

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

Universal Credit 'managed migration' rolled out in Greenwich from August

The process of moving tax credits claimants in Royal Greenwich to Universal Credit (UC) under managed migration begins in August 2023. This is a significant change so it's important to understand the process to ensure that claimants do not miss out. This article sets out some of the main issues to be aware of and we hope will help you support residents who are affected.

Managed migration is a DWP term used to describe the process of forcibly moving claimants from 'legacy' benefits (Income Support, income-based JSA, income-related ESA, Housing Benefit, Child Tax Credit, Working Tax Credit) to UC.

An earlier announcement in March confirmed the expansion of managed migration to all claimants receiving tax credits only in 2023/4 affecting every DWP region in Great Britain by September 2023 and every jobcentre nationwide by the end of March 2024.

What claimants can expect from August

The DWP will begin issuing Migration Notices to claimants receiving Child Tax Credit or Working Tax Credit only. Our understanding is that this could also include tax credit claimants receiving other benefits such as Personal Independence Payment, Council Tax Support, contribution-based Employment and Support Allowance or Industrial Injuries Disablement Benefit. Initially the process is expected to target single tax credit claimants but could in theory extend to couples.

Claimants receiving both tax credits and other legacy benefits (including those on ESA and tax credits), all Income Support, income-based Jobseeker's Allowance and Housing Benefit (HB) only claimants will be managed migrated to UC throughout 2024/25. However, migration of the remaining ESA cases and ESA/HB cases has been deferred to 2028/29.

What can tax credits claimants do now?

Not all claimants will be better off on UC (such as some carers and parents of children not receiving highest rate Disability Living Allowance care component). Claimants who are worse off at the point of change will receive **transitional protection (TP)** to make up the difference, but TP is based on a snapshot of claimants income and circumstances held by the Tax Credits Office on migration day so timing the UC claim and ensuring that legacy benefits are maximised beforehand will be key. See [page 3](#) for more on TP.

Although claimants don't need to do anything until they receive a migration notice from the DWP, there are steps they can take now to minimise the risk of being worse off when migrating to UC such as:

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Welfare Rights Service

Advisers Advice Line

020 8921 6376

E: wrs.ce@greenwich.gov.uk

Weekdays: office hours

Public Advice Line

020 8921 6375

Mon, Wed, Thurs: 10am – 1pm

[Via online contact form](#)

Universal Support Team

020 8921 3333

Mon to Fri: 10am - 4pm

[Via online contact form](#)

- checking they are not missing out on any tax credits elements;
- checking that they have notified HMRC of any changes of circumstances;
- [renewing their tax credits claim \(page 3\)](#).

Once the migration notice is issued, there is a 3-month deadline to claim UC so it will also be important to consider the impact of any changes they expect to have during this window as this may affect the timing of the UC claim. For example, if they are due to start work and are entitled to Working Tax Credit (WTC), it would be best to delay the UC claim until WTC is in payment.

How you can support claimants

Please emphasise to claimants you are working with that they don't need to do anything until they receive a migration notice from the DWP. Once they do receive it, they should not ignore it, otherwise their tax credits will stop after 3 months. Although some claimants will be better off on UC and may be tempted to switch early, they should seek specialist advice [before](#) doing so to ensure that this is best for them as there are many things to consider. For claimants who will be worse off on UC, switching before being formally migrated will result in them missing out on TP. Please encourage claimants to take the above steps and to get advice if they need it.

The migration process

1. The first cohort of claimants will receive a managed migration notice informing them that their legacy benefits are ending and that they must claim UC by the deadline specified in the notice (see how to claim on [page 3](#)).

Note: the letter directs claimants to use the benefit calculator on GOV.UK to work out their potential UC entitlement. There is concern that this may deter people from claiming as the calculator may show low or no entitlement as it does not take into account TP which may increase their entitlement.

2. The deadline for claiming UC is three months and one day of the date the migration notice is issued. This can be extended at the DWP's discretion if there is a good reason. The claimant can request this or the DWP may opt to do it on their own initiative.

3. HMRC will be notified once a migration notice has been issued and may carry out 'pre-migration checks' and contact some claimants to ensure that the award is as accurate as possible.
4. The DWP will send reminder letters and texts to encourage claims by the deadline to ensure that claimants are aware of the sources of support available to them.
5. Claimants claiming by the deadline (or within one month of it passing) who are worse off will receive [transitional protection](#).
6. Legacy benefit payments (Income Support, income-based JSA, income-related ESA, Housing Benefit) continue for a further two-weeks after the UC claim has been made or the deadline date passes after which they will end.
7. Tax Credits will stop either on the day before the UC claim is made or the day before the deadline date if no claim has been made.

Note: More people are subject to conditionality under UC and most claimants must meet work-related requirements as a condition of receiving it. This is very different to the tax credits system where claimants may have been working the minimum number of hours needed and claiming tax credits without any further conditionality for many years. Some claimants migrating to UC will find themselves subject to conditionality (and under threat of sanctions) for the first time. Depending on their situation, this could include being required to look for work, or for more or better paid work. They will need to engage regularly with a work coach and agree a claimant commitment setting out their responsibilities.

Can managed migration be cancelled or deferred?

The managed migration process should be deferred in certain circumstances, for example if the claimant:

- is terminally ill;
- has a visual impairment;
- has an appointee;
- has a child aged 19 in non-advanced education.

The DWP can also cancel migration notices that have been issued in error, or for example where it's in the claimant's interest.

Self-employed claimants migrating to UC

The Minimum Income Floor¹ will not apply for 12 months, regardless of how long the claimant has been self-employed. The Benefit Cap² will apply immediately – this is particularly relevant for self-employed claimants on low incomes who are currently protected from the cap due to receiving WTC.

Transitional Protection

Claimants will be assessed for transitional protection (TP) at the point of moving over to UC via managed migration. This is a top-up payment which is calculated by comparing the total amount of all legacy benefits awarded with the total UC entitlement. Where UC entitlement is lower, a TP payment (called a transitional element) will be paid as part of the UC award to make up the difference.

TP is not intended to permanently replicate the legacy benefit/s it is replacing and its value erodes over time. Certain changes in circumstances will also bring TP to an end, such as stopping work, sustained drops in income, a couple separating or a new couple forming.

TP may not fully compensate some claimants who expect to experience a change after the date of transfer – this is because it is measured based on a snapshot of the legacy benefits, UC entitlement and claimant's circumstances only on the day they are migrated to UC. In cases where it's clearly not in the claimants' interests to migrate (for example if they are expecting a decision on a disability benefit claim which could increase their legacy benefit entitlement), they may wish to consider asking the DWP to extend the deadline or cancel the migration notice³. Please contact our [advisers line](#) if you are working with a resident and need advice about this.

Supporting vulnerable claimants

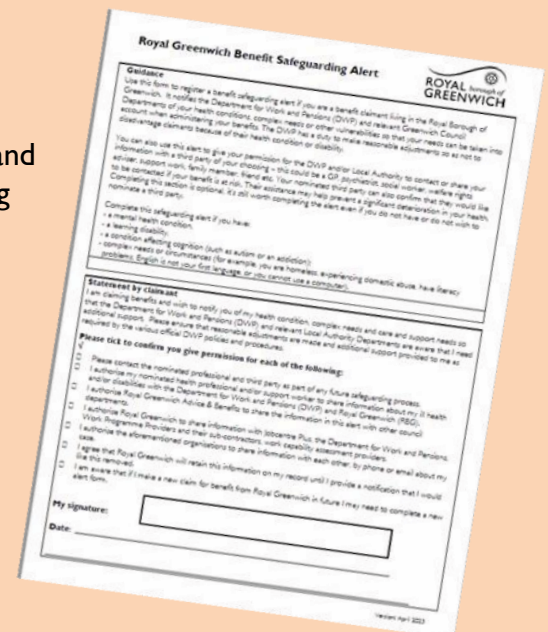
The managed migration process is not automatic, so the onus is on claimants to apply for UC once they receive a migration notice. Clearly some vulnerable claimants will struggle to navigate the process and will need support to minimise the risk of being unable to claim and being left without financial support.

Given that it's unclear how the DWP intends to support vulnerable claimants through this process, please encourage residents you are working with who are vulnerable or have complex needs to complete our **Benefits Safeguarding Alert Form** (available on the [Royal Greenwich website](#)). This will enable them to:

- spell out how their condition affects their ability to cope with the benefits system;
- notify DWP about additional support (or *reasonable adjustments*) they may need while claiming UC, such as a telephone appointment instead of a face-to-face meeting;
- (optional) authorise the DWP and/or Local Authority to contact or share their information with a third party of their choosing (eg a GP, psychiatrist, social worker, welfare rights adviser, support work, family member, friend etc);
- the nominated third party can also confirm that they would like to be contacted if the claimant's benefit is at risk.

How to claim

- [Online](#) or via the UC Migration Notice Helpline on 0800 169 0328 (Monday to Friday 8am to 6pm). Claimants needing longer to claim can use this helpline to request more time.
- Citizens Advice Bureau's [Help to Claim Service](#) (0800 144 8444) is available for claimants needing additional support to claim UC. The service has been extended to 31 March 2024.
- Help is also available from our [Universal Support Team](#) (020 8921 3333) for UC claimants needing support to manage their claim (such as difficulties with budgeting or managing their online account).



The image shows a 'Royal Greenwich Benefits Safeguarding Alert' form. The form is titled 'Royal Greenwich Benefits Safeguarding Alert' and includes the Royal Greenwich logo. It contains several sections: 'Guidance' explaining the purpose of the form, 'You can use this alert to give your permission for the DWP and/or Local Authority to contact or share your information with a third party of your choosing', 'Complete this safeguarding alert if you have:' (listing mental health condition, hearing/vision impairment, learning difficulties, and cognitive needs), 'Statement by claimant' where they confirm their condition and needs, and 'Please tick to confirm you give permission for each of the following:' (listing contact with health professionals, sharing information with DWP/LA, and authorizing third parties). There are also fields for 'My signature:' and 'Date:'. The form is dated '18 March 2023'.

¹ Minimum income floor rules allow the DWP to limit the amount of UC that people with low earnings from self-employment who are subject to full work search and work availability requirements receive by assuming a higher earnings figure.

² The Benefit Cap limits the amount of Universal Credit that working age people can receive unless an exception applies.

³ Regulation 44(5)(c) Universal Credit (Transitional Protection) Regulations

For advice and further information

Please contact our [Advisers Advice Line \(020 8921 6376\)](tel:02089216376) if you need advice about a family you are working with.

Useful links

- DWP guidance on [GOV.UK](https://www.gov.uk) for claimants who have received a migration notice.
- [CPAG article - Tax credits and managed migration](#)

27 September GRAF meeting on UC managed migration

Given that tax credits cases in the borough will start to be migrated to Universal Credit from August, managed migration will be the discussion topic for our next virtual Greenwich Advisers Forum (GRAF) meeting. It will take place on Zoom on **Wednesday 27 September, 2-4pm**. Preparations are still being finalised, but we are hoping to have a guest speaker from Child Poverty Action Group's Early Warning System – full details will be circulated nearer the time.

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



Tax Credit renewals – 31 July deadline

Tax credits will be replaced by Universal Credit (UC) by the end of

2024 and claimants receiving tax credits will start being invited to move to UC from August ([see pages 1-3](#)). But claimants still need to renew their tax credits claim by the approaching **31 July deadline**. The renewals process aims to finalise entitlement for the previous tax year (2022/23) and compare it with what has been paid, and renew claims for the coming year (2023/24).

Claimants needing to renew their claim or provide more information should have received a form with a red line across the front page saying, 'Reply now' to continue receiving payments. If there is a black line across the front page and says 'Check now' – claimants will just need to carefully check that their details are correct, and their claim will be automatically renewed. They will only need to contact HMRC if their details have changed.

The quickest way to renew is online via [GOV.UK](https://www.gov.uk) or the [HMRC app](#). Claims can also be renewed by

phone (0345 300 3900, Monday to Friday, 8am to 6pm) or post (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 2023. 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 UC 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 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.

DWP Guidance for people from Sudan

The DWP has issued new guidance exempting people fleeing Sudan from having to satisfy the habitual residence test and past presence test for the purposes of claiming benefits. The new rules apply from 23 May and mean that certain groups (such as British nationals and people with the right of abode in the UK) will be entitled from day one of arriving from Sudan. To qualify, they must have been living in Sudan before 15 April 2023 and have left due to the violence there. The guidance is here: [ADM Memo 10/23](#), [DMG Memo 5/23](#)

SMI payments – increase in standard rate of interest

The standard rate of interest used to calculate support for mortgage interest (SMI) loan payments for claimants receiving qualifying benefits increased to 2.65% in May (it was previously 2.09%).

Report missing Cost of Living Payments

An online form is available on [GOV.UK](https://www.gov.uk) for claimants to report if they have not received their Cost of Living Payments as expected. It can be used to report the missing Disability Cost of Living Payment (due between 20 June and 4 July for most people) and the £301 Low-income Cost of Living Payment (due between 25 April and 17 May for most people).

Household Support Fund Update

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. The scheme had been due to end on 31 March 2023, but additional funding has been allocated to enable it to be extended over 2023/4.

In Greenwich, the HSF is being used to fund many of the ‘Greenwich Supports’ initiatives. The council is using its share of the new funding allocation to provide initiatives such as targeted payments to vulnerable residents - including to:

- care leavers
- households with nil recourse to public funds
- families with pre-school children
- families with children receiving free school meals during school holidays
- low-income households with a disability known to Adult Social Care.

You can access this support via any of the following routes: Stay Warm, Stay Safe

(<https://livewellgreenwich.org.uk/winter/>), Live Well Greenwich (<https://livewellgreenwich.org.uk/>) or Royal Greenwich’s Emergency Support Scheme (www.royalgreenwich.gov.uk/ess). Further information is available on the [Royal Greenwich website](http://www.royalgreenwich.gov.uk).

Greenwich Supports

Visit the [Greenwich Supports](#) section of the Royal Greenwich website for useful information for residents struggling with benefits, everyday costs, food and supporting their families. You can also check the [online directory](#) for details of support offerings across the borough including [advice hubs](#) and community centres.



Income Support review exercise

The DWP is conducting an Income Support (IS) review exercise to compensate people who claimed IS and should have been advised to claim income-related Employment and Support Allowance (ESA) instead. Given that ESA for people passing the work capability assessment (WCA) is worth more money, existing IS claimants may qualify for a special payment if they claimed on or after 31 January 2011 and were not receiving Incapacity Benefit or Severe Disablement Allowance at the time. They will need to have a WCA and will receive a payment if they are assessed as having limited capability for work or limited capability for work-related activity. Claimants who have moved from IS to ESA or Universal Credit may also qualify – check the [guidance](#) for further information.

Claimants who think they may be entitled will need to call Jobcentre Plus on 0800 169 0310 and say they’re enquiring about the ‘Income Support Claims Review Exercise’.

Supporting Greenwich families with children during the summer holidays

Free school meal payments

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 2023**.

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 benefit-related 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 and is running between 24 July and 1 September 2023.

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 lunch club from 25 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 is running for 4 weeks on Tuesdays and Thursdays (12.30pm to 2pm) from 25 July to 17 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 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. The flyer attached to this mailing includes further information.

Help with childcare costs

The summer holiday period is a particularly challenging time for parents with the prospect of increased childcare costs. Here is a quick snapshot of the main sources of help available:

- the childcare costs element in Universal Credit (UC), Working Tax Credit, Housing Benefit and Council Tax Support. Remember that support for childcare costs in UC increases from July 2023 to £950.92 per month for one child and £1,630.15 per month for two or more children. Parents on UC can now also receive childcare support upfront for the first month when moving into work or increasing their hours instead of in arrears. See [28 June press release](#) for further information.
- free early years childcare for under 5s;
- 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 - www.litr.org.uk/tax-guides/childcare

Personal Independence Payment (PIP) Update

PIP telephone delays

The DWP concede that there have been ongoing problems with the PIP (and ESA) helplines for ‘too long’. Issues include prolonged waiting times before calls are answered and thousands of disconnections (nearly half a million in April 2023). DWP Minister Tom Pursglove confirmed in his answer to an [oral question in the Commons on 19 June](#) that the DWP are recruiting 600 more staff to increase the number of calls answered and reduce waiting times and in the short-term will be diverting staff from other sections to support better performance. It is hoped that claimants will start to see an improvement by the end of the summer.

PIP Reviews

New light touch review form introduced from August

A new light touch review form is being issued from August for claimants who have reached state pension age or have stable or high-level needs which are unlikely to change. The shorter AR2 form at just six pages long is a much shorter version of the AR1 form which most claimants with fixed term awards receive. A health assessment will not be needed in most cases. The form is introduced as PIP approaches its 10th anniversary with the earliest claimants with ongoing or indefinite awards being subject to a review for the first time. A sample of the form is available on the [Benefits and Work](#) website.

Remind residents to complete and return review forms

Claimants with fixed term awards are subject to review and must complete a review form so that their award can be reassessed. Figures released by the DWP in June show that over a quarter of claimants with ongoing awards return their review form late (ie outside the 40 day deadline) or fail to return them altogether. Although the DWP say that only 7% of claimants receiving an AR1 form had their award disallowed for failing to return it, the findings are nonetheless concerning. The reasons for non-return are unclear, claimants can request an extension if they need more time, but it’s possible that issues with the PIP Enquiry Line could have affected some claimants’ ability to request an extension and resulted in unfair disqualifications’.

Please remind residents you are working with of the importance of completing and returning the review form and encourage them to get advice if they need it.

Latest Tribunal Statistics

The latest [Tribunal Statistics for January to March 2023](#) reveal a 5% increase in PIP appeals compared to last year. PIP appeals make up 62% of all appeals lodged. The success rate for social security benefit appeals (overturned in favour of claimants) has dropped to 62% (from 64%). This downward trend is consistent across the range of benefits, for example the overturn rate for PIP is 68% (from 72%), DLA is 59% (from 63%) and ESA is 50% (from 62%).

Money Matters...

Maximising income in debt advice

One of the greatest challenges for debt advisers in the current economic climate is trying to assist clients who have more money going out than is coming in (in other words, a deficit financial statement). This makes it impossible to provide effective debt advice.

Even insolvency solutions such as [Debt Relief Orders](#) and Bankruptcy fail to address this problem as they only wipe out a snapshot of debts at the time the application is made. As such, clients in this situation continue to spend more than they have, and important payments such as rent, council tax, gas, electricity, and water fall into arrears again. They also spend less on food, clothing and other day to day essentials, compounding health issues and contributing to a feeling of hopelessness and despair and trapping them in a revolving door of debt.

Therefore, it's essential to carefully consider ways in which advisers can maximise clients' income and reduce expenditure before even thinking about a solution to the debt problem. When done well, effective income maximisation can be life changing and provide clients with the best chance of making it through the cost-of-living crisis and a potential route out of the cycle of debt. This spotlight, the third in our 'Money Matters' series, focuses on income maximisation and includes go-to tips and suggestions used by the Money Advice Team to help clients work towards achieving a balanced and sustainable budget. It is not an exhaustive list and should not be considered in isolation.

Clients in crisis situations

It's always worth checking whether there is a crisis which needs to be addressed as clients will find it difficult to focus on improving their long-term financial situation if they lack the resources to pay for essentials (food and warmth). It's worth considering the following resources where appropriate and the client meets the eligibility conditions:

- **Cash payments** via Royal Greenwich's [Emergency Support Scheme](#);
- [Greenwich Foodbank vouchers](#);
- **Emergency fuel vouchers** are available from [Live Well Greenwich](#) and [SELCE](#);
- **Short term benefit advance** - if awaiting a first payment of Universal Credit;
- [SELCE](#) can make applications for **white goods** in certain circumstances.

Benefit checks

Carrying out a benefit check is a key tool in maximising income and an effective way to identify that the client is getting all the benefits they are entitled to. A free [online benefits calculator](#) is available on the Royal Greenwich website.

[Discretionary Housing Payments](#) operate outside the benefits system and are worth considering if there is a shortfall between rent payments and the client's UC housing costs or Housing Benefit. Despite benefit rates increasing in April 2023, tenants may be particularly struggling with rent shortfalls, as rents continue to rise but the Local Housing Allowance⁴ rate remains frozen at 2020/21 levels.

Support with Council Tax

There are several ways to reduce council tax liability even if your client cannot get Council Tax Support.

For example:

- the 25% [single person discount](#) if they live alone;
- [Students discount](#) if there are there any students in the property;
- [Severe mental impairment discount/exemption](#) - clients who qualify have may not be liable for council tax at all.

⁴ LHA rates affect how much help you get when renting from a private landlord and receiving Universal Credit housing costs element and Housing Benefit

Support with Utility Bills

These often eat up a large chunk of clients' income. Social tariffs are available to help with [water bills](#), but unfortunately there is no similar provision for gas or electricity bills. Energy efficiency measures is a possible solution to reduce energy costs. It makes sense to start thinking about this in the summer when bills are lower. Further information is available from [Energy Saving Trust](#), [SELCE](#) or [Groundwork](#).

It's always worth considering whether the client's monthly repayments include something towards their arrears, as there's always room for negotiation here. Also note that the 'big 6' suppliers have their own charitable trust funds offering the possibility of arrears being written off completely – some of these are listed on the [Turn2Us Grants Search](#).

Support for children and families

Lone parents are disproportionately represented in the Money Advice Team's client group – consider whether they have explored:

- [Child maintenance](#) and obtaining an appropriate financial contribution from any adult non-dependents living in the household;
- [Free school meals](#);
- [Healthy Start](#) and [free community meals and food clubs](#).

The [Greenwich Community Directory](#) is also a useful resource for identifying possible further sources of support.

Returning to work

Clients who are ready to return to work but need financial support to do so may qualify for help from the [Flexible Support Fund](#) and from [Greenwich Local Labour and Business \(GLLaB\)](#).

Pensioners

Advice on pension options including the pros and cons of pension drawdown (a way of taking money out of a pension) is available from [Pension Wise](#). Lost pensions can be tracked down using the [Pension Tracing Service](#).

Grants and other support schemes

Use the [Turn2Us Grants Search](#) to explore any charitable support, lump sum or otherwise your client may be able to access.

Project Update - Pensioner Take-Up

We are doing some take-up work focusing on Greenwich pensioners to ensure that they are not missing out benefits and entitlements.

Many pensioners are struggling to pay essential bills due to rising living costs when they could be receiving extra benefits such as Pension Credit, Attendance Allowance and Housing Benefit. Research conducted by [Policy in Practice](#) shows that billions of pounds worth of benefits are going unclaimed including millions in pension-age benefits. There are many reasons why pensioners may not be claiming, such as lack of awareness, incorrectly assuming they won't be entitled or being reluctant to ask for help.

We are currently in the process of writing to around 1,000 pensioners aged 80 or over who are receiving Housing Benefit or Council Tax Support to encourage them to contact us for a benefit check. Our advisers will be exploring possible entitlements to social security benefits and other linked entitlements. This take-up work is in addition to writing to 360 elderly residents in May and June regarding likely missed Pension Credit entitlement.

Pensioners are often very wary about being scammed, so if you work with elderly residents, please help us by reassuring them that our letter is legitimate and encourage them to get in touch on 020 8921 6375.

Publicity Update

2023-24 Factsheet updates

Our updated factsheets are available on the [Royal Greenwich website](#) – these include factsheets to support residents who are experiencing hardship and struggling with the cost of living. This work is ongoing and further updated factsheets will be uploaded as they become available.

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

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

Next issue: October 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)



Welfare Rights Service

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Woolwich SE18 6HQ
Telephone 020 8921 6375
Textphone 18001 020 8921 6375

www.royalgreenwich.gov.uk/welfarerights