

# Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

## Universal Credit Managed Migration Update

Managed migration is the process of forcibly moving claimants on old-style legacy benefits to Universal Credit. Legacy benefits are: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit.

This process was temporarily paused due to the pandemic and was later restarted and extended to all claimants receiving tax credits only during 2023/4. Tax credits claimants in Royal Greenwich started being invited to claim UC from August 2023.

The DWP has told the Work and Pensions Committee that the process is 'going very well' and that they are 'on track' to achieving their target of notifying over 500,000 tax credits only claimants of the need to claim UC by the end of March 2024.

The DWP's latest [Move to Universal Credit statistics, July 2022 to December 2023](#) published on 13 February 2024 reveals that:

- 517,500 migration notices were issued to claimants on tax credits during July 2022 to December 2023,
- resulting in 130,810 claims of which 122,950 claimed UC by the deadline,
- 355,010 were still in progress (having not yet passed their initial migration deadline to claim UC),
- 31,680 failed to claim by the deadline and had their claims closed.

Remaining groups of claimants receiving legacy benefits will be migrated in 2024/25 except for claimants on

Employment and Support Allowance (ESA) only and on ESA with Housing Benefit. It's difficult to determine how many households in Royal Greenwich are still on legacy benefits, but we estimate the figure to be around 10,000 households based on [DWP Statistics by parliamentary constituency](#) in November 2023.

Jo Churchill (Minister of State for Employment) confirmed in a [statement](#) made on 25<sup>th</sup> January that the timetable for issuing migration notices to remaining legacy claimants will be as follows:

- From April 2024 – for Income Support claimants and claimants receiving tax credits with Housing Benefit.
- From June 2024 for claimants receiving Housing Benefit only.
- From July 2024 for claimants receiving ESA with Child Tax Credit.
- From September for Jobseeker's Allowance claimants.

From August 2024, the DWP will start contacting pensioners claiming tax credits to invite them to either claim Pension Credit or Universal Credit depending on their circumstances.

The DWP says they recognise that some claimants may need additional support to move to UC and are 'committed to providing such support through a range of channels for anyone who needs it'. They confirm that they will 'continue to review and revise' the approach to ensure the success of the managed migration process.

*Continued on next page...*

### Welfare Rights Service

#### Advisers Advice Line

020 8921 6376

E: [wrs.ce@greenwich.gov.uk](mailto: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](#)

## Deadline extensions – joint claimants

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) before deadline day. However, advisers are reporting cases where clients who are joint claimants have requested a deadline extension, but the deadline has only been extended for one of the two partners.

Although the DWP appear to be quickly accepting their error in the examples we have seen, this causes problems particularly around how to compensate claimants whose tax credits claims were wrongly terminated from the original deadline day.

To avoid difficulties, please advise couples to explicitly request that an extension is applied to both partners' deadline days and ask the UC agent to confirm that they have done so.

## Transitional protection issues

Transitional protection is a top-up payment to claimants who are worse off when moved to UC under managed migration. It is calculated by comparing the total amount of all legacy benefits awarded with the total UC entitlement based on the claimant's circumstances on migration day (the DWP call this the indicative UC amount). Where UC entitlement is lower than legacy benefits, an additional payment (called a transitional element) is paid as part of the UC award to make up the difference.

As more claimants have been migrated to UC, there are fears that a significant number of claimants are being overpaid the transitional element by potentially large amounts or are being underpaid. This may be because the DWP makes a number of assumptions when calculating the UC indicative amount which can mean that the resulting transitional element is higher or lower than expected. Advisers have been feeding back issues and concerns to the DWP via various national forums.

The DWP issued [new guidance](#) on 1 December for claimants who have been issued with a Universal Credit migration notice. However, the revised guidance only provides basic information and does not adequately address the issues raised by advisers.

### Example - legacy claimants with capital over £16,000.

The DWP say that housing costs can only be reflected in the indicative UC amount used to calculate the transitional element if the claimant was on Housing Benefit (HB) at the point of transfer. So, a tenant with

capital over £16,000 who is migrating to UC (eg from Child Tax Credit) is an example of someone who would receive a transitional element even though they would be better off on UC. Although there would have been no HB entitlement because their savings exceeded the capital cut-off, special transitional rules allow their excess savings to be disregarded under UC for 12 months. They pay rent and their actual UC award would include a housing costs element, but this would not be included in the UC indicative amount so their assumed UC when compared to their actual UC would be underestimated.

There are other anomalies, for example if a carer is migrating to UC and is not on Carer's Allowance, the DWP will also not include a carer's element in the UC indicative amount even though it would be included in the actual UC award.

These are examples of situations in which a claimant may benefit from the DWP's unexpected approach to calculating the transitional element, but there are also examples of situations in which claimants will be worse off or where the DWP have simply got the calculations wrong. For example, in a recent Welfare Rights Service case, a lone parent with a disabled child who was on Carer's Allowance (CA) and in work, was initially wrongly advised that she would not receive transitional protection on migration to UC. But we found that the DWP had failed to deduct CA from her UC indicative amount calculation. The transitional element was £246.20 once they corrected this error.

### Make sure residents don't miss out!

This is a complex issue and the DWP's transitional protection calculator is imperfect so claimants should not take the DWP's word for it that their award is correct. If someone you are working with has received a migration notice and finds that they are worse off following the move to UC, contact our [Advisers Advice Line](#) (020 8921 6376 or email [wrs.ce@royalgreenwich.gov.uk](mailto:wrs.ce@royalgreenwich.gov.uk)).

### Further reading

A Child Poverty Action Group article in their December [Welfare Rights Bulletin](#) explores the issues in more detail.

Remember that our new [Moving to Universal Credit factsheet](#) is available on the Royal Greenwich website. It contains helpful hints and tips to guide residents and third parties through the managed migration process.

# Other Universal Credit (UC) news...

## Transitional protection for claimants with severe disability premium (SDP) moving from legacy benefits to UC

New regulations<sup>1</sup> have been introduced to ensure that any claimant on UC who qualifies for Transitional Severe Disability Premium Element (tSDPe), or did previously but the amount has since eroded, will now qualify for additional tSDPe if they missed out financially due to the loss of other disability premiums when they moved to UC.

Previously, these households were losing out disproportionately financially due to the loss of severe disability premium (SDP) and other disability premiums. The new rules cover households receiving SDP who naturally migrate to UC from 14 February 2024 due to a change in their circumstances rather than under '[managed migration](#)'. Managed Migration has its own transitional protection rules that account for the different ways that claimants can be worse off.

The changes are in response to a January 2022 High Court Judgement<sup>2</sup> which found that the difference in the way the DWP treated similar groups of claimants who were entitled to severe disability payments in their legacy benefits was unlawful and amounted to unfair discrimination. The new regulations (which have been 2 years in the making) attempt to put this right, so that claimants receiving or moving onto UC from legacy benefits from 14 February 2024 will receive an additional transitional severe disability element (tSDPe). However, it is not clear if this will be retrospective as the regulations and explanatory note do not confirm how DWP will be addressing the period when claimants were missing out financially before 14<sup>th</sup> February 2024.

### Who qualifies?

- claimants with assessment periods starting on or after 14 February who receive SDP Transitional Element (or who would have been entitled had the SDP element not eroded away); and
- who were previously entitled to legacy benefits (not HB) which included a disability/enhanced disability or child disability premium (or disabled child elements in tax credits).

### How much?

#### Monthly additional amounts

	For loss of Enhanced Disability Premium	For loss of Disability Premium	For loss of Disabled Child Premium or lower rate disabled child element
Single Claimant	£84	£172	£177
Couple	£120	£246	£177

Like the main tSDPe, the value of these additional amounts will erode over time and certain changes in circumstances will also bring them to an end (such as the current UC award ending).

### To find out more or for advice

- See [CPAG Welfare Rights Bulletin article – February 2024](#)
- Contact our [Advisers Advice Line](#) (020 8921 6376 or email [wrs.ce@royalgreenwich.gov.uk](mailto:wrs.ce@royalgreenwich.gov.uk)) if you need advice about a resident you are working with.

<sup>1</sup> Universal Credit (Transitional Provisions) (Amendment) Regulations 2023 No. 1238

<sup>2</sup> [R \(on the application of\) TP and AR \(TP and AR No.3\) \[2022\] EWHC 123 \(Admin\)](#)

## UC claimants missing out due to poor data sharing by the DWP

CPAG's Early Warning System has come across numerous cases where carers and parents with disabled children are missing out on extra elements within Universal Credit. (UC).

When Disability Living Allowance (DLA) is awarded for a child, a disabled child element (worth £146.31 or £456.89<sup>3</sup> a month) should be added to UC. When Carer's Allowance (CA) is awarded, a carers element (worth £185.86<sup>4</sup> a month) should be added to UC (a carers element can also be included if the carer is not receiving CA).

Although DLA and CA are both DWP benefits, UC relies on claimants notifying of a new award to include the additional disabled child and carer elements. However, many claimants don't understand how a successful DLA or CA award impacts on UC and fail to notify about the change leading to them not receiving their full entitlement for many months or years. Although the elements should be fully backdated for as long as claimants have been missing out, some claimants who report the change are sometimes finding that the elements are not fully backdated.

CPAG fear that some claimants will never realise there are missing elements in their UC and are urging the DWP to find a way to use information held by non-UC DWP departments to enable these additional elements to be automatically awarded. They are also pressing the DWP to conduct a review exercise to identify claimants who are not receiving the carers and disability elements.

If you think that a family you are working with may be missing out, call our [Advisers Advice Line](#) or direct borough residents to our [Public Advice Line](#).

[The Early Warning System's news story is available here.](#)

## Project Update

### ***Supporting Greenwich carers missing out on the carer element in UC***

Given the issues summarised above, we are currently doing a take-up project focusing on households on UC who are missing out on the carer element. As these decisions are based on the underlying disability benefit (known as 'relevant benefits') there is no time limit to request the addition and backdating of the missing element for however long they have been missing out. We have been assisting residents to report these changes on their UC claim and input the request onto their journal.

Ensuring that carers do not miss out on this extra addition during a cost-of-living crisis when so many are struggling financially is more important than ever. As well as increasing monthly income, getting the carer element included in UC also means that the carer will no longer be expected to look for work.

Remember that UC does not require carers to be claiming Carer's Allowance (CA) to get the carer element, it can also be included for people who:

- are caring for a severely disabled person for 35 hours a week; and
- would have satisfied the rules for CA if not for their earnings from work.

We have also been working with households where there is a couple with a disability and nobody gets the carer element to identify any potential underclaim. More recently, we have been working with households where we know from our data extract that a disabled child element is included in UC but there is no carer element. Our next step will be to try to identify households where Child Disability Living Allowance is in payment, who are missing out on the disabled child element and possibly the carer element.

<sup>3</sup> increasing to £156.11 and £487.58 from April

<sup>4</sup> increasing to £198.31 from April

# 2024-25 Changes

## Benefits Upating

The 22 November Autumn Statement confirmed that Social Security benefits will be updated by 6.7% from April, in line with inflation, measured by September 2023 Consumer Price Index. The Pensioner Triple Lock will be maintained, and the basic State Pension, New State Pension and Pension Credit minimum guarantee will be updated 8.5%.

The earnings limit for permitted work will increase from £167 to £183 a week; and the Carer's Allowance earnings limit increases from £139 to £151 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:

- [2024/5 Benefit Rates 2024/5](#)
- [Child Benefit, Guardians Allowance and Tax Credits Rates and Allowances](#)

## National Living/Minimum Wage increases

The National Living Wage/National Minimum Wage increases by 9.8% from 1 April, with the age threshold lowered from 23 to 21 years old.

### Hourly rates

April 2024 Rate		April 2023 to March 2024 Rate	
National Living Wage (aged 21 or over)	£11.44	Aged 23 or over	£10.42
18-20 Year Old Rate	£8.60	Aged 21-22	£10.18
		Aged 18-20	£7.49
Under 18 Rate	£6.40	Under 18	£5.28
Apprentice Rate	£6.40	Apprentice Rate	£5.28

## Local Housing Allowance Rates

Local Housing Allowance rates will be raised to the 30th percentile of local market rents in April 2024 to help private tenants with increasing rent costs following a 4-year freeze. The government say this will benefit 1.6 million low-income households, who will be around £800 a year better off on average in 2024-25. However, note that the Benefit Cap has not been increased, so residents who are impacted by the cap will not benefit from the raise.

LHA rates will be frozen again in 2025.

The new indicative rates for Inner and Outer South East London are set out in the table below and the full details are available on [GOV.UK](#).

BRMA	Shared Accommodation Rate (£)	1 Bed Rate (£)	2 Bed Rate (£)	3 Bed Rate (£)	4 Bed Rate
Inner South East London	149.59	298.15	356.71	448.77	604.11
Outer South East London	138.08	241.64	299.18	356.71	414.25

# Benefits and EU nationals with pre-settled status

## Supreme Court dismisses Secretary of State for Work and Pensions' application for leave to appeal in important test case for EU nationals with pre-settled status

On 7 February 2024, the Supreme Court dismissed the Secretary of State for Work and Pensions' application for leave to appeal in a test case ([SSWP v AT \(AIRE Centre and IMA Intervening\) \[2022\] UKUT 330 \(AAC\); SSWP v AT \[2023\] EWCA Civ 1307](#)) brought by the Aire Centre and taken up by Child Poverty Action Group.

The judgment affects EU nationals and family members of EU nationals with [pre-settled status](#) but who do not have any other qualifying right to reside for the purposes of claiming Universal Credit, Pension Credit, Housing Benefit or (possibly) Child benefit who would risk being unable to live in the UK in dignified conditions should benefit be refused. Living in dignified conditions means without the basic necessities of life (even for a temporary period) such as food, clothing, accommodation (including adequately heated accommodation) or hygiene items.

This is great news for destitute EU nationals with pre-settled status with no other right to reside who were previously denied access to these benefits. UC should be awarded in the above circumstances (the same rules also apply to PC and HB).

The DWP must immediately start applying the judgment and decide all the cases they had stockpiled whilst the case was ongoing (estimated to be around 3,000 in total).

### What is pre-settled status?

In simple terms, pre-settled status is a type of status given to applicants to the EU Settlement Scheme following Brexit who have been resident in the UK as an EEA national or their family member for less than 5 years. It lasts for 5 years and allows EEA nationals living in the UK before Brexit took effect (on 31 December 2020) to remain in the UK legally and continue to work, rent and so on. However, pre-settled status did not give EU nationals without a qualifying right

to reside (for example as a worker, self-employed person, or family member) the right to claim Universal Credit or other means-test benefits and has therefore been the subject of multiple test cases.

Following the AT judgement, the DWP have issued new guidance for Decision Makers. However, Child Poverty Action Group (CPAG) feel that it takes an overly narrow view of who can benefit from the judgement and explores the issues in [Issue 297 of their Welfare Rights Bulletin](#). They are encouraging advisers supporting a claimant who the DWP say is outside scope of the AT judgment (for example because they are a third country national<sup>5</sup>) to email details of the case to [testcases@cpag.org.uk](mailto:testcases@cpag.org.uk)

[CPAG's website](#) also includes a summary of the case, an [advisory note](#) for advisers and resources for advisers to support EU nationals who may be affected.

### If you need advice

- **CPAG Advisers Line** – 020 7812 5231, Monday to Friday 10am – 12pm and 2 – 4pm or email [advice@cpag.org.uk](mailto:advice@cpag.org.uk)
- **Welfare Rights Service [Public Advice Line](#) for borough residents or [Advisers Advice Line](#).**

If you are unsure of the rights of an EEA national to apply for benefits and need advice, please contact our [Advisers Advice Line](#) or signpost residents to our [Public Advice Line](#).

Please note that the Welfare Rights Service is not accredited to provide immigration advice and can only advise on benefit issues. If a resident needs immigration advice they should be directed to an accredited immigration adviser – use [this GOV.UK link](#) to find an OISC regulated immigration service/adviser.

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<sup>5</sup> A person who is not an EU citizen or enjoying EU right to free movement

# Safeguarding Vulnerable Claimants

The Work and Pensions Committee (WPC) is conducting an inquiry examining how the DWP supports vulnerable benefit claimants who find it difficult to interact successfully with the benefit system and whether its approach to safeguarding needs to change. Although the DWP implements a number of safeguarding processes to support vulnerable claimants, this is not a statutory obligation. The inquiry is set against the backdrop of a doubling of DWP Internal Process Reviews (IPRs) from July 2019 to July 2022, in which DWP case handling was found to have fallen short with severe negative impact on claimants. 140 IPRs were conducted into claimant deaths during this period compared to 64 between 2016-2019.

On 24 January 2024, the WPC held an oral session as part of the inquiry featuring academics and witnesses involved with the safeguarding of adults at a local level. Corin Hammersley (Interim Head of Service, RBG Advice and Benefits Service) was invited to present oral evidence on the work being done in the borough on safeguarding, particularly around the Benefits Safeguarding Alert which the Welfare Rights Service developed in 2015 and which has been commended as an example of good practice. Her evidence also covered the challenges faced by vulnerable claimants when making a benefit claim, how well safeguarding processes work and the impact that the end of the Household Support Fund will have on local authorities' ability to support vulnerable residents.

Further information is available on the Parliament UK website via the following links:

- Safeguarding Vulnerable Claimants Inquiry  
<https://committees.parliament.uk/work/7866/safeguarding-vulnerable-claimants>
- 24<sup>th</sup> January – Oral evidence  
<https://committees.parliament.uk/event/20421/formal-meeting-oral-evidence-session/>



## What is a Benefits Safeguarding Alert?

We as advisers have a key role to play in supporting vulnerable claimants who find it difficult to navigate and manage the benefits system. The DWP have special safeguarding procedures (known as 'complex needs' procedures) which should apply before deciding to stop or reduce benefit if a claimant is deemed to be vulnerable or have complex needs. However, the procedures are not always recognised or acted on appropriately.

Examples of complex needs includes mental ill health, learning disability, conditions affecting cognition (such as autism), language barrier, addiction, literacy difficulties. A claimant may also have complex needs due to their personal circumstances, such as domestic abuse, refugee, recently released from prison, homelessness etc.

In order to mitigate these issues, benefit claimants living in Royal Greenwich can use our **Benefits safeguarding alert form** (available on the [Royal Greenwich website](#)) to notify the DWP and relevant Greenwich Council Departments of their health conditions, complex needs or other vulnerabilities so that their needs can be taken into account when administering their benefits.

The safeguarding alert form enables claimants to:

- spell out how their condition affects their ability to cope with the benefits system;
- notify DWP about additional support they may need while claiming due to their health condition or disability (the DWP call these 'reasonable adjustments');

- (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 worker, 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.

## Warm Home Discounts for winter 2023/4 – 29 February deadline approaching

The cost-of-living crisis is continuing to bite with high fuel and food prices so it's important to make sure that older and vulnerable residents receive any help that's available towards winter fuel bills. The Warm Home Discount (WHD) is an annual rebate worth £150 that mostly targets pensioners receiving Pension Credit Guarantee (PCG) and other vulnerable households. Most people don't need to apply as government departments and energy suppliers share information to enable the rebate to be automatically applied to eligible households.

Eligible households should have received a letter by early January 2024 and energy providers should apply the discount to energy bills by 31 March. People who did not receive a letter and think they may be entitled, can still claim for winter 2023/24 by contacting the Warm Home Discount Scheme Helpline on 0800 030 9322 **before 29 February 2024**. Visit GOV.UK's WHD webpage for further information ([www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)).

## Pensioners Project

We have also started a take-up campaign targeting pensioners who are missing out on [Pension Credit \(PC\)](#) in the borough. We are writing to over 500 households who are claiming HB or CTS and are potentially missing out on PC. We are offering advice and support with claims and benefit checks to identify PC and possibly other entitlements and will be following up any claims identified. If you are in contact with pensioners, please do encourage them to ring us for a benefit check on 020 8921 6375.

**Note that pensioners making successful claims before 5 March could also qualify for a £299 Cost of Living Payment due to the Pension Credit backdating rules.**

## Spotlight on Money Matters

### *Discretionary Council Tax relief under Section 13a, 1992 Local Government and Finance Act*

Vulnerable clients continue to face unprecedented financial struggles as the cost-of-living crisis continues to bite. Many are finding it difficult to meet even their basic day-to-day expenditure. Increasingly, advisers are encountering clients who have no surplus monies available to set up repayment arrangements for debts. Here we look more closely at section 13a of The Local Government Finance Act and consider how this useful piece of legislation can assist the most vulnerable residents to address council tax arrears.

### **Council tax arrears are a priority debt**

Council tax arrears should always be treated as a priority debt as local authorities have wide powers to recover outstanding arrears.

Annual council tax bills are issued at the start of each financial year with payments generally required via 10 monthly instalments. If a payment is missed, a reminder can be issued asking for the missed instalment to be paid within 7 days. Non-compliance can result in a 'final notice' being issued, requiring payment of the full outstanding balance for the whole year. Effectively, the right to pay in manageable instalments is lost at this point.

If the client fails to comply with the final notice, the authority can proceed to obtain a liability order. Once a liability order is in place, they may start enforcement action which can include asking bailiffs to collect the debt, making an attachment on the client's earnings, placing a charging order on their home if they own it, initiating bankruptcy proceedings against them, and ultimately by committal to prison. In short, council tax arrears can quickly become serious and difficult to deal with.

### **What does Section 13a say?**

The Local Government Finance Act requires all local authorities have a mechanism in place to reduce or "write off" council tax arrears if they deem this appropriate. Section 13 a) (1) (c) states the following:

#### *13A Reductions by billing authority*

*(1) The amount of council tax which a person is liable to pay in respect of any chargeable dwelling and any*



day (as determined in accordance with sections 10 to 13)

(c) in any case, may be reduced to such extent (or, if the amount has been reduced under paragraph (a) or (b) such further extent) as the billing authority for the area in which the dwelling is situated thinks fit.

Each local authority must have a policy to determine when they will and won't reduce or write off arrears under s13a. These can vary from council to council. For example, Royal Greenwich's policy identifies clients in the following circumstances as appropriate candidates for support:

- suffering from a terminal illness,
- a victim of a serious crime,
- suffered a personal catastrophe such as fire or flood,
- and with no assets or resources to pay the council tax bill when it fell due.

It's important to note that not all residents with council tax arrears will satisfy the criteria, but it is worth considering an application to address council tax debt when exceptional circumstances apply.

## Making an effective section 13a request

### • Check they satisfy the eligibility criteria

Many clients will find it difficult to pay their council tax arrears, but not all of them will be eligible for a section 13a write off. Royal Greenwich's policy is available [on the website](#).

### • Ensure that client's income has been thoroughly maximised to improve their overall situation

For example, by:

- a) exploring entitlement to a council tax discount or exemptions such as:
  - the 25% [single person discount](#) which can be backdated multiple years if appropriate.
  - the [severe mental health impairment exemption](#) – this should always be considered for clients who have a severe impairment of intelligence and/or social functioning.
- b) Carrying out a benefit check – the [Free Benefit Calculator](#) on the Royal Greenwich website can identify potential Council Tax Support entitlement. Backdating may be possible in certain circumstances.
- c) Exploring potential entitlement to [child maintenance](#) from an absent partner and ensuring that non-dependent contributions are fair and realistic.

### • Check that your client's expenditure is reasonable and sustainable

This could include investigating [discounts available from utility companies](#) and [social tariffs](#), but also focus on issues such as support to stop smoking or reduce alcohol expenditure. Contact Live Well Greenwich for support: <https://livewellgreenwich.org.uk/>

### • Can the client afford to pay their council tax arrears going forward?

Section 13a has the most impact when used to clear existing council tax arrears, providing the client with a fresh start. Clients should be able to demonstrate that they can afford their ongoing council tax liability if a payment is awarded and won't need to make a further application as soon as they receive their next council tax bill. For example, this could be because future liability will be covered by Council Tax Support entitlement, or because they are now able to maintain payments themselves due to effective income maximisation and expenditure reduction.

### • Will a section 13a award help to address the client's overall financial position?

If the client has multiple other debts and is unable to pay them, then they may be insolvent. Addressing their council tax arrears as a single issue won't make much impact on their overall financial situation. Insolvency solutions should be considered instead, such as [Debt Relief Orders](#) and [Bankruptcy](#).

Bear in mind that a client is more likely to fall behind with their council tax payments again if they have multiple other debts that haven't been addressed, finding themselves back at square one.

## What happens if the claim is unsuccessful?

If the section 13a application for a reduction or write off fails, the claimant can ask [The Valuation Tribunal](#) to review the decision. The Valuation Tribunal is an independent organisation and the review will not involve any costs. Requests must be made within two months of receiving the disputed decision.

## Case study – A Royal Greenwich Money Advice Team success story

A lone parent with one child was on Universal Credit (including housing costs) presented to Royal Greenwich's Money Advice Team for help – she had no additional income other than Child Benefit. A financial statement was completed revealing she had no surplus income to address large council tax arrears and was struggling to meet even her basic day-to-day costs. She had no other debts other than her council tax arrears.

The arrears had accrued after she had been moved to Greenwich from another borough due to domestic violence and placed in temporary accommodation. She was unaware that she needed to claim Council Tax Support (CTS) from Greenwich to cover her council tax liability, and substantial arrears accrued. On seeking advice, she successfully claimed CTS but was still left with £2,547 arrears even after backdating.

CTS entitlement covered her ongoing liability for council tax, but she had no means of addressing the arrears. An application for a section 13a reduction was successful and the arrears of £2,547 were written off.

## Update on force fitting of prepayment meters

We confirmed in our [May 2023 Fuel Poverty Update](#) that Ofgem had issued new guidance placing obligations on energy providers around the force fitting of prepayment meters (PPMs). The guidance introduced the principle that prepayment meters should only be installed by force as a last resort and if safe and reasonably practicable to do so. It divided vulnerable customers into 2 groups: high risk (where PPMs can never be forcibly fitted) and medium risk (allowing PPMs to sometimes be installed by force).

Ofgem has recently reminded providers of their responsibility to “treat customers fairly when installing involuntary prepayment meters...and that they must follow Ofgem's new rules or face tough action and fines”. This warning comes as Ofgem confirmed that EDF, Octopus and Scottish Power have been given permission to restart involuntary PPM installations as a last resort after meeting the regulator's conditions. See [Ofgem's 8 January 2024 Press Release](#) for more information.

## Training news

### *New Spring Training Programme*

Included with this mailing is our new April to July training programme which features a mix of both online and face-to-face courses. You'll find our usual range of popular courses and new **Housing Benefit and Universal Credit Housing Costs** and **Universal Credit – Safeguarding Vulnerable Claimants** courses.

April courses include:

- **Universal Credit Managed Migration Briefing (Online) - 15 April, 1-4pm**
- **Introduction to Benefits (Online) – 15 April, 10am-1pm and 16 April, 10am-1pm\***
- **Challenging Personal Independence Payment Decisions (Online) – 23 April, 10am-1pm and 24 April, 10am-1pm.\***

*\*These are full-day courses spread over two half-days – you must attend both days.*

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 [wrs.training@royalgreenwich.gov.uk](mailto:wrs.training@royalgreenwich.gov.uk).

View the programme on the [Royal Greenwich website](#) for further information.

# Household Support Fund Update

The Household Support Fund (HSF) is extra government funding distributed by local authorities to help vulnerable households with essentials such as food and utilities. It was originally introduced to enable authorities to provide extra financial support during the pandemic and then to support people in need affected by the rising cost of living.

The HSF is being used to support several council initiatives, such as 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](#) ([see the website](#) for further information).

Currently HSF funding runs up to the end of March 2024. It had been hoped that November's Autumn Statement would include an announcement on future funding, but no indication has been given that it will continue beyond 31 March – merely that this remains 'under review'. National charities (including Barnardo's, the Children's Society and the Joseph Rowntree Foundation) issued a [joint statement](#) describing the decision not to extend the HSF in the Autumn Statement as a "missed opportunity" which will leave "a major hole in support which neither local government, nor the voluntary sector will be able to fill". Please add your voice lobbying the government to [#SaveTheHouseholdSupportFund](#) by signing this Royal Greenwich petition on [Change.org](#) and encourage others to sign too.

## 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 the Easter school holidays. The payments, worth £15 per child per week are being funded by the [Household Support Fund](#) (HSF) and are being paid to families with qualifying child/children who received free school meals during the last school year. Payments were also issued for the Christmas break and February half-term. Parents can email [wintergrantpayment@royalgreenwich.gov.uk](mailto:wintergrantpayment@royalgreenwich.gov.uk) if they did not receive their payments. Please note that due to the impending end of the HSF, the payments for the Easter school holiday are likely to be the last ones issued.

## Welcoming Spaces

The council has funded safe and warm spaces for residents to use this winter. These Welcoming Spaces run until the end of March 2024. The spaces 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. The [Greenwich website](#) includes further information.

## 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](http://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>6</sup> will receive the third and final 2023/24 cost of living payment (worth £299) from the DWP between 6 February and 22 February 2024 (or from HMRC between 16 and 22 February for claimants on tax credits only). To qualify, households must have been entitled to a low-income benefit between 13 November to 12 December 2023. Qualifying households should receive the final payment of £299 by spring 2024. Payments will be made automatically and paid directly to qualifying claimants. Claimants who were expecting a Disability, Pensioner or Low-Income Cost of Living Payment but have not received it, can report it as missing online by visiting the [GOV.UK website](#).

<sup>6</sup> Universal Credit, income-based JSA, income-related ESA, Income Support, Working Tax Credit, Child Tax Credit, Pension Credit

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

Our last Greenwich Advice Network (GAN) meeting on 5 December focused on support for people with nil recourse needing advice on immigration matters. We had presentations from the council's Nil Recourse to Public Funds and Resettlement Team, Plumstead Law Centre Immigration Service and Greenwich Migrant Hub.

The next virtual Greenwich Advisers Forum (GRAF) meeting will take place on Zoom on **Tuesday, 26 March, 10.30am – 12.30pm**. Further details including the discussion topics and guest speakers will be confirmed 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](mailto:sandra.pierre@royalgreenwich.gov.uk)

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 [wrs.training@royalgreenwich.gov.uk](mailto:wrs.training@royalgreenwich.gov.uk).

## Next issue: April/May 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](mailto:sandra.pierre@royalgreenwich.gov.uk))



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