## Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

## **'Greenwich Supports' Update** Help with council tax extended



Greenwich Council is working hard to support residents struggling with the cost-of-living crisis. As part of Greenwich Supports (the Council's cost of living campaign), a £3million funding package has been agreed by Cabinet to support residents and businesses. The money is being invested across 12 pledges – these include:

- providing targeted payments for care leavers and children on free school meals.
- additional funding to support food banks,
   Emergency Support Scheme and Stay Warm Stay
   Safe Scheme.
- supporting the creation of <u>warm spaces</u> in the borough.

Another pledge is to change the eligibility conditions of the Local Council Tax Support (CTS) Scheme to make it more generous and enable more people to be supported.

### CTS Scheme changes from 1 April 2023 include:

- reducing the taper rate at which excess earnings are assessed for CTS purposes from 20% to 15%. This change will enable someone in work to keep an extra 5p per £1 of their earnings – or on average £110 more a year.
- simplifying the non-dependant deduction scheme (where another adult is living in the household) and introducing a flat rate deduction of £5 per week instead of a variable rate dependent on the non-dependant's income and circumstances.

The changes only affect people of working age - pensioners are unaffected.

A consultation exercise was carried out which concluded in December 2022 and the decision was confirmed in January. The new scheme rules apply from I April and will be applied automatically.

See also <u>page 3</u> for information about the government's new Council Tax Support Fund.

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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



### Increased support for families with school-aged children

As part of the Greenwich Supports measures, the Council has also increased the amounts paid for school clothing grants. The new rates have applied from December 2022 for the current 2022-23 school year. Parents who have already received an award since July 2022 will have received a top-up payment in January (of £10, £30 or £50 depending on the child's year group) via the same payment method used previously.

Note that this only applies to those who already qualify for a school clothing grant payment, and who have already been assessed as entitled.

#### **New rates**

Child in Year Group	New 2022-3 Rate	Previous Rate
Reception (age 4) or in year 3 (age 7)	£50	£40
child in year 7 (age 11)	£150	£100
a child in year 9 (age 13).	£100	70

The Council also made payments of £25 to all children qualifying for free school meals in early January to provide additional help with school clothing costs.

### **Household Support Fund extended to 2023-4**

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.

In November's Autumn Statement, the government announced that £1 billion more funding will be made available to enable the HSF to be extended in England over 2023/4. This is welcome news as the scheme had been due to end on 31 March 2023. In Greenwich, the HSF is being used to fund many of the 'Greenwich Supports' initiatives such as targeted payments to families with pre-school children, families with children receiving free school meals during school holidays, care leavers and households with nil recourse to public funds.

Updated guidance was only issued on 21 February so it is not yet known how the new funding will need to be spent and how it will be allocated in Royal Greenwich. <u>Please check the website for updates</u>.

#### **Warm Spaces**

Greenwich council is funding 22 new warm spaces across the borough from January to April 2023. The warm spaces are run by community groups and provide vital support for residents who are facing extreme fuel poverty and are unable to heat their homes.

Cllr Anthony Okereke, Leader of the Council said: "No one in our borough should have to choose between heating and eating this winter, but sadly that is the reality so many face due to the cost of living crisis. This is not just a crisis of personal finances but will have dire consequences for people's wider health and wellbeing which is why warm and welcoming spaces are vital in offering support locally".

Further information and a list of warm spaces locations is available on the Royal Greenwich website: www.royalgreenwich.gov.uk/warm-space-funding www.royalgreenwich.gov.uk/warm-spaces

### **Greenwich Supports – useful links**

<u>www.royalgreenwich.gov.uk/greenwich-supports</u> - provides useful information for residents struggling with benefits, everyday costs, food and supporting their families.

<u>www.royalgreenwich.gov.uk/greenwich-supports-map</u> - to check the online directory for details of support offerings across the borough, from warm spaces to advice hubs and community centres.

If your organisation (or an organisation you know of) provides a warm space (or community meals/food) in the borough that the council is unaware of, please complete a mapping form if you are happy to be included and for your service to be promoted online (<a href="www.royalgreenwich.gov.uk/food-warmspace-mapping">www.royalgreenwich.gov.uk/food-warmspace-mapping</a>).

### **Advice Hubs**

In 2022, Greenwich launched a one-year pilot for outreach advice hubs around the borough. This enabled the launch of 8 new community centre locations. Over 1000 residents were supported and received advice in the first nine months. The pilot has been extended for one year to ensure that there is continued access to advice during 2023/4 and to support residents affected by the cost-of-living crisis.

The Roaming Advice Hub locations which began in August are offering a hybrid service of booked appointments and drop-in sessions for residents on a trial basis.

To book an appointment for a client, please email <u>Advice.Hubs@royalgreenwich.gov.uk</u> and include Appointment Request together with the name of the roaming advice hub in the subject heading. Please confirm the following in the body of the email:

- your clients name, address, best contact number and email address;
- area of law advice is required from (ie Greenwich Housing Rights, Citizens Advice Greenwich or Welfare Rights Service);
- a brief description of the issue;
- any relevant other issues or requirements advice hub staff should be aware of (such as mobility difficulties)
  and preferred appointment date. We will try and offer the preferred date where possible, but this is
  subject to availability and not guaranteed.

The Advice Hub team will contact the client on receipt of the email to confirm the appointment date and time. Roaming advice hub locations are listed below. Further information about advice hub provision is available on the Royal Greenwich website.

Roaming Advice Hub Locations	Operating Hours (appointments)
Abbey Wood Community Centre	First Tuesday of every month 10am - 12pm
4 Knee Hill, Abbey Wood SE2 0YS	
Greenwich West Community and Arts Centre	Second Tuesday of every month 10am – 12pm
141 Greenwich High Road SE10 8JA	
Storkway Children's Centre	Third Tuesday of every month 10am – 12pm
Ridgebrook Road SE3 9QX	
Coldharbour Community Centre, William Barefoot Drive,	Third Tuesday of every month 2 – 4pm
Coldharbour Estate, London SE9 3JD	
Middle Park Community Centre, 150 Middle Park Avenue, SE9 5SD	Fourth Tuesday of every month 10am – 12pm

## Government support with the cost of living

### **New Council Tax Support Fund**

In December 2022, the government announced a £100m one-off national Council Tax Support Fund (CTSF) with the aim of delivering additional support to existing council tax support recipients. The Council will be allocating its £558,0000 share to provide eligible CTS recipients not already receiving maximum support with a further reduction off their council tax bill of up to £100 (made up of £25 and an additional discretionary payment of £75).

Given that Greenwich operates a 100% scheme for people on the lowest incomes and entitled to maximum support, a partial award will be made to CTS recipients with outstanding council tax liabilities of less than £100. The award will be sufficient to discharge their remaining council tax liability for 2023/4. The measures will ensure that around 5,300 CTS claimants receive additional support. Eligibility for the top-up payments will be automatically identified and issued.

The Council will use any remaining CTSF allocation to make discretionary council tax awards through the Council Tax Discretionary Relief Scheme.

### 2023/4 Cost of Living Payments

The government have confirmed that cost of living payments will continue in 2023/4 – with the means-tested benefit payment increasing from £650 to £900. It will be paid in 3 instalments of £301, £300 and £299 with the first paid in the spring. The payment for qualifying pensioners and disability benefit claimants remains £300 (payable in winter 2023/4) and £150 (payable in summer 2023) respectively. The 3 lanuary press release is available here.

## STOP PRESS: Mayor announces extension of free school meals to all primary school children in London

In a surprise move on 20 February, the Mayor of London announced a £130million emergency scheme to extend free school meals to every primary school child in London for a year starting from September. The aim is to support families through the cost-of-living crisis for the full 2023-24 academic year. Further information is available on the official Mayor of London website: <a href="www.london.gov.uk">www.london.gov.uk</a>

## Sure Start Maternity Grants and Afghan/Ukrainian refugees with pre-flight children

### DWP to change guidance following Welfare Rights Service/CPAG challenge

The DWP will be changing the <u>Sure Start Maternity</u> <u>Grant</u> (SSMG) guidance thanks to a successful case brought by Greenwich Welfare Rights Service which will mean that refugees from Afghanistan and Ukraine (not arriving in the UK under normal asylum routes) will also qualify for the SSMG for first children born in the UK (even if they have other children).

The case involved a British national, (Mr X) who was evacuated from Afghanistan with his wife and dependent children under the emergency procedures in June 2021 following the Taliban takeover. Mrs X and the children had never previously lived in the UK and were Afghan nationals. Mr X applied for a SSMG following the birth of a subsequent child born in 2022. SSMGs are normally payable for the 'first child' and are only payable if there are other children under 16 in the household if an exemption applies. One such exemption is for refugees having a first child born in the UK even if they have another child or children from before they came to the UK.

The DWP refused Mr X's SSMG application (and subsequent mandatory reconsideration) on the grounds that the refugee exemption did not apply because neither he or his wife met the strict criteria of having "refugee" status (or humanitarian protection) as defined by the regulations due to the way the emergency evacuation of Afghan nationals was managed and classified.

WRS took up the case with the support of Child Poverty Action Group (CPAG) given its wider implications for other Afghan nationals arriving via the emergency evacuation route and likely to find themselves discriminated against in this way. Our caseworker used CPAG's judicial review pre-action protocol procedure to write to the DWP. The case was found in Mr X's favour in February 2023 due to the observations and arguments made and a wider decision made to also apply the first child only rule which relates to refugees to re-settlers from Afghanistan. A subsequent update from the DWP's Policy Team confirmed that the change would also apply to re-settlers from Ukraine.

The decision confirmed the following:

- ministers have been given approval to change SSMG guidance, to apply an exemption to people with a pre-flight child (or children) fleeing Afghanistan due to the Taliban takeover or Ukraine due to the Russian invasion.
- the DWP will conduct an exercise with immediate effect to review qualifying cases/claims previously disallowed under the SSMG 'first child only' policy. Payments will be issued over the coming weeks if all the other eligibility criteria are satisfied. This is particularly welcome as it removes the need for affected claimants to challenge those decisions.
- a communication has been issued to DWP staff informing them of the exemption for any new SSMG applications received.
- the Social Fund Maternity and Funeral Expenses (General) Regulations 2005, GOV.UK website and SFI00 claim form will be amended in due course.

Well done to the caseworkers involved for their hard work and for making this happen - a great outcome that will benefit many claimants!

### Sure Start Maternity Grants (SSMG) - in brief

The SSMG is a £500 non-taxable, non-repayable payment to help with the cost of a new (or adopted baby) where all the following conditions are met:

- receiving certain benefits, such as Universal Credit, Income Support, tax credits or income-related Employment and Support Allowance (not a full list);
- no other family members under 16 are in the household unless an exemption applies (for example multiple

<sup>&</sup>lt;sup>1</sup> Income thresholds apply

births);

claim is made within the time limits (within 11 weeks of the due date or within six months of the birth).

Visit GOV.UK to find out more: www.gov.uk/sure-start-maternity-grant

## **Universal Credit Update**

### Managed migration of ESA claimants deferred to 2028

The government announced in November that the managed migration of existing Employment and Support Allowance (ESA) claimants to Universal Credit (UC) will be deferred to 2028. Managed migration is a DWP term used to describe the process of forcibly moving people from legacy benefits to UC. It was due to be completed in 2024 with a target of moving 2.5 million claimants that year.

Although this is welcome news, unfortunately it also leaves claimants whose circumstances change before then worse off financially as they will be subject to 'natural migration' and will lose out on transitional protection that managed migrated claimants receive.

Many people will find themselves worse off on UC, so it's important that existing claimants get specialist advice <u>before</u> claiming if they are unsure. Remember that not all changes in circumstances requires a new claim (such as changing address within the same borough). It will not be possible to reclaim their old benefits at a later date if they claim UC by mistake or as a result of being misadvised. Please contact our <u>Advisers Advice Line</u> if you need to check if a client you are working with needs to claims UC. Borough residents can also contact our <u>Public Advice Line</u> direct.

## **April Benefit Changes**

Forthcoming changes include:

• **Benefits uprating** - November's Autumn Statement confirmed that Social Security benefits will be uprated by 10.1% from April, in line with inflation, measured by September 2022 Consumer Price Index.

The earnings limit for permitted work will increase from £132 to £139 a week; and the Carer's Allowance earnings limit increases from £132 to £139 a week.

We're currently working on updating our 'Benefit Rates' card' which will be available towards the end of March/early April. Meanwhile the proposed benefit rates are available via the following GOV.UK and Parliament UK links: 2023/4 Benefit Rates 2023/4 Child Benefit, Guardians Allowance and Tax Credits Rates.

- Benefit Cap increase The benefit cap will also be raised from April 2023, so that more households will benefit from uprating. The new rates will be:
   £25,323 for couples and lone parents in Greater London and £16,967 for single adults with no children;
   £22,020 for couples and lone parents outside Greater London and £14,753 for single adults with no children.
- National Living/Minimum Wage increases hourly rates

	April 2023	April 2022 to
	Rate	March 2023 Rate
National Living Wage (aged 23 or over)	£10.42	£9.50
21-22 Year Old Rate	£10.18	£9.18
18-20 Year Old Rate	£7.49	£6.83
16-17 Year Old Rate	£5.28	£4.81
Apprentice Rate	£5.28	£4.81
18-20 Year Old Rate 16-17 Year Old Rate	£7.49 £5.28	£6.83 £4.81

### Bereavement Benefits extended to cohabitees with children

The eligibility conditions for Bereavement Support Payment (and Widowed Parents Allowance) have been extended to cohabiting parents from 9 February. Previously these benefits were only available to bereaved parents with a dependent child or children who were married to or in a civil partnership with their late partner.

The change has been made following Parliamentary approval of the draft Bereavement Benefits (Remedial) Order 2022 and means that parents who were living together as a couple at the time of their partner's death can claim.

The Department for Work and Pensions (DWP) has opened a special 12-month application window for bereaved parents with dependent children whose partner died before 9 February 2023. The bereavement benefit and amount they are entitled to will depend on when they lost their partner.

To qualify, claimants must have met the eligibility criteria for either Bereavement Support Payment or Widowed Parent's Allowance on or after 30 August 2018. This means those who lost their partner before 6 April 2017 might be able to receive the legacy benefit Widowed Parent's Allowance, should they be found to have been eligible for this on 30 August 2018. Similarly, a surviving parent who lost their partner on or after 6 April 2017 may be eligible for its replacement, Bereavement Support Payment, should they have qualified for this on 30 August 2018. See the <a href="Press release on GOV.UK">Press release on GOV.UK</a> for more information.

# Remembering our friend and colleague, Andy Campbell

In a sad start to the year, we lost one of our long-standing staff members in January. Andy Campbell had worked for Greenwich Council for over 10 years and was a beloved friend and member of the team.

Andy pursued the case which was raised in Parliament last year in relation to a client who had been underpaid the Severe Disability Premium for many years. The Parliamentary Ombudsman made a finding of maladministration by the DWP and awarded substantial compensation to the vulnerable resident in recognition of the injustice and hardship she had suffered. The Ombudsman further recommended that DWP should award similar compensation automatically to all the claimants who missed out in the Incapacity Benefit to ESA migration. The case would not have reached this level without Andy's hard work and determination for which he received an outstanding achievement award from Greenwich in recognition of his outstanding public service.



Andy would do anything in pursuit of the right outcome for his clients and had an incredible sense of justice. He will be greatly missed and his impact on his colleagues and the residents of Greenwich will be felt for many years to come.

## **Spotlight on Money Matters**

## Fuel Debt - Frequently Asked Questions

As the cold weather results in increased enquiries about fuel bills, the first in our new 'Money Matters' Spotlights considers the questions clients are most likely to ask when difficulties arise. We focus on clients who do not pay for their energy via a prepayment meter (PPM), although we briefly touch on issues faced by PPM users at the end.

#### Will I be disconnected?

No - increased consumer protection meant that no one in the UK was disconnected for non-payment in 2021<sup>2</sup>, and this is not expected to change in 2022/3. If residents engage and work with their fuel supplier to reach an agreement to repay their arrears, they will not be disconnected. Disconnection is prohibited altogether for single households or households which include pensioners and those under the age of 18, between 1 October and 31 March.

In practice, a prepayment meter is likely to be installed as a last resort and an alternative to disconnection. If necessary, a supplier can seek a warrant from the magistrate's court to force entry to a property to fit a meter. However, clients who have a smart meter may find that their supplier has switched their supply from credit mode to prepayment mode without their knowledge or permission, and without having to take the trouble to obtain a warrant. Rightsnet recently reported on work being undertaken to tackle this issue – click the link for further information and contact details: Forced pre-payment meter transfer – End Fuel Poverty Coalition.

Citizens Advice recently called for a winter halt on prepayment meters being fitted by force<sup>3</sup>. Having a prepayment meter fitted results in higher energy charges and make it more difficult for clients on low incomes to budget effectively because they cannot spread energy costs throughout the year.

### Should I cancel my direct debit?

Not if you can help it.

As the unit price of energy increases, so does the amount clients are being asked to pay via direct debit. Some people are concerned that they may be paying more than they need to and that the money could be better used to pay for other essentials such as food. However, cancelling a direct debit should be considered with caution.

Usually, the best deals are offered for those prepared to set up a direct debit, so your client may end up paying more if they give this up. Paying when the bill arrives can make it difficult to budget as they won't be able spread the cost of high winter bills over the cheaper summer months. If your client stops making regular payments altogether, this increases the risk of a prepayment meter being fitted, putting them at risk of self-disconnection.

However, the most compelling reason not to cancel a direct debit is that it probably isn't necessary. Make sure your client is reading their meter and reporting it to their supplier regularly, so the direct debt is based on actual usage rather than estimates. Your client must contact their supplier if they are struggling; they are obliged to be helpful and consider reducing the direct debit to an affordable level.

Suppliers' licence conditions require them to consider individual ability to pay when calculating instalments and Ofgem recently issued a good practice guide for suppliers<sup>4</sup> which confirms that "Suppliers need to gather as much information from the consumer about their circumstances before deciding an appropriate payment plan. This can be combined with flexible plan lengths suited to income patterns of individual consumers rather than one size fits all approach". This suggests that in theory, suppliers should even consider setting up an arrangement which is less

<sup>&</sup>lt;sup>2</sup> Ofgem, Customer Service Data, Q1 2021 – Q4 2021

<sup>&</sup>lt;sup>3</sup> Out of the cold? Helping people on prepayment meters stay connected this winter - Citizens Advice

<sup>&</sup>lt;sup>4</sup> Good practice for supporting customers in payment difficulty <u>Good practice for supporting customers in payment difficulty |</u>
<u>Ofgem</u>

than the client's usage, permitting them to carry a certain level of debt if this is all they can realistically afford to pay.

In September 2021, Citizens Advice released a helpful summary of the support clients can expect to receive if they are struggling to meet their fuel bills<sup>5</sup> reinforcing the message that suppliers should be held to the standard license conditions (these are a set of rules to protect energy customers which suppliers must adhere to). The full license conditions are here: <u>Licences and licence conditions</u> | Ofgem. The most useful conditions for advisers seeking to negotiate reduced payment arrangements on behalf of clients struggling to pay are 0,27,27a, 28 and 31.

### Is Fuel Direct a good option?

Possibly in some cases but requires careful consideration.

Clients receiving means tested legacy benefits or Universal Credit can request that payments for fuel arrears are deducted directly from their benefits. These are taken at a set rate, currently £3.85 per week<sup>6</sup> for legacy benefits and 5% of the personal allowance component of UC.

Previously, suppliers could also deduct an amount to cover ongoing usage, in addition to the set amount for arrears. However, new rules<sup>7</sup> have been introduced which means that ongoing fuel costs can now only be included with the claimant's consent. The reason for this change is that claimants were at risk of having their entire benefit entitlement being used to address their gas and electricity bills, as the cost of fuel surged. This is a time limited change, effective until 6 April 2023. Although there is a cap of 40% of a claimant's standard allowance for benefit deductions, and the DWP will generally limit the total amount of deductions to 25% of the claimant's personal allowance, the cap doesn't apply to fuel debts which are specifically excluded.

Fuel Direct used to be a useful budgeting tool for clients struggling to manage their finances, particularly vulnerable clients for whom a prepayment meter posed a significant risk of self-disconnection. However, with prices already high and with government subsidies on fuel debts due to end in March, agreeing to fuel direct may not provide the agility required to survive in the current climate. Clients may be better off setting up an informal arrangement directly with their supplier.

### What about customers on prepayment meters?

Clients who already pay for their fuel via a prepayment meter face a different set of challenges. They already start at a disadvantage as they are charged a higher tariff and pay more per unit of energy than clients who pay in arrears. Often a prepayment meter has been installed as a way of managing debt, and frequently the meter is calibrated to collect an amount towards the arrears that they cannot really afford. Some argue that prepayment meters assist with budgeting, but this is not the case in our experience. By only paying for what they use, although bills are low in the summer months, they are extremely high in the winter months without the cushion of credit accrued by direct debit customers who pay the roughly same amount all year long. Most significantly, if your client doesn't have any money to top up their meter, they effectively self-disconnect leaving them without any access to fuel.

Practical measures advisers can take are listed below.

- 1. Check that the meter is calibrated to collect a low amount towards any arrears

  The Standard Licence Conditions apply equally to prepayment customers, who shouldn't be asked to pay more for their arrears than they can realistically afford. There is no minimum amount, and any agreement should be tailored to the client's unique circumstances. Check that the supplier is following all the rules there is a useful checklist here.
- 2. Access emergency support to avoid self-disconnection contact the supplier to access emergency credit. If this has been exhausted, emergency fuel vouchers can be obtained through <u>Live Well Greenwich</u> or contact <u>SELCE</u> (South <u>East London Community Energy</u>).

<sup>&</sup>lt;sup>5</sup> How energy companies can support people who are struggling this winter: good practice guide for energy suppliers and networks-(V.6 March 21) (citizensadvice.org.uk)

<sup>&</sup>lt;sup>6</sup> Increasing to £4.25 per week from April

increasing to £4.25 per week from April

<sup>&</sup>lt;sup>7</sup> The Social Security Benefits (Claims and Payments) (Modification) Regulations 2022 (legislation.gov.uk)

#### 3. Fuel debt in the context of debt advice

It's essential that advice about fuel debt is seen in the context of holistic debt and welfare rights advice, rather than as an isolated issue.

By completing a comprehensive financial statement, the debt adviser can assess the whole situation and help the client address the underlying cause of the problem. It may be that the only way they can afford to pay their fuel bill is by reducing the payments to their other creditors or considering insolvency measures such as applying for a Debt Relief Order<sup>8</sup>. Coupled with effective welfare rights and income maximisation advice, this provides the best chance for the client of staying on top of their vastly increased fuel costs.

### Important resources for advisers dealing with clients with fuel debt

Go to resources for advising on this issue are listed below:

- Ofgem Standard Licence Conditions
  - Standard License Condition 0 Suppliers must treat vulnerable customers fairly.

    Standard License Conditions 27,27a and 28 Payments, disconnections, and final bills

    Standard License Conditions 31 Encouraging and enabling engagement, advice, and information.
- Useful <u>summary from citizensadvice.org.uk</u> of what customers can reasonably expect from their supplier
- Ofgem publication Good practice for supporting customers in payment difficulty
- CPAG Fuel Rights Handbook <u>Fuel Rights Handbook 20th edition</u> is an invaluable tool for anyone working with fuel indebted individuals.

### **New Dealing with Fuel Poverty Course**

If you'd like to learn more about how to help residents manage fuel debts, check the new Welfare Rights Service training programme and book a place on our online <u>Dealing with Fuel Poverty course</u> on 11 May.

## Financial support with fuel costs

Figures released by National Energy Action (NEA) highlights the impact on vulnerable households of spiralling fuel prices. Coupled with Government changes to energy support measures, NEA predict that 8.4 million households will be in fuel poverty from April 2023. With energy bills set to rise in April as the Energy Price Guarantee increases from £2,500 to £3,000 a year for typical households and the £400 relief provided by the Energy Bills Support Scheme comes to an end, this article summarises the main sources of help that is currently available towards heating costs:

- Cost of Living Payments page 3.
- Warm Home Discounts page 10.
- <u>Winter Fuel Payments</u> a tax-free yearly payment worth between £100-£300 to help pay for heating bills for older people who were born on or before 26 September 1956.
- <u>Cold Weather Payments</u> 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.
- Stay Warm Stay Safe (SWSS) this council scheme, provided by Live Well
  Greenwich 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. They can support with making homes warmer, money saving



energy efficiency measures and improving health. Contact the Live Well Greenwich Line on 0800 470 4831 or visit the <u>Live Well Greenwich website</u> to find out more. Alternatively, <u>use this form</u> to send a direct referral (it can also be used for self-referrals).

The Household Support Fund (HSF) – see page 2.

<sup>&</sup>lt;sup>8</sup> https://www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-relief-orders/debt-relief-orders-explained/debt-relief-orders-what-you-need-to-know/

## Warm Home Discounts - changes to winter 2022/3 scheme

The Warm Home Discount is a £150 rebate off electricity bills for pensioners on Pension Credit Guarantee element and other vulnerable households. Changes introduced to the scheme from winter 2022-3 has refocused support to low-income households who are deemed as most likely to have high energy costs. Most people won't need to apply as government departments and energy suppliers will be sharing data to enable eligible households to be automatically identified.

Qualifying customers of participating electricity suppliers satisfying the eligibility criteria on 21 August 2022 should automatically receive the payment by 31 March if they are receiving:

- Pension Credit Guarantee element (Core Group I); or
- another qualifying low-income benefit<sup>9</sup> and are assessed as having high energy costs.
   This new Core Group 2 replaces the previous discretionary 'broader group' discount and applies the same standard eligibility criteria across all energy suppliers.

There are winners and losers under the reformed scheme. For example, Housing Benefit claimants with high energy costs qualify under the new rules. However, disability benefit recipients no longer qualify for a rebate unless also receiving a qualifying means-tested benefit. People in this situation or disabled customers who are struggling with energy costs and don't satisfy the new eligibility criteria should get advice to check if additional help may be available.

Eligible customers should have received a letter between November 2022 to January 2023 confirming entitlement and explaining if they needed to call the WHD Helpline (0800 107 8002) by 28th February 2023 to provide further information. Please remind residents to call the Helpline if they've been asked to do so or if:

- they think they're entitled and haven't received a letter yet; or
- they were not entitled to a qualifying benefit on 21 August 2022 but receive an award that is backdated to before that date.

### For further information

Visit GOV.UK's website and use the online eligibility checker to find out if your client can get a discount or download our Warm Home Discounts factsheet.

<sup>&</sup>lt;sup>9</sup> Housing Benefit, income-related ESA, income-based JSA, Income Support, Pension Credit (Savings Credit), Universal Credit, Child/Working Tax Credit and income is below relevant threshold

### **Training news**

### **New March to July Training Programme**

You should have already received our new March to July training programme which includes a mix of both online and face-to-face (F2F) courses. It is also available on the Royal Greenwich website. You'll find our usual popular courses and the return of our Support with cost-of-living course on 23<sup>rd</sup> May (Online). New one-day courses to enable you to further support residents include: Introduction to Money Advice (F2F) on 14<sup>th</sup> March and Challenging Benefit Decisions (F2F) on 14<sup>th</sup> June.

March and April courses with availability include:

- Introduction to Money Advice (Face-to-Face) 14<sup>th</sup> March
- Personal Independence Payment: Aids and Appliances Rules (Online) 22<sup>nd</sup> March
- Universal Credit and Housing Costs (F2F) 29<sup>th</sup> March
- Benefits for Older People (Online) 17<sup>th</sup> and April, 10am to 1pm\*
   \*One day course which is spread over 2 half-days.

Please see the flyers included with this mailing for full details.

Book your place by emailing your details and the name of the course you wish to attend to <a href="wrs.training@royalgreenwich.gov.uk">wrs.training@royalgreenwich.gov.uk</a> You will also need to provide confirmation from your manager that they have authorised your attendance.

Places are limited, so book soon to avoid disappointment!

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 <u>WRSTraining@royalgreenwich.gov.uk.</u>

### Next issue: April 2023

Royal Greenwich Welfare Rights Service produces 'Benefit Matters'. If you would like to contribute in any way, please email Sandra Pierre (<a href="mailto:sandra.pierre@royalgreenwich.gov.uk">sandra.pierre@royalgreenwich.gov.uk</a>



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