

Benefit Matters

Our newsletter for advisers in Royal Greenwich

Finance and Legal Services Directorate

Universal Credit Managed Migration Update

The managed migration of claimants from legacy benefits to Universal Credit (UC) continues at pace. In September, the DWP began issuing migration notices to income-based JSA claimants inviting them to claim UC. Pension-age tax credit claimants who need to switch to UC also started receiving migration notices ([see below](#)). The DWP has also announced that the process of moving Employment and Support Allowance (ESA) and ESA with Housing Benefit (HB) claimants to UC would be starting on a small scale. However, they intend to update their guidance to reflect ESA managed migration when more detail is known in early October.

Moving pension age claimants from tax credits

As the managed migration process for tax credit claimants progresses, most people are expected to switch to Universal Credit or receive an invitation to do so by the end of the 2024/2025 tax year. The tax credits system will close in April 2025.

Since there is no upper age limit for claiming tax credits, this transition affects both working-age and pension-age tax credit claimants. For pensioners, the change means they will either have to move to UC or start or continue claiming Pension Credit (PC) depending on their circumstances. Understanding the process will help you support pensioners and guide them through the switch from tax credits more smoothly.

Will your client need to claim Universal Credit or claim/stay on Pension Credit?

If a claimant of state pension age is receiving:

- **Pension Credit (PC) along with Child Tax Credit (CTC) and/or Working Tax Credit (WTC)** - they will receive a Tax Credit Closure Notice (TCCN). The notice will inform them that their tax credits will end in two months and that their PC will be reassessed and adjusted to reflect this change. This will include adding an extra amount for any children they are responsible for.

- **Child Tax Credit (CTC) only (without Working Tax Credit) and are not on PC** - they will receive a TCCN giving 3 months' notice of their CTC ending and inviting them to claim PC which will include amounts for children. Any Housing Benefit (HB) they were getting will continue even if they don't claim PC by the deadline specified in the TCCN.

If someone doesn't apply for PC by the end of their three-month notice period (their deadline), they'll get an extra month to apply. If they apply during this period, they can still receive any additional transitional protection they're entitled to ([see next page](#)). They can also request that their PC starts from their original deadline date.

- **Working Tax Credit (WTC) or entitled to WTC (with or without CTC) and are not on PC** - they will receive a Tax Credits Migration Notice (MN) giving them a deadline of 3 months and one day to claim UC.

Although pensioners usually cannot claim UC, the upper age limit will be waived for claimants in this situation given the more generous treatment of earnings rules under UC. They will not be subject to any work-related requirements. But it's understood that new plans will be introduced for both employed

Continued...

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](#)



and self-employed people moving to UC requiring them to meet a minimum earnings threshold based on 16 hours x the national living wage. UC entitlement will end if earnings drop below the threshold for 3 consecutive months.

Claimants failing to claim by the deadline will be given another one month to claim. They will still receive any transitional protection they are eligible for provided they claim within this period.

Any HB they get will stop either:

- two weeks after they apply for UC (after which their rent will be covered by the UC 'housing cost element'); or
- on their 'deadline day' if they don't apply (unless they live in supported or specified accommodation).

If they choose not to apply for UC, they should reapply for HB within three months.

Note that claimants in this situation also have the option of claiming PC at this stage instead of UC. But they will not receive transitional protection and will not be able to change their mind and apply later.

Tax credits will stop if the claimant doesn't apply for PC or UC by the given deadline.

Transitional protection for claimants who are worse off after the move

Pensioners who are worse off following the move to PC will receive a transitional additional amount (TAA) to make up the difference, similar to the transitional element for working age and pension-age claimants who claim UC under managed migration. However, this support is only available if they claim the benefit they were invited to claim and claim in time. For example, if a pensioner receiving Working Tax Credit (WTC) is invited to claim UC but opts for PC instead, they will not receive the TAA if they are worse off, as they were not invited to claim PC.

Acknowledgment: *With thanks to City of Wolverhampton Council for the information in their Benefits Bulletin (Issue 8).*

Universal Credit Training Courses

Our new training programme is now available and includes a range of Universal Credit courses. 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.

- **UC Managed Migration – One-Year on Briefing**
20 November, 10am-1pm; 23 January, 1-4pm.

Our new briefings provide important updates on the timetable/process and highlights the challenging practice issues that have emerged from the move to Universal Credit. We'd encourage you to attend to refresh your knowledge even if you have attended a previous briefing. It's free of charge for all organisations.

Deadline Extensions

Remember that while claimants who receive a TCCN or migration notice are given a deadline to apply for Pension Credit or Universal Credit, they can still request additional time to apply if needed by contacting the UC Migration Notice Helpline (0800 169 0328) or PC Helpline (0800 99 1234). [RevenueBenefits.org.uk](https://www.revenuebenefits.org.uk) offers a helpful summary on this.

Mixed age couples

Currently, both partners in a couple must be of state pension age to qualify for Pension Credit or Pension-Age Housing Benefit. If one partner is of state pension age and the other is of working age (a "mixed-age couple"), they are generally required to claim Universal Credit (UC) — unless they qualified for PC or Pension-Age HB before the rule change on 14 May 2019 and have kept that entitlement. In that case, they are considered a "protected mixed-age couple" and can continue receiving those benefits, provided there has been no break in their HB or PC.

If a protected mixed-age couple receives:

- both tax credits and PC, their tax credits will stop, and PC will be reassessed.
- Child Tax Credit (CTC) with no Working Tax Credit (WTC) entitlement and Pension-Age HB, they will be invited to apply for PC.
- WTC and Pension-Age HB, they will get a migration notice and must apply for UC, which will end their HB unless they live in specified or supported accommodation.

If a protected mixed-age couple loses Pension-Age HB by switching to UC, they can reclaim it (or PC) if they claim PC/HB within three months of their UC claim ending.

The DWP's Guidance (A9/2024) to local authorities is available on [GOV.UK](https://www.gov.uk).

- **Universal Credit Standard Course**

17 October, 10am-4pm (Face-to-Face)

This course is perfect for anyone looking to deepen their understanding of UC. It explores the complexities of UC, covering entitlement conditions, financial assessments, and the implications of transitioning from the legacy system.

- **Universal Credit Problem Areas – Complex Needs**

9 December, 10am-4pm (Face-to-Face)

Claimants with 'complex needs' should receive extra support from the DWP to make and manage UC claims. This course explores how 'complex needs' are identified and handled within the UC system, making it essential for anyone advising vulnerable claimants.

Issues arising from managed migration casework

We wanted to share some common issues from our WRS managed migration casework to help you better support residents facing similar situations.

Deadline extensions

As mentioned on page 2, if someone receives a migration notice and needs more time to apply for UC for a good reason, they can request an extension by calling the UC Migration Line (0800 169 0328) before their deadline day.

Here are some issues we've encountered:

- **Denied requests** - some clients have had their extension requests denied, even they have had good reasons. If this happens to your client, try calling the UC helpline again with the client on the line—this often leads to a different outcome. Health issues, awaiting advice, or caring responsibilities are usually accepted as good reasons. However, income-related reasons (like awaiting a decision on severe disability premium) or related to staffing difficulties are typically rejected. If the helpline suggests using 'Help to Claim,' explaining that the client prefers to work with WRS has helped secure extensions.
- **Callbacks** – extension requests are no longer granted immediately during the initial phone call. The DWP now typically calls clients back within 48-72 hours, though it often happens the same or the next day. Some staff also suggest waiting until closer to the deadline before requesting an extension, but being determined and challenging staff can help secure an extension earlier.
- **Inconsistent responses** – the outcome of extension requests can vary depending on who you speak to. If a request is denied, it's worth calling the helpline again – you might get a different response from someone else.

Enhanced Support Journey

This process is designed to assist Income Support (IS) and ESA claimants during the managed migration process, recognising their anticipated higher support needs and vulnerabilities (see the [May 2024 issue](#) of *Benefit Matters* for more details). We've seen cases where the DWP has contacted clients as part of this journey, reaching out through calls, texts, and even arranging home visits. Note that advisers might also be contacted by the DWP if listed as a representative on a previous case, to encourage the client to claim UC.

Clients Missing Their Deadline Day (DD)

Some clients have received letters from the DWP after their 'deadline day' (DD) has passed instructing them to claim UC by a specific date¹ to receive transitional protection (TP). From what we've seen the specific date is their final deadline day. These letters indicate that UC will be automatically backdated to their DD, even though the term "DD" isn't explicitly used. This process (sending out letters after DD) is not mentioned in the official guidance, which only refers to two reminder letters before the DD.

Council tenants – rent verification delays

Some council tenants are incorrectly including their service charge in the total rent figure when claiming UC, instead of listing it separately. This mistake delays the rent verification process, so please remind tenants to enter rent and service charges separately.

Assessment issues for UC claims made near or after deadline day

Clients who submit their claims close to or after their deadline day often face problems like missing elements in their first UC payment, unverified housing costs or missing disabled child elements. The DWP typically makes partial payments on the due date and adds the missing elements later.

¹ The specified day (ie final deadline day) is one month after deadline day

Transitional element calculations

In our [February 2024](#) issue of *Benefit Matters*, we highlighted concerns raised by advisers from various forums about the accuracy of the DWP's calculation of the transitional element (TE). There's concern that many claimants may not be receiving the correct amount. We recommend always requesting a

breakdown of the TE calculation if it doesn't match your own figures. CPAG offers a [helpful tool](#) for this purpose. Additionally, Ferret provides a free TE calculator to help determine how much your client should be receiving – you can access it [here](#).

Retaining SDP protection for claimants moving to UC

Transitional Severe Disability element (tSDe) is paid to compensate legacy benefit claimants for the loss of severe disability premium and other linked disability premiums when moving to UC due to a change in circumstances. The DWP call this *natural* or *voluntary migration*. It is paid as part of the UC award and once in payment, can continue even if a carer starts claiming Carer's Allowance (CA) or the carer's element of UC for looking after them.

Unlike the legacy benefits system where a payment of CA would have resulted in the loss of SDP, a CA award will **not** affect their entitlement. The tSDe can continue as long as the claimant meets the transitional protection criteria. However, entitlement can be lost due to erosion over time or due to a significant change such as to couple status.

Note that tSDe only applies to legacy claimants with SDP naturally migrating to UC. There are separate transitional protection rules for claimants who are required to move to UC by the DWP under 'managed migration'.

For further details on tSDe see the [February 2024](#) issue of *Benefit Matters*.

Tax Credit renewals – it's not too late!

The tax credit renewal process finalises entitlement for the previous tax year (2022/23) by comparing what has been paid with what was due. It also renews claims for the current tax year (2023/24).

While tax credits are being replaced by Universal Credit (UC) — with most claimants expected to switch by the end of the 2024/25 tax year — it's crucial that those who haven't yet migrated to UC (or Pension Credit) continue to renew their tax credit claims. This applies even if they missed the 31 July deadline.

Many claimants will have had their claims automatically renewed and won't need to take any action. But claimants who received a form marked with a red line and the words "Renew Now" needed to take action.

For claimants who were required to renew and missed the deadline, payments will have stopped from April, and they may now be facing an overpayment. However, HMRC's usual procedure for late renewals still applies, so it's not too late, but they need to act quickly.

Regulations allow tax credit claims to be reinstated if renewed within 30 days of receiving a notice (known as a Statement of Account) advising that payments

have stopped. However, it's important to note that HMRC hasn't consistently allowed this extension in recent years, and there's no confirmation they will for 2023/24.

Outside the 30-day period, claims can only be restored if the claimant can demonstrate 'good cause' for missing the deadline. In such cases, they must return their renewal forms by 31 January 2025.

If HMRC accepts 'good cause,' the tax credits will be reinstated from the previous 6 April. If the claimant hasn't claimed UC, the reinstatement covers the full tax year. If UC has already been claimed, the reinstatement only covers up to the day before the UC award begins.

If a claimant cannot show 'good cause,' they won't be able to submit a new tax credit claim.

The quickest way to renew is online via GOV.UK or through the HMRC app. Renewals can also be completed by phone (0345 300 3900, Monday to Friday, 8 am to 6 pm) or by post (Tax Credit Office, HM Revenue and Customs, BX9 1LR).

Visit revenuebenefits.org.uk to learn more about the renewals process.

Household Support Fund extended

The Household Support Fund (HSF) is additional government funding distributed by local authorities to help vulnerable households cover essentials like food and utilities. Originally introduced to provide extra financial support during the pandemic, the HSF has since been extended to assist those affected by the rising cost of living.

Although the funding was set to end in September 2024, the new government announced a fresh round of HSF in a [press release on 2 September](#). This new allocation, worth £421 million, will allow local authorities to continue supporting those most in need with energy, food, and water costs this winter. Details on Greenwich's share and use of the funding are not yet available. For more information, visit the Greenwich Supports section of the Royal Greenwich website at www.royalgreenwich.gov.uk/greenwich-supports

Carers needed for Carer's Allowance "test case"

In our [May issue](#) of *Benefit Matters*, we highlighted concerns about Carers Allowance overpayments. Carers UK is now looking for carers who have recently been notified of such overpayments within the past 1-2 months.

They are working with the Good Law Project, which is preparing a "test case" to challenge the Department for Work and Pensions (DWP) process for reclaiming overpaid Carers Allowance (CA). They are looking for 1-3 claimants to take part in this legal action, who:

- have been notified by the DWP that they must repay a CA overpayment made between 2019 and now; and

- have, within the last 6 weeks, either received:
 - an overpayment notice or discovered the overpayment through a deduction from their Universal Credit; or
 - a mandatory reconsideration decision about the overpayment; or
 - a decision from the First-tier or Upper Tribunal a CA overpayment appeal.

All legal costs will be covered by the Good Law Project, with representation from Good Law Practice solicitors.

If you know any carers who meet this criteria or would like to discuss, please contact Rheian Davies at rheian.davies@goodlawproject.org

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

Greenwich Advice Network (GAN) is a forum for local providers of free legal information and advice. Usually meeting every six months, GAN brings together advisers from advice sectors across the borough to discuss important social welfare topics and exchange information.

Our last virtual meeting was on **Wednesday, 18 September, via Zoom** and focused on **Supporting Greenwich Carers**, with discussions centred on providing advice, information, and support for carers and those they care for in the community. We had guest speakers from RBG Health and Adults Services and Greenwich Carers Centre. Additionally, Rebecca Lough, Welfare

Rights Service Manager, led a session on current benefit issues affecting carers.

Greenwich Advisers Forum (GRAF) also meets every six months and focuses on benefit issues. We haven't set a date or discussion topic for the next meeting yet, but it will likely take place in late October or early November. Further details will be shared soon.

If you're not on our mailing list but would like to attend or receive updates about future GAN and Greenwich Advisers Forum (GRAF) meetings, please email your contact details (name, organization, and contact number) to sandra.pierre@royalgreenwich.gov.uk

Winter Fuel Payment to be means-tested

The government has announced that starting winter 2024/25, eligibility for the winter fuel payment (WFP) will be limited to claimants over state pension age receiving specific means-tested benefits (Pension Credit (PC), Universal Credit (UC), Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance and qualifying [tax credit claimants](#)).

Important note for pensioners receiving tax credits

The DWP has confirmed that pensioners receiving tax credits can qualify for the WFP if they have an award of at least £26 during the week of 16 to 22 September 2024, provided they meet the other eligibility criteria¹. With tax credits closing ([see pages 1-2](#)), pensioners are advised to wait for their tax credit closure or migration notice before claiming UC or PC. Claiming early, solely to qualify for the WFP is unnecessary and could result in the transitional protection should they be worse off after switching. More information on WFPs payments for tax credit claimants will be available on [GOV.UK](#) soon.

The government has also announced plans to streamline the administration of PC and Housing Benefit (HB) as soon as possible, ensuring that pensioners receiving HB will also receive any PC they are entitled to.

An urgent review is planned focusing on supporting people into work and reducing fraud and error in the welfare system before the upcoming Budget on 30 October 2024.

Planned changes to social care funding, initially set to begin in October 2025, will no longer proceed due to funding concerns. The government estimates that targeting the WFP and pausing social care reforms will save about £2.5 billion will be saved in 2025/2026.

Welfare organisations and charities have raised concerns over the impact of these changes. Age UK has urged the government to reconsider, warning that many older people who are not receiving PC will lose the Winter Fuel Payment (WFP), potentially leading to financial hardship and health risks. They emphasise that pensioners may face difficult choices between heating their homes and affording other essentials.

Useful Link

- [Chancellor's Press Release on GOV.UK](#).

New Welfare Rights Service Training Programme up to January 2025

We're pleased to share our Autumn training programme for September 2024 to January 2025. This season, you can book courses through our new platform on the [Learning Hub Royal Greenwich](#). The full programme and a step-by-step guide of how to access the Learning Hub is included with this newsletter, so please take a look.

Programme Highlights

Our programme includes a range of courses to help you stay up-to-date with benefits. Some key ones include:

Two-Day Comprehensive Introduction to Benefits – 18th and 19th November, 10am-4pm.

This new comprehensive course offers a more in-depth introduction to benefits with a more

interactive approach and activities designed to help you support claimants access their full entitlements.

Upcoming October courses

- **Benefits and Limited Capability for Work**

7th October, 10am – 4pm

This course covers the rules for claiming Universal Credit and Employment and Support Allowance due to limited capability for work. It's a key course for anyone advising claimants with health conditions or disabilities.

- **Universal Credit – Standard Course**

17th October, 10am-4pm ([see page 3](#)).

- **Personal Independence Payment– Standard Course - 21st October, 10am-4pm**

This course explains the PIP rules and how to make successful claims. It's relevant for anyone supporting

residents with long-term health conditions or disabilities, as successfully claiming PIP boosts income and can unlock other linked entitlements.

Places are limited, so book early to secure a space by logging in to the Learning Hub Royal Greenwich <https://royalgreenwich.learningpool.com>. Your manager will also need to authorise the booking through the Learning Hub.

If you have any questions about training or if you have any difficulties, please email us at wrs.training@royalgreenwich.gov.uk. This will help ensure your query is addressed promptly.

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. Please [email us](#) if you work for a voluntary sector/community organisation and would like to check if you are on our waiting list for free training or would like to be added to the list.

Please note that while many courses are free, there is a charge if you do not attend or leave early. Be sure to review the terms and conditions before applying.

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 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: October/November 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

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