

# Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

## Universal Credit Managed Migration

*Government accelerates move from legacy benefits and brings forward migration of ESA claimants*

Managed migration is the process of moving claimants on old-style legacy benefits<sup>1</sup> to Universal Credit (UC). 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 and this process was expected to be complete by the end of the 2023/24 tax year. Most tax credits claimants receiving other legacy benefits should receive their migration notice by the end of September and are expected to have migrated to UC by the end of the 2024/25 tax year.

The Prime Minister announced in his [welfare reform speech](#) on 19 April that the government would be accelerating the timeline for moving remaining groups of legacy claimants to UC from April (see table on page 2). The speech included the news that the accelerated programme includes bringing forward the migration of income-related Employment and Support Allowance (ESA claimants) to 2024.

The ESA cohort (around 800,000 claimants and their 50,000 partners) had previously not been expected to migrate to UC until 2028/29. Migration notices will now start to be issued from September 2024 and all

migration notices are expected to be sent by the end of December 2025.

### Enhanced customer journey

An enhanced customer journey has been put in place for all Income Support (IS) and ESA claimants during the managed migration process in light of their anticipated higher support needs and vulnerability. The process begins 12 weeks after the migration notice is issued for those yet to claim UC (following on from reminders issued after 7 and 10 weeks). Additional steps that should be taken by the DWP as part of the process include:

- texting ESA and IS customers who have not claimed UC by one week before their deadline day to notify that they will contact them by phone.
- 3 contact attempts will be made by phone.
- Home visits - if contact attempts fail, IS claimants will be referred to the Home Visit (HV) team where there is evidence of support needs. All ESA customers will be referred to the HV team. Further escalations will be considered on a case-by-case basis if the visit is unsuccessful.
- The deadline for claiming will be extended for as long as required.

*Continued...*

### 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](#)

[www.royalgreenwich.gov.uk](http://www.royalgreenwich.gov.uk)



<sup>1</sup> Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit

## New migration timeline for remaining legacy claimants

The new timeline to move remaining legacy benefit claimants to UC is set out in the table below. Please note that this information was correct at the time of writing but may be subject to change.

Legacy Benefit claimants receiving...	Migration notices issued from...
<ul style="list-style-type: none"><li>Income Support (IS)</li><li>Tax credits with Housing Benefit only</li></ul>	April 2024
Housing Benefit only	June 2024
Income-related Employment and Support Allowance (ESA) with Child Tax Credit	July 2024
Pensioners getting tax credits (including mixed age couples)	August 2024
Income-based Jobseeker's Allowance	September 2024
<ul style="list-style-type: none"><li>Income-related ESA only</li><li>ESA with Housing Benefit</li></ul>	September 2024 – December 2025

## Launch of UC managed migration advice session

In April, we launched a new advice session for borough residents who have received a UC migration notice. Residents needing extra help can get specialist support at the sessions about moving to UC (including help to submit the claim and with problems arising from the move to UC following a migration notice). The sessions are drop-in (no appointment is needed) and run every Tuesday from 10am to 12pm in the Woolwich Centre, Wellington Street, Woolwich SE18 6HQ.

Please signpost residents affected and needing advice and support to the sessions. They will need to bring their migration notice letter with them.

[Further information is available on the website.](#)

## Safeguarding vulnerable claimants and our Benefits Safeguarding Alert Form

Please assist residents who are vulnerable or have complex needs to complete a Benefits Safeguarding Alert form in advance of receiving a migration notice. This will ensure that the DWP are notified about their vulnerabilities/complex needs and may help negotiating an extension if needed later.

A claimant may have complex needs for example, due to a condition such mental ill health, learning disability, autism, a language barrier, or due to their personal circumstances such as experiencing domestic abuse or homelessness. Completing an alert also enables claimants to:

- notify the DWP about additional support they may need while claiming.
- (optional) nominate a third party of their choosing to be contacted by the DWP(or Local Authority) in the event of difficulties with their claim.

You can download the Safeguarding Alert form and find out more on the [Royal Greenwich website](#).

If you work with vulnerable residents, we encourage you to book a place on our **Universal Credit – Safeguarding Vulnerable Claimants on 11<sup>th</sup> June, 1-4pm**. See the [training programme](#) for further information and booking details.

## Universal Credit Training

The move from legacy benefits to UC is the biggest change to benefits in over 30 years and will be a huge transition for claimants. We're encouraging all advisers, advocates, and volunteers to attend the briefings (and other associated courses if appropriate) to raise awareness of the changes so that we can all best support residents.

If you're interested in learning more about UC Managed Migration and how to best to support residents, remember that our new Spring Training Programme includes a range of courses including:

- UC Managed Migration Briefing**  
**20 June, 10am-1pm (Online).**

These briefings highlight the key things you need to know to enable you to support and signpost residents effectively and provide practical tips on what you can do to help claimants prepare for managed migration. We encourage all officers and advocates working with Greenwich residents to attend.

- Universal Credit Calculations**  
**4 June, 10am-4pm (Face-to-Face)**

This will help you understand how the UC calculation works – including what amounts and elements are included and how income is calculated.

Email booking requests to [wrs.training@royalgreenwich.gov.uk](mailto:wrs.training@royalgreenwich.gov.uk) and view the training programme for further information.

## Moving to Universal Credit Factsheet

Our Moving to Universal Credit factsheet is currently being updated and will be available on the [Royal Greenwich website](#) shortly. It contains helpful hints and tips to guide residents and third parties through the managed migration process.

## Using the DWP's complaints procedure

Remember that claimants have the right to expect a reasonable standard of service from the organisations dealing with their benefits and to be treated fairly. Claimants can make a formal complaint if they are unhappy about any aspect of the service they have received. Although using the complaints procedure can take a long time, it is worth considering. Claimants may get an apology for what has happened and an explanation of what went wrong and may even be entitled to compensation. It can also lead to positive changes being made in the way things are done which may help other claimants in the same situation. Visit [GOV.UK](https://www.gov.uk) for further information.

## Other Universal Credit (UC) news...

### Administrative earnings threshold increased from May

Universal Credit (UC) claimants who are subject to all work requirements and are earning below a certain amount each month are expected to take steps to look for more work or increase their hours or risk a benefit sanction—the DWP call this the administrative earnings threshold (AET).

New regulations laid on 19<sup>th</sup> April increased the Administrative Earning Threshold (AET) from 13 May to £892 per month for single claimants and £1,437 for couples (regardless of if one member of the couple has no earnings). The threshold was previously £743 per month for single people or people in a couple, or £1,189 per month. Claimants who are earning more than the AET amount are not subject to further work-related requirements.

The AET has already increased several times and is currently based on 18 hours a week at the national living wage for single people (previously 15 hours) and 29 hours a week for couples (previously 18 hours).

The DWP say they will contact UC claimants affected through their journals and work coaches will review and agree new claimant commitments, providing support and setting appropriate requirements to help claimants “access opportunities to increase their earnings”. “They will help identify barriers such as childcare, transport and skills and will support the customer with solutions”.

The increases have been introduced despite advice from the Social Security Advisory Committee strongly recommending “that the Department should review its current plan for these regulations to come into force... and take the time necessary to continue to build its evidence base, ensuring it understands more fully the impacts, risks, and what potential mitigations may be required”.

### Further reading

- [Minister's 19 April Written Statement for further information](#)
- [SSAC report on the Universal Credit \(Administrative Earnings Threshold\) \(Amendment\) Regulations 2024](#)

## Household Support Fund extended to September 2024

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.

Funding for the Household Support Fund (HSF) had been due to end in March 2024, but a new tranche of HSF was announced in the Budget and this funding (worth £2.34m in Greenwich) runs from April up to the end of September 2024. In Greenwich, the HSF is being used to support several council initiatives and schemes to assist residents with the cost of living under the banner of 'Greenwich Supports'. Help includes free school meal payments during school holidays (see below), targeted cash payments to other vulnerable groups including care leavers, nil recourse households and households placed in hotel temporary accommodation, the council's Emergency Support Scheme, Money Advice Service, and increased capacity in existing advice provision. The new funding is mostly being used for short-term crisis support but will also be used for longer term support which residents can utilise when out of crisis to help them remain financially stable.

Visit the Greenwich Supports section of the Royal Greenwich website for more information ([www.royalgreenwich.gov.uk/greenwich-supports](http://www.royalgreenwich.gov.uk/greenwich-supports)).

### Free school meal payments during school holidays

The council is continuing to support residents by providing targeted payments to eligible families with pre-school children and/or with children receiving free school meals during the May half-term and summer holidays. The payments are worth £15 per child per week (and £60 during the summer holidays). Parents can email [wintergrantpayment@royalgreenwich.gov.uk](mailto:wintergrantpayment@royalgreenwich.gov.uk) to report missing payments. It is uncertain whether HSF will be extended beyond September, so we are unable to confirm if school holiday payments will continue in academic year 2024/25.

## Changes to the High-Income Child Benefit Charge

Chancellor Jeremy Hunt set out plans to change to address the 'intrinsic unfairness' of the High Income Child Benefit Charge in his Spring Budget on 6 March. This charge is part of the tax system in which Child Benefit (although still paid) is withdrawn by applying an income tax charge where one person's taxable earnings exceeds the £50,000 threshold (pre-April 2024 rate). The charge would then be fully offset as the value of Child Benefit (CB) reached £60,000. It only applies to individual not household income, thus creating a situation in which households with two parents earning £49,000 a year would not be affected by the charge, but an individual earning £50,000 would see some or all of their CB withdrawn.

From April 2024, the threshold before attracting the High-Income Child Benefit Charge increased from £50,000 to £60,000 a year. The government estimates that this will lift 170,000 people from paying this tax. The rate at which the charge is withdrawn is also halved so that CB is not repaid in full until earnings reach £80,000. The government says it will also move to a system based on household income rather than individual incomes by April 2026, and will consult on plans in due course.

The full Spring Budget 2024 and related documents is available on [GOV.UK](https://www.gov.uk)

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# PM's Welfare Reform speech

Prime Minister Sunak delivered a welfare reform speech on 19<sup>th</sup> April in which he announced plans to overhaul a benefits system which was “unfit for purpose”.

Proposals include:

- **Accelerating the move of legacy benefit claimants to Universal Credit** ([see page 1](#)).
- **Reviewing the fit note system and potentially shifting responsibility for issuing them from GPs to “specialist work and health professionals who have the dedicated time and expertise to provide an objective assessment of someone’s ability to work and the tailored support they may need”.** A call for evidence has been launched inviting views on the proposals from claimants and professionals. The deadline for responses is 8 July 2024. It is available on [GOV.UK](#).
- **Reforming the work capability assessment (WCA) so that fewer people qualify for Employment and Support Allowance (ESA) and Universal Credit on sickness grounds.** This is in addition to the proposed reforms already set out in last year’s [Work Capability Assessment: Activities and Descriptors Consultation paper](#). The government expects the reforms to the Work Capability Assessment to “reduce the number of people put onto the highest tier of incapacity benefits by 424,000”.

- **Reforming the Personal Independence Payment (PIP) rules to ‘focus support on people with the highest needs and significant ongoing extra costs’.**

The government say that successful legal challenges have meant that certain elements within the PIP activities and descriptors have changed and capture the impacts of some health conditions or disabilities differently than was intended when the activities were designed.

Suggestions for reform include:

- Refocusing the assessment with more emphasis on the condition rather than the functional impact of the condition on the person.
- Requiring evidence of a formal diagnosis by a medical expert to qualify for PIP.
- Changing the qualifying period claimants must satisfy before entitlement can start.
- Considering other ways of providing support with extra disability-related costs rather than always being a cash payment which claimants can spend in any way they choose. For example: catalogue/shop schemes, voucher schemes, a receipt-based system, one-off grants.
- Improving access to treatment or support.

The proposed reforms to Personal Independence Payment will mean that fewer people qualify, especially people claiming based on mental health conditions.

The proposals are set out in a green paper called [‘Modernising support for independent living’](#) and includes a consultation seeking views on a number of questions – you can see them [here](#). The consultation is open to everyone. The deadline for responses is **23 July 2024**.

**Further reading**

- [Government’s 19/4/24 press release](#)
- [Disability Benefits system to be overhauled as consultation launched on Personal Independence Payment](#) – 29/4/24 press release.

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

Our last Greenwich Advisers Forum (GRAF) meeting on 23 April focused on Universal Credit Managed Migration – progress so far and emerging trends and problem areas. Guest speakers were: Carri Swann (Child Poverty Action Group Early Warning System), Haja Turay (Interim Advice and Policy Manager, Advice and Benefits Service) and Nick Peer who gave an update on the Household Support Fund.

The date for the next virtual Greenwich Advice Network (GAN) meeting has not yet been set. Further details including the discussion topic and guest speakers will be confirmed in due course.

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

## 2024/25 Benefit Changes Timeline

### April 2024

**Benefits uprating** - inflation-linked benefits/tax credits and state pensions increase by 6.7% from April in line with consumer price index rate in September 2023. Remember that our updated Benefit Rates card for advisers is now available. [Contact us](#) if you would like to order hard copies, or [download it from the website](#).

**National Living/Minimum Wage increases** – new hourly rates from 1 April 2024 are: Age 21 or over £11.44; Age 18-20 £8.60; Under 18 and Apprentices £6.40.

**Increased help with rent** - Local Housing Allowance (LHA) rates raised from April 2024 to help private tenants with increasing rent costs following a 4-year freeze. For example, the weekly two bedroom rate increases: from:

- £310.68 to £356.71 in Inner South East London;
- £253.15 to £299.18 in Outer South East London.

You can search for Local Housing Allowance rates here: <https://lha-direct.voa.gov.uk>

### April 2024 to September 2025

**15 hours free childcare** – is extended to working parents of two-year olds receiving specified low income benefits from April; and to eligible working parents with a child from 9 months old from September 2024 (increasing to 30 hours from September 2025). Visit the [Royal Greenwich website](#) for more on free early learning provision or the [Department for Education website](#).

### December 2024

**Universal Credit Budgeting Advances** – maximum repayment period extended from 12 to 24 months for people taking out budgeting advances from December 2024 onwards.

## Pensioners Project Update

The Welfare Rights Service has been working with the Greater London Authority (GLA) to carry out targeted benefit take up work with pensioners.

In March, we wrote to over 500 residents who appear to be missing out on [Pension Credit \(PC\)](#) encouraging them to contact us and make a claim. Many of these are missing out due to the Severe Disability Premium which can be included when PC is assessed if a claimant:

- receives a qualifying disability benefit (such as Attendance Allowance); and
- lives alone (or with other people who can be disregarded - such as disabled residents, dependent children); and
- no one is paid Carer's Allowance for looking after them.

As part of the project, we are offering advice and support with claims and benefit checks to identify

PC and other possible linked entitlements and will be following up any claims identified.

**If you work with Greenwich pensioners** - please remember to double check their PC entitlement, particularly if you assist them to make a successful Attendance Allowance claim. Claiming PC also passports pensioners to full Housing Benefit and Council Tax Support and provides access to Royal community support payments via Greenwich's Emergency Support Scheme (ESS).

### Attendance Allowance Project

We also started a second GLA project recently targeting single residents over the age of 80 who are already receiving Housing Benefit and Council Tax Support and may be missing out on Attendance Allowance. We will be writing to over 1,000 residents as part of this project. Once awarded, we expect this cohort to also qualify for additional Pension Credit.

# Carer's Allowance overpayments

The issue of Carer's Allowance (CA) overpayments has been front page news recently with claimants earning over the earnings limit being pursued by the DWP for large arrears and sometimes being prosecuted for fraud. DWP figures reveal that they have issued nearly 100,000 civil penalties since 2020 worth almost £5 million.

Although CA is not a means-tested benefit, the earnings threshold (currently £151 per week) changes every year and creates a cliff edge as although claimants remain eligible for CA without any reduction if their earnings don't exceed the threshold, CA is lost entirely once it does.

Given that the CA earnings threshold fails to keep pace with the annual national living wage (NLW) increases, carers need to reduce their hours more each year to remain eligible for CA. Currently carers can work for roughly 13 hours a week at NLW and qualify for CA – this issue has been highlighted by the [Carer Poverty Coalition](#)

The earnings rules are complex (see box opposite) and many claimants do not understand how they interact with CA. Carers UK in a 11 April press release are calling for “A wholesale reform and review of Carer's Allowance and other carers' benefits...to ensure these adequately support unpaid carers during the time they spend caring for someone and so that the system does not punish them for misinterpreting complicated and harsh earnings rules”.

The National Audit Office has been called on to investigate problems with a CA system which the Chair of the Work and Pensions Select Committee

says fails to take action to prevent carers “building up huge overpayments despite knowing what people are earning”.

Reporting suggests that DWP are not properly investigating whether overpayments are correct so we encourage you to double check any that present to you. Alternatively, please call our [Advisers Advice Line](#) if you need advice about a carer you are working with or signpost residents to our [Public Advice Line](#).

## Further reading

[Guardian article – 7 April 2024](#)

[Carers UK response – 11 April 2024 press release](#)

## Carer's Allowance earnings rules

You cannot get CA if earnings are above £151 a week (April 2024 figure), but some earnings can be ignored or disregarded when working out how much earnings are considered. For example, the following can be deducted from gross earnings:

- tax, national insurance contributions and half of any contributions towards a private pension scheme.
- certain work-related expenses (eg equipment, special clothing, some travel expenses (but not between home and office)).
- business costs for people who are self-employed.

This is just a quick summary of the CA earnings rules and does not include all the circumstances in which earnings can be disregarded – further information is available on [GOV.UK](#) and from [Carers UK](#).

**The rules are complex so please get advice if you need it.**

## Training news

Forthcoming courses with availability include:

- **Universal Credit Calculations (Face-to-Face) – 4 June, 10am-4pm**
- **Universal Credit – Safeguarding Vulnerable Claimants (Online) – 11 June, 1-4pm**
- **Benefits for EEA Nationals (Face-to-Face) – 13 June, 10am-4pm**
- **Housing Benefit and Universal Credit Housing Costs (Face-to-Face) - 19 June, 10am-4pm**
- **Universal Managed Migration Briefing (Online) – 20 June, 10am-1pm.**

Please see the flyers included with this mailing for full details and book your place by emailing your details and the name of the course you wish to attend to [wrs.training@royalgreenwich.gov.uk](mailto:wrs.training@royalgreenwich.gov.uk) You will also need to provide confirmation from your manager that they have authorised your attendance.

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.

## Welfare Rights Service emails

Signing up to our mailing list enables you to regularly receive training news and benefits-related information and updates from the Welfare Rights Service. If you would like to be added, please email [wrs.training@royalgreenwich](mailto:wrs.training@royalgreenwich) and write 'Mailing List' in the subject heading and then confirm your name, the name of your organisation and your email address in the body of the email. Your information is confidential and will never be shared with a third party.

**Existing mailing list signees:** If you are already signed up to our mailing, we would also ask you to confirm your details so that we can check the information we hold for your organisation is correct.

**Remember: if you receive our information on behalf of your organisation, please share it with your colleagues.**

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.

## Next issue: July/August 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))



### Welfare Rights Service

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