# **Benefit Matters**

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

# **Universal Credit managed migration update**

The process of moving tax credits claimants in Royal Greenwich to Universal Credit (UC) under managed migration began in August 2023. Initially Migration Notices were issued to claimants receiving tax credits only and targeted single claimants, but a 27 September announcement confirmed its extension to couples from October.

Given that the migration of legacy claimants to UC is one of the biggest changes to the benefits system in 40 years, the DWP's November 2023 statistics on the progress of managed migration since its extension to tax credits claimants makes worrying reading. It reveals that 16,020 (almost 1 in 7) of people who were sent a migration notice between July 2022 and August 2023 did not claim UC and had their benefit payments stopped.

It is too early to know how many tax credits claimants are affected in the borough as this information is not publicly available. However, the data available by parliamentary constituencies (which doesn't cover the whole borough) indicates that as of May 2023, 33,679 claimants are currently on UC with 12,265 claimants still on legacy benefits (of which around 5,000 are tax credits claimants). We also know that the number of tax credits claimants receiving migration notices is continuing to ramp up (and is being increased even further - from 30,000 to 80,000 per month). The DWP have also started issuing migration notices to a small number of claimants receiving other legacy benefits ahead of the managed migration timescale. The aim is to continue their learning and help ensure a smooth

transition when looking to migrate most legacy claimants at later date.

Child Poverty Action Group (CPAG) is conducting research to identify the key issues affecting claimants undergoing managed migration and sharing their findings and recommendations for change with the DWP with the aim of improving the process so that claimants do not fall through the gaps. Their findings are outlined in this August 2023 Briefing. This article highlights some of these issues to help you support residents.

# Advise claimants to act on the migration notice!

The key message is to urge residents not to ignore a migration notice if they receive one. The notice will include at least a 3-month deadline by which they will need to have claimed UC.

Remember that moving to UC is not an automatic process and requires claimants to take positive action by claiming UC (and renewing their tax credits). Failing to claim UC by the deadline has serious repercussions and will inevitably cause hardship given that legacy benefits will stop on deadline day and there will be no UC to replace it. However, note that there is a final deadline of a further one month, so although claimants should be encouraged to claim promptly, all is not lost if the first deadline is missed if they claim UC within one month. Residents failing to claim by the final deadline still need to claim UC but will miss out on transitional protection if they are worse off on UC.

Continued on next page...

### **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



www.royalgreenwich.gov.uk

<sup>&</sup>lt;sup>1</sup> also includes 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

Residents should be encouraged to claim even if they are only entitled to a modest amount of UC because UC acts as a passport to other benefits and entitlements, such as cost of living payments.

## The ID requirement

DWP fraud prevention measures require claimants to verify their identity when applying for UC. CPAG's Briefing finds that one in twenty UC claims fail because claimants fail to arrange or attend an ID appointment.

Claimants can normally do this online via the GOV.UK verification service or a Government Gateway account, but they will need to verify their identity at the local jobcentre if they have been unable to do so.

Please stress to residents you are working with that they must attend appointments at the jobcentre. Tax credits claimants may be unused to attending appointments or practical reasons may make it difficult to get there, such as work or childcare commitments, but it is vital that they attend. Their UC claim will be closed if they fail to verify their identity within one month. This will have serious implications if they will be worse off on UC and subsequently need to make a new claim as it will mean that they miss out on transitional protection (TP) that they may have otherwise qualified for because it can only be awarded in connection with a first UC claim.

If this happens to someone you are working with and they can still access their online journal, they should be advised to use it to challenge the decision (remembering to download/copy any documents, the decision, and their review request). They will need to make a new UC claim as soon as possible and get advice if needed.

# Telephone claims for people who are digitally excluded

Migration notices do not include details of alternative ways of making and managing UC claims for people who are unable to use the digital (online) platform. There are many reasons why some claimants may struggle to claim online - this could be due to a health condition or disability or because they cannot use (or do not own) a computer or smartphone.

It is possible to make and manage claims by telephone and there are ways to switch from online to a paper/telephone account if a claimant is not coping. However, these alternatives are not widely publicised by the DWP. Claimants can request a telephone claim by calling the UC Helpline 0800 328 5644.

If you support people with limited digital ability or who can't use or don't have access to computers, please make them aware that these alternatives exist. Note that the helpline may try to redirect them to the online process, so you will need to warn clients to be prepared to be persistent and explain their reasons.

Once a telephone claim has been set up, all future communication will be by telephone and they should receive relevant letters and monthly payment statements by post.

# Deadline extensions for people who need more time to claim

If someone has received a migration notice and needs longer to apply for UC for a good reason, they can ask for the deadline to be extended by calling the UC Migration Line (0800 169 0328). The request must be made <u>before</u> deadline day.

#### **Automatic extensions**

Note that for migration notices that would have had a deadline date falling between 11 December 2023 and 5 January 2024, 30 days has been automatically added to the deadline date.

The list of good reasons for requesting/approving an extension to the deadline included in the DWP's Guidance isn't very detailed, but includes for example: caring responsibilities, physical or mental ill health or disability, a learning disability, domestic emergency, homelessness, domestic violence, bereavement, engaging with the process very late, or needing more time to gather documents or get advice. Note that this isn't an exhaustive list so the DWP should keep an open mind and take all circumstances into account.

Legally there is no maximum limit in terms of how long extensions will last, but the DWP's guidance states that a maximum of four weeks can be applied at a time, so if an extension is granted it is likely to be for up to four weeks. However, it's important to note that there is no limit to the number of times an extension can be requested or allowed.

CPAG Early Warning System have received case examples of people being told that an extension is not an option because they don't have a good enough reason so claimants should be prepared to fight for this. They have made suggestions about 'good reason' which are set out on page 6 of their briefing.

Given that refusal to terminate or cancel a migration notice does not carry appeal rights, CPAG would like to hear about cases where UC refuse to grant a cancellation or an extension. Feeding back to CPAG

will enable advisers to get advice on further action and will give CPAG a better understanding on the reasons being given for refusals. <u>Visit the website for more on CPAG's Early Warning System</u>.

## **New Universal Credit Migration factsheet**

We are working on a new UC Managed Migration factsheet which will provide helpful hints and tips to guide residents and third parties through the managed migration process. It will be uploaded to the Royal Greenwich website once it is available (<a href="www.royalgreenwich.gov.uk/benefits-advice">www.royalgreenwich.gov.uk/benefits-advice</a>).

# It's not too late to renew 2022/23 tax credit claims

The tax credits 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). Although tax credits will be replaced by Universal Credit (UC) by the end of 2024 with existing claimants starting to be managed migrated from August, claimants still need to renew their tax credit claims if they were required to do so.

Please remind residents who should have renewed their claims by 31 July 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 and would have to claim Universal Credit instead. They would also miss out on transitional protection if they end up worse off under UC or are in a group who wouldn't normally be able to claim UC (such as most students and people with over £16,000 savings).

Even if they have missed the deadline, 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 2023. Claimants renewing outside the 30-day period (and by 31 January 2024) 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 calling HMRC on 0345 300 3900 (Monday to Friday 8am to 6pm) or by post to: Tax Credit Office, HM Revenue and Customs, BX9 1LR.

Please note: the process described above does not apply where a tax credit claimant claims UC in the same tax year. Instead, the tax credits award will need to be finalised by HMRC and the claimant will need to complete any relevant review/in-year finalisation forms that are sent to them after the UC claim has been made.

For more information - visit <u>GOV.UK</u> or the <u>Low</u> <u>Incomes Tax Reform Group website</u>.

# Tougher UC work search rules for parents of children aged 1 to 2

In March the Chancellor announced that the government would be expanding work search requirements for parents of young children and encouraging over 700,000 lead carers of children on Universal Credit to look for work or increase their hours. The first of these two measures were introduced in July 2023 with parents of children aged I to 2 starting to be required to have more frequent work-focused interviews with work coaches. The aim is to encourage people to 'think about what steps they can take to secure a job in the future when their child is older' – such as improving skills, support they

may need and learning about help that's available with childcare costs. Previously people in this situation would have had limited or no work requirements.

The changes affect UC claimants who have main caring responsibilities for children including parents, grandparents, kinship carers, adoptive parents and guardians depending on family circumstances. The new rules require:

 Parents/carers of a I-year-old to meet with a work coach every three months (instead of every six months); and  Parents/carers of a 2-year-old to meet with their work coach every month (instead of every three months).

The government hopes that this will encourage more parents and carers on low incomes to think about and prepare for work and that increased childcare provision available in Universal Credit announced in the Spring Budget (including help with upfront childcare costs) will act as an incentive and remove a barrier to work

by making childcare more affordable. The May 2023 issue of Benefit Matters included details on details of the increased childcare support for working parents.

Parents will be informed of the change at their next scheduled appointment. Claimants failing to comply with the requirements or co-operate with the process without good reason risk being sanctioned.

See the press release on **GOV.UK** for further information.

# Residence test changes for people arriving in the UK from Israel, Palestine, or Lebanon

The government has amended the habitual residence test rules (for means-tested benefits) and the past presence rules for disability benefits and Carer's Allowance from 27 October 2023. The change creates a new exemption enabling access to income-related benefits on arrival in Great Britain for certain groups of people who:

- were residing in Israel, the Occupied Palestinian Territories or Lebanon before 7 October 2023; and
- have fled following the Hamas attack on Israel on 7 October or due to the escalating violence in the region following the attack.

To qualify, they will also need to satisfy the other relevant entitlement conditions for the benefit.

See SI 2023 No. 1144 and the accompanying Explanatory Memorandum for further information.

# **Household Support Fund Update**

## Free school meal payments during school holidays

The council is continuing to support residents by providing targeted payments to families with pre-school children and/or with children receiving free school meals during school holidays. The payments, worth £15 per child per week are being funded by the <a href="Household Support Fund">Household Support Fund</a> (HSF) and are being paid to families with qualifying child/children who received free school meals during the last school year. A payment was issued for the October half-term and a further payment will automatically be issued for the forthcoming Christmas break. Parents can email <a href="wintergrantpayment@royalgreenwich.gov.uk">wintergrantpayment@royalgreenwich.gov.uk</a> if they do not receive their Christmas payment.

## Targeted payments for other groups

Payments are also being made to care leavers supported by the Leaving Care Service, households with nil recourse to public funds (NRPF) supported by the council's NRPF Team, low-income residents with a disability supported by Adult Social Care, and residents in temporary hotel accommodation.

Two payments of £250 will be paid to nil recourse and care leaver clients – the first was paid in October and the second will be made early in 2024. Payments are distributed using Post Office voucher codes and sent via text or email to the contact details provided by their support teams. The voucher codes can be redeemed at at any Post Office branch. Queries about payment problems (such as missing payments or problems redeeming the vouchers) should be directed to wintergrantpayment@royalgreenwich.gov.uk.

Weekly payments of £10 per person are also being paid to all households that have been housed by RBG in hotel temporary accommodation (TA). The payments will stop when they move on to other forms of temporary accommodation or find permanent accommodation. If you have a client who is housed in hotel TA who has not received their payment, please email Nicholas Peer (nicholas.peer@royalgreenwich.gov.uk) to

follow this up with the TA team. Alternatively, clients wishing to contact the council about their payments should email <a href="mailto:temporary.accommodation.support@royalgreenwich.gov.uk">temporary.accommodation.support@royalgreenwich.gov.uk</a>

Payments of between £100 and £150 will be issued by December to Telecare clients who also receive means-tested benefits, or to residents receiving a care package from Greenwich Adult Social Care that they pay nothing towards. These payments will also be distributed via Post Office voucher codes, but by letter from the Post Office rather than by email or text.

The HSF is also being used to support several existing schemes to ensure that residents stay warm and well – including Live Well Greenwich, Stay Warm Stay Safe, the council's Emergency Support Scheme, Money Advice Service and Welcoming Spaces around the borough (see below).

Current HSF funding runs up to the end of March 2024, an announcement on future funding is expected in November, possibly as part of the Government's Autumn Statement on 22 November.

Visit the website for further information: www.royalgreenwich.gov.uk/household-support-grant

## **Welcoming Spaces**

The council has funded ten local voluntary and community organisations to provide Welcoming Spaces around the borough until the end of March 2024. These provide warm, safe, welcoming places for residents to go over winter, giving somewhere free to keep warm, socialise, engage in community activities, and access support. Five spaces have been funded in locations around the borough to cater for all residents who may wish to visit, and five have been funded to meet the needs of specific vulnerable groups. The ten providers are currently mobilising their provisions, so please look out for further information soon.

## **Greenwich Supports**

Information about sources of support for Greenwich families impacted by the cost of living from local charities, community groups and from the council is on the Greenwich Supports pages on the council's website:



www.royalgreenwich.gov.uk/greenwich-supports. Visit these pages 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.

# **Cost of living payments**

Eligible households on specified low-income benefits<sup>2</sup> will receive the second (of three) cost of living payments (worth £300) from the DWP between 31 October and 19 November (or from HMRC between 10 and 19 November for claimants on tax credits only). To qualify, households must have been entitled to a low-income benefit between 18 August to 17 September. Qualifying households should receive the final payment of £299 by spring 2024.

Pensioner cost of living payments worth £150 or £300 will be paid alongside this winter's 2023/4 Winter Fuel Payment (WFP) from November for eligible pensioners receiving a WFP and born before 25 September 1957.

See the DWP's 20 September press release on GOV.UK for further information (including how to report missing cost of living payments).

# Extra help for families with children at school

Now that we're well into the new academic year, 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. We are working on updating our updated 'Benefits for children at school' factsheet which outlines the main sources of support and highlights key benefit issues currently facing Greenwich families. This will be available on the Royal Greenwich website and we will be working with Children's Services and schools to promote it to families. Promotional articles will also be included in school newsletters for parents and in the e-bulletin for head teachers.

<sup>&</sup>lt;sup>2</sup> Universal Credit, income-based JSA, income-related ESA, Income Support, Working Tax Credit, Child Tax Credit, Pension Credit

## **Supporting Greenwich carers**

Many carers miss out on benefits because they don't know they can claim. Carers Rights Day was on 23 November, so now is the perfect time to make sure that Greenwich carers are claiming their full entitlements.



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

# **Keeping Warm and Well this winter**

## Warm Home Discounts Scheme open for winter 2023/4

With autumn upon us and during 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 towards winter fuel bills. This winter's 2023/24 scheme opens in November (last winter's scheme has closed).

The Warm Home Discount (WHD) is an annual rebate worth £150 that mostly targets pensioners receiving Pension Credit Guarantee (PCG) and other vulnerable households. The scheme was reformed last year and extended to more people with higher energy costs and lower incomes (such as Housing Benefit claimants). Most people don't need to apply as government departments and energy suppliers share 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).

## Stay Warm Stay Safe (SWSS)

We'll do the usual full seasonal roundup of winter warmth issues in our January newsletter but are reminding you about other sources of help available now such via the Council's Stay Warm Stay Safe (SWSS) scheme provided by Live Well Greenwich. The scheme provides extra services and support for residents who may be at risk during the cold weather. It particularly targets older people and vulnerable households such as families with young children or with a physical/mental or learning disability. They can support with making homes warmer, money saving energy efficiency measures and improving health. Contact the Live Well Greenwich Line on 0800 470 483 I or visit the Live Well Greenwich website to find out more (https://livewellgreenwich.org.uk). Alternatively, use this form to send a direct referral (it can also be used for self-referrals).

#### **SELCE**

SELCE (South East London Community Energy) is a local non-profit organisation offering a range of services to help people get a better energy deal in South East London. Services include advice about energy debts, prepayment meters, energy efficiency measures, energy schemes, the priority services register and energy crisis support (fuel vouchers or emergency funding). Advice is available by phone (020 4566 5764 Monday – Friday 10am to 4.30pm) or in person at the following drop-in energy cafés:

- The Forum at Greenwich, I<sup>st</sup> floor, Trafalgar Road SE10 9EQ Monday, Thursday, Friday 10am-1pm; Tuesday and Wednesday 2-5pm. Appointments can also be booked via this <u>link</u>.
- The Woolwich Centre, 35 Wellington Street SE18 6HQ Tuesdays 12-3pm.

Note that demand for the energy cafés is high and the sessions get very busy. Visit the website for further information <a href="https://selce.org.uk/">https://selce.org.uk/</a>

## Personal Independence Payment (PIP) Update

## PIP assessments - Serco replaces Atos as DWP provider from September 2024

The DWP's tendering process for PIP and work capability assessment (WCA) contracts has concluded with the final regional contract being awarded to Serco, meaning that Atos will no longer be carrying out PIP assessments on behalf of the DWP from September 2024, having failed to win any contracts.

Atos have been delivering DWP contracts for 20 years - initially delivering work capability assessments (WCAs) for several years before withdrawing from the contract early in 2015 after years of negative publicity. Negative criticism continued to follow with PIP assessments, with healthcare professionals repeatedly accused of dishonesty.

The DWP's new multi-million-pound contract with Serco is set to run for five years until 2029 and will mean that Serco will carry out both PIP and WCA<sup>3</sup> assessments under the DWP's new Functional Assessment Service which is being developed. However, disabled activists have raised concerns about Serco and questioned whether it is an appropriate organisation to be carrying out disability assessments for vulnerable people.

### Online claims

It is now possible to apply for PIP online in some areas by visiting GOV.UK (<a href="www.gov.uk/pip/how-to-claim#apply-online">www.gov.uk/pip/how-to-claim#apply-online</a>. Claimants will need to check their postcode when starting an application to see if the service is available in their area. They will need a national insurance number, email address and mobile number to use the online service. The service is not yet available in Royal Greenwich, but claimants starting the process by phone can still get online forms. The DWP may offer to email a link to enable people to apply for PIP online if they have an email address, alternatively it can be requested by calling the PIP Helpline on 0800 917 2222.

# Virtual Greenwich Advice Network meeting - 5 December

Greenwich Advice Network (or GAN for short) meets every six months and is open to all local providers of free legal information and advice, any sector in the borough.

The next virtual meeting will take place on Zoom on Tuesday 5 December, 10am-12pm and the discussion topic will be immigration, with a particular focus on sources on support for people needing advice on immigration matters. Preparations are still being finalised – guest speakers are expected to include Cara Outteridge and Gloria Afolabi from Plumstead Law Centre and Norma Irish from Greenwich's Nil Recourse Team. Calendar invitations have already been issued - the agenda with full details will be circulated shortly.

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

## **Training news**

Places are still places available on the following December courses:

- Cost of Living Support Overview 4 December, 1-4pm
- Live Well Greenwich Briefing (Online)
  - 7 December, 10-11am
- Universal Credit Problem Areas (Online)
  - 11 December, 10am-1pm
- Housing First Aid (Face-to-Face)
  - 13 December, 10am-4pm

Online courses are being delivered via Zoom and in-person courses are being held in the Town Hall. The flyer included with this newsletter includes further information.

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.

<sup>&</sup>lt;sup>3</sup> The government plans to phase out WCA assessments

# Please note that this information was correct at the time of writing but is subject to change given that it was written before the 22 November Autumn Statement.

Remember to call our <u>advice line for advisers and staff</u> (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 <a href="mailto:wrs.training@royalgreenwich.gov.uk">wrs.training@royalgreenwich.gov.uk</a>.

## **Next issue: January 2024**

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**

The Woolwich Centre
35 Wellington Street
Woolwich SE18 6HQ
Telephone 020 8921 6375
Textphone 18001 020 8921 6375
www.royalgreenwich.gov.uk/welfarerights