

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

Support with the cost of living

Energy bills set to increase from April after Government u-turn reduces support under Energy Price Guarantee to six months

On 17 October, new Chancellor, Jeremy Hunt announced the reversal of most of the measures and tax cuts set out in his predecessor Kwasi Kwarteng's 23 September 'mini-budget'.

The measures being brought forward from 31 October's Medium Term Fiscal Plan include:

- maintaining the basic rate of tax at 20% 'until economic conditions allow for it to be cut'
- the launch of a Treasury-led review of energy support after April 2023.

These measures are in addition to the reversal of the corporation tax cut announced on 14 October and of the abolition of the 45% tax rate for higher earners. The Chancellor estimates that these measures are worth around £32 billion a year.

The previously announced reversal of the national insurance increase/health and social care levy and the cuts to stamp duty will remain.

Chancellor Hunt also warned of 'more difficult decisions' on 'both tax and spending' to come with further changes expected to be announced on 31 October. Visit [GOV.UK](https://www.gov.uk) for further information.

Changes to the Energy Price Guarantee

In September, the government announced support within its Growth Plan to protect households and businesses from high energy prices via the Energy Price Guarantee and Energy Relief Bill. The 'Energy Price Guarantee' limited the amount a typical UK household would pay on their energy bill to an average of £2,500 a year for two years from 1 October. This will now be subject to a Treasury-led review after six months to consider how to support households and businesses with energy bills from April 2023. The Chancellor says the objective of the review will be to 'design a new approach that will cost the taxpayer significantly less than planned whilst ensuring support for those in need'.

Money Saving Expert founder, Martin Lewis, predicts a huge rise in average energy bills from April due to the u-turn. He said: 'The projected new energy price cap, that will start in April when the price guarantee ends, will be up 73% taking a bill for typical use (use more pay more, use less pay less), from £2,500 a year to £4,350. The cap will then be down 15% in July to £3,700 a year on typical use.'

Deadline approaching for Energy Rebate Scheme claims

Please remind residents you are working with of the approaching deadline to claim the Energy Rebate (or Council Tax Rebate). Residents not paying council tax or paying council tax in higher band properties have until **30 November** to claim a Discretionary Council Tax Rebate of £150 or £65. This scheme supports vulnerable/low-income Council Tax Support claimants living in property bands E-H (who will receive

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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](#)

a £150 payment) and householders not receiving CTS recipients living in band E properties (who will receive £65).

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.

Please help ensure that residents you are working with don't miss out on this rebate and encourage them to apply if they need to and haven't already done so. [Claims can be made online](#) – there is an option to either have the rebate credited to the council tax account or paid into a bank account (recent bank statements will need to be uploaded for the latter). People who are unable to access the online form or needing help to make claims can call the contact centre (020 8921 4409 or email counciltaxrebate@royalgreenwich.gov.uk) or visit one of the drop-in outreach advice hubs if they need face-to-face support can (see www.royalgreenwich.gov.uk/advicehubs for details).

Please note: although the standard Council Tax rebate scheme for council tax payers living in Bands A-D ended on 30 September, eligible households who did not apply have had £150 credited to their Council Tax account.

Further information is available on the Royal Greenwich website:
www.royalgreenwich.gov.uk/info/200253/council_tax/2349/150_council_tax_rebate

Cost of Living Payments

The DWP have confirmed that around six million disabled people will start to receive their one-off £150 one-off Disability Cost of Living Payment from 20 September, with the majority paid by early October.

There is no need to apply, claimants receiving a qualifying disability benefit on 25 May will receive the payment automatically. The payment is to help with higher disability-related costs often faced by disabled people and will be paid in addition to the £650 cost of living payment for people in receipt of a qualifying means-tested benefit.

Eligible claimants will receive this £650 payment in two instalments. To qualify for the payments claimants must have been receiving a qualifying benefit for any day in the following periods:

- 26 April to 25 May 2022 for the first payment
- 26 August 2022 to 25 September for the second payment. UC claimants must be entitled to a payment for an assessment period that ended between 26 August 22 to 25 September 2022.

The first instalment was paid from July to eligible claimants. The second instalment will be made between 8 and 23 November.

The amended guidance is available on GOV.UK www.gov.uk/guidance/cost-of-living-payment

Claimants can now report missing cost of living payments via an online form on GOV.UK www.gov.uk/guidance/cost-of-living-payment#report-a-missing-cost-of-living-payment. The DWP say responses will be turned around within two weeks. Please note that this currently appears to be limited to reporting missing disability cost of living payments despite the page implying that it's possible to report both. The issue has been raised with the DWP Stakeholders Forum.

23 September Mini-Budget introduces tougher measures for benefit claimants

As well as introducing sweeping tax cuts, former Chancellor Kwarteng's 23 September Autumn Statement also included tougher measures for benefit claimants:

- tougher sanctions for people not fulfilling their work search commitments and to 'encourage people to join the labour market'. 'The government says that 'strengthening the sanctions regime' will 'set clear work expectations' claimants will have to meet in return for receiving UC (including applying or jobs, attending interview or increasing working hours.
- asking around '120,00 more people on UC to take active steps to seek more and better paid work, or face having their benefit reduced'. UC claimants who are earning above a certain amount each month are not expected to look for more work or increase their earnings – the DWP call this the administrative earnings threshold. The government plans to increase the threshold to 15 hours a week at national living wage rate for single claimants (and 24 hours for couples) from January 2023. This increase is in addition to the previously announced rises in the threshold from 26 September to:
 - £494 per month (12 hours per week) for single people (was previously £355 and 9 hours); and
 - £782 per month (19 hours per week) for couples (was previously £567).

The changes mean that up to 120,000 claimants who were previously required to have little engagement with work coaches will be moved from the 'light touch' to the intensive work search regime and will be expected to actively job search and attend weekly or fortnightly interviews with work coaches to secure more or better paid work or risk being sanctioned. Remember that unfair sanctions can be challenged by in the usual way by requesting a mandatory reconsideration and by independent appeal if the decision is not changed. (See [page 4](#) for details of the next Greenwich Advisers Forum meeting focusing on 'Avoiding Universal Credit Sanctions').

- Expanding DWP's 50+ offer to help older people find work – includes additional work coach support for over 50s who are long-term unemployed.

For further information

Visit GOV.UK www.gov.uk/government/publications/the-growth-plan-2022-documents

Free school meal payments during school holidays

The council is continuing to support families by providing targeted payments to families with pre-school children and to families with children receiving free school meals during the October half-term holiday. These payments, worth £15 per child are being funded by the [Household Support Fund](#) and are being paid to families with qualifying child/children who received free school meals during the last school year.

Free meals are also being provided for children and young people at multiple locations during the school holidays - visit the [Royal Greenwich website for details](#).

Meanwhile, the [Greenwich Supports survey](#) remains open to residents. The council continues to receive feedback from residents on how they are being impacted by the rising cost of living. Discussions are ongoing with partners on how services can work together to support residents. Further information about support from the council, local charities, and community groups is available on the Greenwich Supports webpages: www.royalgreenwich.gov.uk/greenwich-supports

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 welfare benefits and education benefits (such as free school meals and clothing grants). Many families miss out on extra help because they do not know they can claim. Our updated 'Benefits for children at school' factsheet is now available. It outlines the main sources of support and highlights key benefit issues currently facing Greenwich families. The updated factsheet is available on the [Royal Greenwich website](#) and we have been working with Children's Services and schools to promote it to Greenwich families. Promotional articles have been included in school newsletters for parents and in the e-bulletin for head teachers.

New Local Housing Allowance shared housing rate exemption for domestic abuse and modern slavery survivors

New regulations¹ from 1 October add a new exemption from the Local Housing Allowance shared accommodation rate for victims of domestic abuse (aged at least 16) and modern slavery. The changes enable Housing Benefit or UC claimants receiving the housing costs element who would otherwise be subject to the single accommodation

rate to instead claim the higher one-bedroom rate if the new exemption applies. The DWP expects the new exemptions to benefit approximately 11,000 people.

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SUPPORTS

¹ [Statutory Instrument 2022 No. 942](#)

It's not too late to renew 2022/23 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 are renewed 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 already 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](https://www.gov.uk). Visit www.gov.uk/renewing-your-tax-credits-claim or the [Low Incomes Tax Reform Group website](#) for more information.

Impact on benefits when a 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 September after the child's 16th birthday unless parents notify HMRC that the child is remaining in education or training. They will also need to separately notify the Child Benefit Centre. Note that 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 to 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.

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

The next virtual **Greenwich Advice Network (GAN)** meeting is on **Monday 21 November, 2-4pm** – the discussion topic will be 'Supporting residents with fuel costs this winter' and will feature presentations on the extended Warm Home Discount Scheme for winter 2022/3 and the Stay Warm Stay Safe Scheme.

The discussion topic for the next **Greenwich Advisers Forum (GRAF)** meeting on **Monday 5 December** will be How to avoid Universal Credit sanctions.

Details of both meetings 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).

Universal Credit Update

New report highlights problems the UC migration process poses for claimants with mental health difficulties and urges DWP to take steps to mitigate harm

The Money and Mental Health Policy Institute (MMHPI) has produced a report exploring people with mental health problems' experiences of moving from legacy benefits to Universal Credit (the DWP calls this process managed migration). The September 2022 report identifies barriers claimants may face during the process such as communication difficulties, reduced concentration and difficulties advocating for themselves and accessing the support services they need. These issues leave vulnerable claimants at risk of failing to complete a claim and of their benefit payments being stopped altogether.

They are calling on the DWP to take preventative steps to safeguard claimants and make a public guarantee that they will not stop the benefits anyone in the process of migrating to UC until they have made a successful claim. Other recommendations include:

- advance notice of the 5-week wait for the first UC payment and advice about options during this period (such as advance payments);
- proactively offering budgeting support to claimants going through the process and promoting alternative payment arrangements for housing costs for vulnerable claimants who need it.

[The full report is available here.](#)

UC Migration notices

Cornwall Citizens Advice have helpfully shared UC managed migration notices and reminders coming in from the UC pilot in their locality. They are included below for information:

UC Migration Notice advising of 3 month deadline to claim

The screenshot shows a letter from the Department for Work & Pensions regarding Universal Credit migration. The letter is dated 2 August 2022 and includes contact information for the DWP (0800 169 0328, Monday to Friday, 8am to 6pm). It states that Universal Credit is replacing existing benefits and that claimants must claim by 3 November 2022. The letter includes sections for 'How much you will get', 'If you live with your partner', 'If you do not intend to claim Universal Credit', and 'If you have received this letter in error'. It also provides a helpline number (0800 169 0328) for assistance.

Reminder (claim not submitted within one month)

The screenshot shows a reminder letter from the Department for Work & Pensions regarding Universal Credit migration. The letter is dated 1 September 2022 and includes contact information for the DWP (0800 169 0328, Monday to Friday, 8am to 6pm). It states that Universal Credit is replacing existing benefits and that claimants must claim by 3 November 2022. The letter includes sections for 'If you've already made a claim', 'Contact us', and 'Your existing financial support from these benefits will end if you do not claim Universal Credit by 3 November 2022'. It also provides a helpline number (0800 169 0328) for assistance.

Sanctioned UC claimants miss out cost of living payment

The government's eligibility conditions for the cost-of-living payments require UC claimants to be entitled to a payment for any day in an assessment period between 26 April 2022 and 25 May 2022. The DWP concedes that thousands of UC claimants receiving a nil award with an amount deducted for a sanction missed out on the first cost of living payment. In their answer to a [written question](#) in the House of Commons by Jonathon Ashford, MP the DWP Minister confirmed that '12,200 households containing 12,400 UC claimants had a nil Universal Credit award with an amount deducted for a sanction in the qualifying assessment period, that did not receive the cost-of-living payment. Of these in 6,600 cases, imposition of a sanction was the only reason for the nil award. In the remaining households the nil award was due to a combination of sanctions and other reasons. Charities are urging the government to rethink the rules.

CPAG call out for claimants who missed out on Universal Credit backdating

A 1 September Upper Tribunal judgement in [AM v SSWP \(UC\) \[2022\] UKUT 242 \(AAC\)](#) held that UC claimants can obtain backdating even if they did not request it when they first claimed or before their claim was determined. They can do so by requesting a mandatory revision of the decision to only award UC from the date of claim and explain why it should run from an earlier date. Note that the claim form doesn't currently ask claimants whether they would like to request backdating.

Child Poverty Action Group (CPAG) are looking for test cases of claimants who could have obtained backdating, but were unable to ask for it for when they claimed UC and are asking organisations working with claimants in this situation to email testcases@cpag.org.uk

Personal Independence Payment (PIP) Update

'Special rules' claims for people who are terminally ill

Special rules are in place which provide simplified and fast-tracked access to certain benefits for people who are nearing the end of life. The rules also allow benefits (Attendance Allowance, Personal Independence Payment, Disability Living Allowance, Employment and Support Allowance and Universal Credit) to be paid without being subject to a waiting period or needing a medical assessment. Most people will also receive higher rates of benefits. The special rules are being extended to people who are likely to be in their last year (rather than six months) of life. The changes were introduced for ESA and UC claimants in April this year. The [Social Security \(Special Rules for End of Life\) Bill](#) is now awaiting Royal Assent which will complete the reform and also extend the new rules to PIP, DLA and AA claimants. DWP Minister, Victoria Prentis confirmed that the government expects the new rules to be in place and operational by April 2023.

Extension of PIP awards

From 6 September the DWP will be automatically extending PIP claims awaiting review by up to twelve months and will do this 35 days before their end date. The longer extension has been made to address the backlog of award reviews and provide greater certainty for claimants and enable them to continue receiving other linked entitlements such as blue badge. Before 6 September, awards awaiting review were given a 3-month extension, 28 days before their end date which could be repeated as needed. It's no longer necessary for claimants to request a letter confirming their continuing entitlement. From 31 October, the DWP will send written confirmation automatically confirming continuing entitlement for up to 12 months.

PIP Statistics up to July 2022

New DWP quarterly statistics up to July 2022 make grim reading with only one in four (39%) PIP claims made in the last five years receiving an award. 32% of claimants were worse off during the same period following a planned review of their award, with 10% seeing their award decrease and 22% losing their award completely. Only 18% had their award increased with 49% seeing no change.

In the latest quarter, a record 180,000 new claims were registered, with 44% receiving an award (or 50% of claims getting to the assessment stage). The trend for shorter claim durations and poor mandatory reconsideration outcomes continues in the last quarter with

- 78% of claims being awarded for 2 years or less.
- Only 23% of mandatory reconsiderations succeeding and resulting in a changed or increased award.
- Just 70,000 of the planned 120,000 planned reviews cleared in the last quarter.

The statistics are available on the [GOV.UK website](#).

Tribunal Quarterly Statistics: April to June 2022

The latest official Tribunal statistics for April to June 2022 reveals a massive 81% increase in the total number of appeals lodged (35,000 in total) and a 63% increase in the outstanding caseload compared to the same period last year. The number of PIP appeals lodged increased by 111% and UC by 76%. PIP and UC appeals accounted for 71% and 14% respectively of the appeals total during this period. The overturn rate in favour of claimants at appeals remains high at 71% for PIP, 66% for DLA and 58% for ESA. The full Ministry of Justice Official Tribunal Statistics is available on [GOV.UK](https://www.gov.uk)

National Carers Rights Day – 24 November

Many carers miss out on benefits because they don't know they can claim. Carers Rights Day is on Thursday, 24 November, so now is the perfect time to make sure that Royal Greenwich carers are claiming their full benefit entitlement.



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](#). 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](#)

Warm Home Discounts – scheme changes from winter 2022/3

With autumn upon us and in the midst of a cost-of-living crisis that has brought with it record increases in fuel and food prices, 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 newsletter but are reminding you about the Warm Home Discount (WHD) Scheme now. The winter 2021/22 WHD scheme has closed – this winter's scheme (2022/23) opens in November.

WHDs mostly targets pensioners receiving Pension Credit Guarantee (PCG) and other vulnerable households. The scheme has been reformed for winter 2022/3 and extended to more people with higher energy costs and lower incomes (such as Housing Benefit claimants). The annual rebate is also increasing to £150 (it was previously £140). Most people won't need to apply under the reformed scheme, as government departments and energy suppliers will be sharing information to enable eligible households to be automatically identified. Visit GOV.UK's WHD webpage for further information (www.gov.uk/the-warm-home-discount-scheme) - it will be updated nearer the time.

Projects Update – a success story...

The Welfare Rights Service's Take Up Team are currently proactively contacting Housing Benefit (HB) claimants where we believe a severe disability premium (worth £69.40 a week per eligible person) is missing from the HB assessment. A claimant in his 80s was identified via the project and we clarified that he satisfied the criteria for the severe disability premium (he had been living alone, with no one claiming Carer's Allowance for looking after him throughout). We liaised with Advice and Benefits and he was awarded backdated arrears of £11,000 (plus £3,000 in Council Tax Support arrears). He also received an ongoing increase in his Housing Benefit and Council Tax Support awards. His overall income gain (including the annual award increase) is £18,000.

Training news

You should have already received our September to January training programme. This remains mostly a virtual programme, but you'll see that we have reintroduced some face-to-face courses. Online courses are being delivered via Zoom and in-person courses are being held in the Town Hall.

Note that there are still places available on the following November to December courses:

Cost of Living Overview – 8 November

*Personal Independence Payment (PIP) – 17 November

*Universal Credit Migration – 21 and 22 November - this course is particularly relevant migration given the likely increase of managed migration this year.

Universal Credit Problem Areas – Claimants with Complex Needs – 6 November

Emergency Support Scheme – 12 December

*Introduction to Benefits

*Advising non-European Nationals.

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

You can book a place 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: January 2023

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)



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