-to-face support can visit one of the drop-in outreach advice hubs (see [page 4](#) and www.royalgreenwich.gov.uk/advicehubs for details).

However, note that households who are not liable for council tax but are responsible for paying energy bills should be directed to the [Emergency Support Scheme](#) to apply for the Discretionary Rebate.

Visit the website for further information about both schemes www.royalgreenwich.gov.uk/counciltax

New Cost of living factsheets

We have produced 2 new factsheets to support residents with the cost of living – these are:

- Extra help if you are experiencing financial hardship – *looking at sources of financial support available for residents outside the social security system.*
- Help with food and financial concerns (available shortly) – *covers topics such as free school meals (including during holiday periods), emergency food needs, the Household Support fund, food and cookery club).*

The factsheets are available on the website www.royalgreenwich.gov.uk/benefits-advice

The following groups will receive targeted payments:

Group	Payment £
Children and young people taking up free school meals	£15 per child for May and £60 per child for the summer holiday period – see page 6
Children and young people eligible for free school meals but not taking it up	As above
Vulnerable households with children under 5	As above
Care Leavers	£250 per care leaver
Households with nil recourse to public funds	Value of payment has not yet been confirmed
Low-income pensioner households	Value of payment has not yet been confirmed

Further government guidance is awaited regarding how HSF funding from October to March 2023 will need to be allocated.

Residents can access support via any of the following routes: [Stay Warm Stay Safe](#); [Live Well Greenwich](#); or [Royal Greenwich's Emergency Support Scheme](#). Visit Royal Greenwich's Household Support page to find out more: www.royalgreenwich.gov.uk/household-support-grant.



Royal Borough of Greenwich pledges to support vulnerable residents with the rising cost of living

The rising cost of living is a concern for many, with normal everyday essentials such as food, energy, and heating bills as well as family entertainment becoming more than the average household can

afford to spend. **Greenwich Supports** is a new campaign launched by the Council to ensure that residents, employees, and businesses in the Royal Borough of Greenwich have support with the rise of living costs. It aims to bring together the current support offered to residents across Royal Greenwich, as well as engage with residents directly to see where the Council can do more. A new online resource has been created on the Royal Greenwich website sharing where to go for advice, financial discounts, and practical support (www.royalgreenwich.gov.uk/greenwich-supports).

The Council is currently working on putting this together in a leaflet to support those without access to emails or computers and phones, to ensure everyone has access to a wealth of information. If you are working with residents who are concerned about the rising cost of living and would like to know what resources are available, please signpost them to the Royal Greenwich website or to the [Welfare Rights Service](#).

As part of the campaign, the Council will be working with local communities, faith leaders and local services to reach out to residents through face-to-face engagements and a survey to understand how the rising cost of living is affecting people in the borough. Details will be included on the webpage when confirmed.

The goal is to identify where there may be gaps in support, so that these can be addressed with allocation or resources and funding where it is needed the most, be that funding low-income pensioner households or targeted payments to residents with children on free school meals.

Cllr Anthony Okereke, Leader of the Royal Borough of Greenwich said:

“The rising cost of living is not news to many of our residents who may already be feeling the strain, but we want you to know we are here to support you.”

“Together we will tackle the inequalities affecting the most vulnerable residents in our community. We believe it is a basic human right to be able to feed your family and keep them warm during the colder months, despite surging energy prices.”

“The rising energy costs are a massive concern, that we plan to address with the support of our local partners and charity organisations.”

Residents wishing to take part in the survey should visit: www.royalgreenwich.gov.uk/cost-of-living-survey.

Outreach hubs for drop in advice and support

Just a reminder that face-to-face advice is available for Royal Greenwich residents at our outreach advice hubs. Participating organisations are Welfare Rights Service (for benefits advice), Citizens Advice (for debt and generalist advice), Plumstead Law Centre (for immigration advice) and Greenwich Housing Rights (for housing advice).

Advisers are also available to assist residents needing help to apply for the £150 or £65 Energy Rebate payment. If your client needs help to apply, please signpost them to any of the advice hubs (see [the website](#) for details) and advise them to bring a copy of a bank statement so that it can be uploaded. This is drop-in support, so residents can just turn up if they need help.

Please help us promote these sessions by signposting residents to them and sharing this information with your networks. A promotional flyer is attached with this newsletter.



“Thanks very much for your patience and kindness today at the advice session. I feel much better since speaking to you and will act on your advice.”

Quote from recent outreach session

Government announces extended right-to-buy for housing association tenants

The government announced that 2.5 million housing association tenants will be given the right to buy their homes. Current rules provide council tenants with a discount of up to 70% of the market value of their home depending on how long they have lived there. The scheme is less generous for housing association tenants. The 9 June 2022 announcement said that an independent review will be launched into access to mortgage finance for first time buyers, with the aim of widening access to low cost, low deposit finance (such as to 95% mortgages). Other plans include:

- changing the benefit rules to enable Housing Benefit (HB) claimants who are in work the option of using HB payments towards the cost of a mortgage rather than on rent.
- changing the Universal Credit taper rules to incentivise UC claimants to save for a deposit.

Currently entitlement is reduced if a claimant has more than £6,000 in savings and ends if savings are £16,000 or over. The government have also committed to exempting lifetime ISA savings from these rules.

- Improving the SMI (support for mortgage interest) loan scheme and reducing the waiting period before support becomes payable from 9 months to 3 months to incentivise claimants to find work again.

The government says they will work with housing associations on the design of the scheme and commit to the building of replacement social homes for each one sold. A leasehold reform programme is also planned which will include enabling leaseholders to buy their freehold.

The [press release](#) includes further information.

Tax Credit renewals – 31 July deadline approaching

Don't forget to remind tax credits claimants of the approaching **31 July deadline** to renew their claims. The renewals process aims to finalise entitlement for the previous tax year (2021/22) and compare it with what has been paid, and to renew claims for the coming year (2022/23).

Claimants should have received a renewal pack that will explain how claims can be renewed. If there is a black line across the front page and it says 'Check now' – claimants will just need to carefully check that their details are correct, and their claim will be automatically renewed. It's only necessary to contact HMRC if their details differ from the pack. Claimants who need to renew their claim or provide more information will have received a form with a red line across the front page that says, 'Reply now'.

Claims can be renewed in the following ways:

- **online** via this link: www.gov.uk/manage-your-tax-credits;
- **phone** – 0345 300 3900, Monday to Friday, 8am to 6pm (quieter periods are usually Tuesday to Thursday, 2pm to 4pm);
- **post** – return completed renewal forms to: Tax Credit Office, HM Revenue and Customs, BX9 1LR.

Claimants who miss the deadline will see their payments stopped and may have to repay some of the tax credits they have already received since 6 April 2022. 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.

However, remember that even if claimants miss the deadline, special rules allow claims to be restored providing they are renewed within 30 days from the date on their (TC607) statement from HMRC advising that their payments will stop. Claimants renewing outside the 30-day period (and by 31 January 2023) 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. Visit www.gov.uk/renewing-your-tax-credits-claim for more information.

Universal Credit warning for existing tax credits claimants

The DWP and HMRC are raising awareness about Universal Credit and are including promotional information in this year's tax credits renewals packs. Please remind residents you are working with that this is not an invitation to claim, and of the importance of getting specialist advice before claiming UC to check that they will be better off. Remember that claimants switching voluntarily will bring existing legacy benefits to an end and it will not be possible to reclaim, nor will there be any protection if they are worse off financially.

Useful links

[Low Incomes Tax Reform Group website](#)

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

May's **Greenwich Advisers Forum (GRAF) meetings** focused on the rising cost of living. We held two 90-minute virtual overview sessions on sources of financial help available for residents on 18 May and 24 May. Topics covered included: national and local schemes (such as the new cost of living payments), help with rent/council tax, energy bills, food, and provision for households with children.

The dates of the next Greenwich Advice Network (GAN) and GRAF meetings have not yet been fixed but are likely to be in September and November respectively - details will be circulated nearer the time. 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).

School's out for summer...

Free school meal payments during summer holidays

Royal Greenwich is providing targeted free school meal payments to families with children receiving free school meals during the summer holidays. This summer's payments, worth £60 per child are being funded by the [Household Support Fund](#) and are being paid to families with qualifying child/ren who received free school meals during the last school year. Eligible families will receive a text message containing a payment code towards the end of July, which can be redeemed at the Post Office. Separate codes will be sent to families with more than one child on free school meals. Note that **all codes need to be redeemed by 31 August 2022**.

Eligible parents who have not already received a payment code to claim their money should email wintergrantpayment@royalgreenwich.gov.uk providing their child's/children's name, date of birth, name of school they are attending and their contact details. This will enable the council to undertake a security check on their individual code and get back to them.



Free holiday club places for children aged 4 to 16

Free holiday club places are available during the summer holidays for children aged 4 to 16 who receive or qualify for free school meals. 'Holiday Food and Fun' enables eligible families to sign up their children to any of the dozens

of holiday clubs taking part around the borough. The clubs offer a range of activities and a healthy lunch.

Children attending special schools in the borough or receiving a care package from social services can access special educational needs or disability (SEND) programmes.

Free meals are also available for all children this summer at libraries and leisure centres across the borough. Visit www.royalgreenwich.gov.uk/holidayfoodandfun for further information and an online directory of local holiday club providers parents can contact to book a place for their child.

Free summer lunch club from 26 July

CAC Living Word Centre is running their TLG2 Make Lunch club again during the summer holidays this year at their venue (RCCG Victory Centre, 59 Plumstead Common Road SE18 3AS). It will run for 4 weeks on Tuesdays and Thursdays (12.30pm to 2pm) from 26 July to 18 August. The lunch club aims to provide support to families with primary school-aged children struggling in the community. It is run by volunteers and provides a hot, healthy meal and activities free of charge to struggling local families who are facing food insecurity. Eligible families are invited to make use of the lunch club during the school holidays. If you have a family who is interested, please email Margaret Adebisi (madebisi20@gmail.com) or call 077 9589 2539 so they can plan in terms of numbers. Please see the flyer attached to this mailing for further information.

Help with childcare costs

Childcare is expensive and is a significant barrier for low income working households. The summer holiday period is a particularly challenging time for parents with the prospect of increased childcare costs. The main sources of help include:

- the childcare costs element in tax credits and benefits (such as Universal Credit and Housing Benefit);
- free early years childcare for 2-4-year olds;
- Tax Free Childcare.

Help with childcare is a complicated area because each scheme has different rules and processes. Parents will need to get advice about which scheme is best for them, because some of them (such as tax credits, Universal Credit and Tax-Free Childcare) cannot be used in combination with others and applying for help through one scheme can stop support provided through another. The Money Helper website summarises the various forms of help available: www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent/help-with-childcare-costs.

Useful links

- Royal Greenwich website – visit www.royalgreenwich.gov.uk/free-early-learning or contact the [Families Information Service](#) (020 8921 6921 or email fis@royalgreenwich.gov.uk) for more information about free early years childcare and other sources of support with childcare costs.
- Low Incomes Tax Reform Group (LITRG) – Childcare: www.litr.org.uk/tax-guides/childcare

Universal Credit Update

Migrating legacy benefit claimants to Universal Credit

The government is ramping up plans to complete the move of remaining ‘legacy’ benefit claimants to Universal Credit (UC) by the end of 2024 (in a compulsory process known as managed migration). New regulations issued on 5 July removes the 10,000 limit on the number of legacy benefit claimants who can be migrated to UC from 25 July. The regulations also make changes to the UC natural and managed migration provisions.

The old managed migration pilots which began in Harrogate were suspended in 2020 due to the pandemic and will not be reintroduced. These pilots aimed to enable the DWP to learn how best to move people to UC and to learn about and smooth out issues arising in the migration process before rolling it out nationally. However, at the point the Harrogate pilot was suspended, only 38 claims had been made of the 53 legacy benefit claimants who had been issued with migration notices, with six people missing the initial deadline for claiming (the reasons and circumstances are unknown).

The DWP is now learning about managed migration issues through a ‘discovery’ process. Selected claimants in Bolton and Medway started receiving migration notices in May notifying them that their legacy benefits are ending and that they have three months to claim UC. Claimants identified as particularly vulnerable and specified groups with complex needs are excluded from the process (such as people who are terminally ill). Reminders are being sent to those who haven’t responded. The discovery phase has been expanded to Truro and Falmouth from 25 July.

The DWP is looking at putting in place processes to try to ensure that everyone receiving a migration notice makes a claim. These include varying the customer journey and automatically extending the initial three-month deadline for claiming by one month for the first 500 claimants receiving migration notices.

The ramping up of managed migration is a concern because many of the remaining legacy benefit claimants are on Employment and Support Allowance and are likely to have complex needs which will make the UC claims process difficult and leave them at risk of destitution if their benefit stops because they are unable to make a claim. The Work and Pensions Committee has received assurances that vulnerable claimants will not have their benefits stopped during this migration phase but has not provided any details of how this protection will work. Owen Stevens (Welfare Rights Adviser – Child Poverty Action Group) explores some of the issues and potential problem areas in his blog – [Managed Migration to Universal Credit – an irresponsible gamble.](#)

CPAG Early Warning System– Ukrainian students and Universal Credit

CPAG’s Early Warning System have received reports about Ukrainian refugees in the UK who are full-time students continuing their courses in Ukrainian universities online and are without any means of financial support. They appear not to qualify for student finance and cannot claim Universal Credit due to the rules about receiving education which exclude most full-time students unless an exception applies. The options for people in this situation are stark - either give up the course and enrol in a UK university or continue with the course but with no means of financial support.

Child Poverty Action Group (CPAG) gathered case examples of Ukrainian students in this situation to try to get a scale of the problem ahead of a meeting with the DWP to discuss the issue in July. We will provide an update once available.

Training news

We are currently preparing our September to December training programme, and this will be circulated in the coming weeks. We're pleased to confirm that the new programme will include both online and face-to-face courses.

You'll see our usual range of popular courses (such as Introduction to Benefits), but we're particularly focusing on Universal Credit migration given the likely increase of managed migration this year. Online courses will be delivered on Zoom and in-person courses will be held in the Town Hall or Woolwich Centre.

You can book a place when the new programme is distributed by emailing your details and the name of the course you wish to attend to wrs.training@royalgreenwich.gov.uk. Bookings must be for a named person and must be agreed and authorised by your manager, training co-ordinator, or equivalent person. Our courses are free to Greenwich Council staff, Health Service staff and to local community groups/voluntary sector advice services who work with Greenwich residents. If you work for a voluntary sector/community organisation and would like to check if you are on our list for free training or would like to be added to the list, please [email us](#).

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 WRSTraining@royalgreenwich.gov.uk.

Next issue: October 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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