

# BenefitsBulletin

Aberdeen City & Shire Advice Forum is a local network for people working in advice services to share information and experiences.  
The Forum meets quarterly throughout the year.

Monday 02nd November 2020 - Issue.25

## Extend the suspension of the Universal Credit Minimum Income Floor



The Covid-19 pandemic has led to thousands of self-employed workers seeing a massive reduction in trade. For many, Universal Credit has been the only way to survive, and the suspension of the Minimum Income Floor (MIF) has meant that their actual income has been used to calculate their payments.

There are many self-employed who are still unable to fully return to work and are facing a benefits cliff-edge on the 13th November when the MIF is reinstated. The reinstatement will lead to many losing their Universal Credit payments entirely and therefore may be unable to afford the basic human needs of rent, food, heat, and bills over the winter months and beyond.

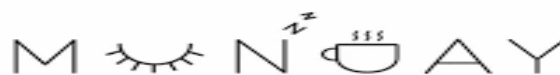
We ask that the MIF suspension is extended for 6 months in line with the new Winter Economic Plan.

Sign the petition [HERE](#)

## Following Ministerial approval, Attendance Allowance and DLA65+ will start to issue Renewal Claim Pack's to customers again from Monday 19 October 2020.

Customers will have 20 weeks to complete the Claim Pack and return to us prior to their award expiring. For example, the claim packs issued on Monday will be going to customer's who's awards expire on 08 March 2021.

Renewal customers who's awards expire before 08 March 2021 will not receive a claim pack – their award will be automatically extended and then reviewed 12 months after their award was extended.



## Unforgotten Forces. Service for veterans and their families

### Fares4Free:

- Co-ordinate and provide free transport for veterans, helping them to combat loneliness and isolation, and providing access to important services.
- Can provide transport for any age group for essential reasons - this can cover anything from extreme isolation to health appointments and even assistance getting to benefits assessments, advice services, foodbanks etc...
- In short, if the referring partner feels the journey is of an essential nature for a veteran their family, we'll cover it. We are regularly at CAMHS for veterans' children.
- Journeys from Inverness, Moray and Aberdeen to Combat Stress or to tribunals in Edinburgh are not unusual either, whether it's a taxi all the way or help connecting at stations.

Coverage includes Inverness, Moray, Aberdeen and surrounding areas

For more information and any queries:

Phone: 07708 299399 / Email: [info@fares4free.org](mailto:info@fares4free.org) / Web: [www.fares4free.org](http://www.fares4free.org) / Facebook: [www.facebook.com/fares4free](http://www.facebook.com/fares4free)

## Direct Access Service

We had been running a delivery service named 'AC2U' since March, but that provision has now ceased as we try to resume services provided pre-Covid. We are now offering support on a collection only basis which involves the service user (or their dedicated worker if they have one) getting in touch via phone (0300 303 0903 and then selecting option 3), emailing us on [directaccess@weareac.org](mailto:directaccess@weareac.org) or via the contact form which can be found here: <https://weareac.org/food-essentials>.

We will assess the service user's needs and provide food, toiletries, clothing etc where required. I'd like to add that we also provide advice on benefits where we can, but can also signpost to relevant organisations where required. A collection time will be arranged where the service user/worker will be invited to collect their parcels at our main entrance here at 62 Summer Street.

We advise that anyone coming to see us wear a face mask and observe the two metre distance rule at the door. Our opening hours are Monday to Friday from 9am to 5pm, with last collection time at 4.15pm.





# Social Security Scotland

## Tèarainteachd Shòisealta Alba

### Consultation on free bus travel for people resident in Scotland aged under 19

The Scottish Government intends to launch a new statutory national concessionary travel scheme providing free bus travel for young people resident in Scotland up to their 19th birthday (referred to as 'under 19s' or 'under 19' throughout this consultation). We anticipate that legislation to underpin the scheme would be required to be laid in Parliament in early 2021 and the scheme would come into effect later in 2021.

The consultation will run for six weeks and we are inviting responses by Monday 7 December.

Opened 26 Oct 2020

Closes 7 Dec 2020

[Read the consultation paper](#)

[Begin consultation](#)

### The Social Security (Personal Independence Payment) Amendment (Scotland) Regulations 2020

The Scottish Government is responding to an Upper Tier (Administrative Appeals Chamber) decision relating to Regulation 27 of the PIP Regulations, which found in favour of the appellant. In the decision 'MH v Secretary of State for Work and Pensions' it was found that that a supersession on grounds of new medical evidence does not fall within the scope of regulation 27 as it was not of itself a relevant change of circumstances for the purposes of that provision. Without amendment, it would therefore be the case that in any supersessions on grounds of medical evidence, the restrictions could not apply, which is contrary to the policy intent. The policy intent is for the restrictions to apply where the award is superseded on grounds of medical evidence in the same way as they apply where the award is superseded on grounds of a relevant change of circumstances. This ensures fairness and consistency of approach for clients over State Pension Age (Spa). An amendment to regulation 27 is required to achieve that effect.

[www.legislation.gov.uk/ssi/2020/340/made](http://www.legislation.gov.uk/ssi/2020/340/made)

### £200 Child Winter Heating Assistance payments to start

Families of disabled children will receive a new heating benefit by Christmas.

The Child Winter Heating Assistance is a new £200 payment to help families of a child on the highest rate care component of Disability Living Allowance for Children to heat their homes. There are more than 14,000 children expected to be eligible. Payments will arrive with people from Friday 27 November and these are expected to be complete by Friday 11 December. People do not need to apply for this payment. It will be made automatically by Social Security Scotland using information provided by the Department for Work and Pensions. Families will get a letter in advance to confirm that they will be getting this payment.

This is the first form of disability assistance to be introduced by the Scottish Government using its new social security powers.

#### Background

- a client will qualify for Child Winter Heating Assistance if they live in Scotland and were in receipt of the highest rate care component of Disability Living Allowance for children on at least one day between 21 September 2020 to 27 September 2020.
- families will get letters in advance to confirm to expect this payment. Payments will be made in batches from Monday 23 November and arrive in people's banks approximately four days later. It is expected to take two weeks to complete all payments. This payment will be made to the same account that they receive Disability Assistance Living Allowance for Children payments to.
- families will get a payment for every child who receives the highest rate Disability Living Allowance for children. This is not a per household payment.
- if a family believes that they are eligible for this payment and they haven't had a letter or a payment, they should contact Social Security Scotland from Tuesday 8 December for further advice.
- people can contact Social Security Scotland through web chat at mygov.[scot/contact-social-security-scotland/](https://mygov.scot/contact-social-security-scotland/) by calling the Freephone helpline on 0800 182 2222.
- while the pandemic continues to have an impact on our operations and our delivery partners - including health and social care and the Department for Work and Pensions - we are doing what we can to progress policy, design and development work. We are still working through what the impacts of COVID-19 mean for our delivery timeline and holding conversations with partners to establish what we can introduce and when.

[news.gov.scot/news/child-winter-heating-assistance-payments-to-start](https://news.gov.scot/news/child-winter-heating-assistance-payments-to-start)

### The Scottish Parliament is today announcing its first virtual Festival of Politics, with events moving online as a result of the COVID-19 pandemic.

Taking place from Thursday 19th to Saturday 21st November, the entire Festival is free to attend.

The Festival programme - in partnership with the Scottish Parliament's think tank, Scotland's Futures Forum - puts the spotlight on the key issues facing society, with COVID-19 and our recovery from the pandemic being a core theme throughout. In addition to COVID-19 and its impact, topics covered include climate change, the American Presidential election, Brexit, and the type of country Scotland is likely to be in ten years' time.

[www.parliament.scot/newsandmediacentre/116338.aspx](http://www.parliament.scot/newsandmediacentre/116338.aspx)

### Upper Tribunal Administrative Appeals Chamber decision of Judge Perez on 18 April 2019

BF v Secretary of State for Work and Pensions (ESA): [2019] UKUT 420 (AAC)

Read the full decision in [CE/1285/2018](#)

#### Judicial Summary

Errors of law included (1) how and for what purpose the First-tier Tribunal used the clerk to communicate with the appellant, and (2) the appearance of bias from how the First-tier Tribunal used knowledge of the appellant gained previously and not by this panel.

Published 28 October 2020

### Upper Tribunal Administrative Appeals Chamber decision of Judge Perez on 18 April 2019.

BF v Secretary of State for Work and Pensions (ESA): [2019] UKUT 420 (AAC)

Read the full decision in [CE/1285/2018](#).

#### Judicial Summary

Errors of law included (1) how and for what purpose the First-tier Tribunal used the clerk to communicate with the appellant, and (2) the appearance of bias from how the First-tier Tribunal used knowledge of the appellant gained previously and not by this panel.

Published 28 October 2020

### Upper Tribunal Administrative Appeals Chamber decision of Judge Perez on 28 February 2020.

CM v Secretary of State for Work and Pensions (PIP): [2020] UKUT 259 (AAC)

Read the full decision in [CPIP/400/2017](#).

#### Judicial Summary

Points arising from public discrediting of Secretary of State's appointed assessor.

Published 28 October 2020



## Low Incomes Tax Reform Group

A voice for the unrepresented

### Do you get working tax credit?

#### Make sure you understand the temporary tax credit rules due to coronavirus.

Published on 29 October 2020

HMRC have announced they are extending special tax credit rules for people whose working hours change temporarily due to coronavirus. Initially, these changes only applied until 31 October 2020 but HMRC have now confirmed they will be extended to the end of the Job Support Scheme (currently 30 April 2021). This applies to temporary changes to working hours due to coronavirus even if you are not receiving support through the Job Support Scheme.

Working tax credit entitlement is based on meeting certain working hour thresholds (16, 24 or 30 depending on your circumstances). The number of hours you work is generally based on your 'normal' working hours. With the current situation, you may have had your normal hours reduced, have been laid-off temporarily, been 'furloughed' or made redundant.

Under the special tax credit rules, you only need to report a change of hours to HMRC if it is a permanent change to your working hours, for example if you are made redundant, have your hours permanently reduced or you are self-employed and stop trading completely. Any temporary changes to working hours as a result of coronavirus do not need to be reported to HMRC until the Job Support Scheme ends. You will be treated as continuing to work the hours you were working before they reduced or stopped due to coronavirus.

We have [published a table](#) which explains in more detail how changes to your work might affect your working tax credit and when you need to report changes to HMRC. We also explain all of the other changes to tax credit rules due to the coronavirus pandemic.

We have also published a [blog post](#) on our website for advisers, Revenue benefits, which explains more about the legislative position of this latest announcement.

[www.litrg.org.uk/latest-news/news/201029-do-you-get-working-tax-credit-make-sure-you-understand-temporary-tax-credit](http://www.litrg.org.uk/latest-news/news/201029-do-you-get-working-tax-credit-make-sure-you-understand-temporary-tax-credit)

### Upper Tribunal Administrative Appeals Chamber decision of Judge Poynter on 7 August 2020.

EAM v Secretary of State for Work and Pensions (UC): [2020] UKUT 247 (AAC)

Read the full decision in [CUC/1773/2018](#).

#### Summary

The claimants were a new couple who had received substantial amounts from the sale of their former homes. Although much of the money had been used to pay off debts, they still had £25,000 in capital when they claimed universal credit.

The decision maker refused the claim because the couple had capital in excess of £16,000. The decision was not revised on mandatory reconsideration and the female claimant appealed to the First-tier Tribunal arguing that the money was to be used for the purchase of premises that she intended to occupy as her home and therefore should be disregarded under regulation 48 of, and paragraph 13(a) of Schedule 10 to, the Universal Credit Regulations 2013 (the Regulations).

Published 28 October 2020

In a new judgment, the High Court has ruled that the treatment of maternity allowance as unearned income for the purposes of universal credit is not unlawful.



[www.bailii.org/ew/cases/EWHC/Admin/2020/2827.html](http://www.bailii.org/ew/cases/EWHC/Admin/2020/2827.html)

[www.judiciary.uk/wp-content/uploads/2020/10/Moore-v-SSWP-judgment.pdf](http://www.judiciary.uk/wp-content/uploads/2020/10/Moore-v-SSWP-judgment.pdf)



## Welcome Court of Appeal U-turn on ten-year lawful residence gaps



In *Hoque & Ors v SSHD* [2020] EWCA Civ 1357 the Court of Appeal addressed the issue of gaps in lawful residence in [ten-year long residence applications](#).

It found that the previous authority of *R (Masum Ahmed) v SSHD* [2019] EWCA Civ 1070 – which held that any applicant who had overstayed for any period of time in between visas would be ineligible to apply for indefinite leave to remain after ten years of otherwise lawful residence – was incorrectly decided.

In the course of making its decision, both the Secretary of State and the Immigration Rules in general come in for some pretty robust criticism.

Read the full [freemovement](#) article [HERE](#)

## EU nationals refused universal credit bring test case

Two EU nationals refused universal credit on the basis that their limited leave to remain in the UK was not a qualifying right of residence begin their test case in the Court of Appeal this week. Appeal judges will hear the claimants' arguments in the case of *R (Fratila and Tanase) v Secretary of State for Work and Pensions* which highlight the relationship between the EU Settlement Scheme and the UK benefit system. Under the settlement scheme, applicants who have been resident in the UK for less than five years are entitled to pre-settled status. Those who have five years of continuous residence are eligible for settled status.

The claimants in *Fratila* are challenging the Social Security (Income-related Benefits) (Updating and Amendment) (EU exit) Regulations 2019 which mean that individuals with pre-settled status do not meet the residence requirements for accessing social welfare benefits including Universal Credit. By contrast, individuals with settled status are able to access social welfare benefits as though they were British citizens. The Claimants', who are supported in the [test case](#) by the Child Poverty Action Group, argues that this amounts to discrimination on the grounds on nationality and is contrary to EU Law.

Full article here - [www.thejusticegap.com/eu-nationals-refused-universal-credit-bring-test-case/](http://www.thejusticegap.com/eu-nationals-refused-universal-credit-bring-test-case/)

The appeal hearing was due to conclude on 27th Oct..

The City of Wolverhampton Council's Welfare Rights Service has produced [Benefits Bulletin 6: Brexit and Benefits](#) which examines the impact leaving the European Union will have on the benefit rights of EEA Nationals living in the United Kingdom as things stand.

Moreover, the Welfare Rights Service have confirmed that there has recently been new [DRAFT](#) regulations ([The Citizens' Rights \(Application and Temporary Protection\) \(EU Exit\) Regulations](#)) which, if implemented, will in its view mean:

- That **30th June 2021** will be the deadline date by which applications should be made to the European Union Settlement Scheme for SETTLED STATUS and PRE-SETTLED STATUS by EEA Nationals (and others) who are presently living in the United Kingdom.
- That during the period **1st January 2021 to 30th June 2021** (the 'grace period'), individuals who have not yet secured
- SETTLED STATUS or PRE-SETTLED STATUS but who at **31st December 2020**:
  - a) were living lawfully in the United Kingdom by virtue of their treaty rights (e.g. because they are a worker or a self-employed person); or
  - b) had a right of permanent residence in the United Kingdom; or
  - c) were family members of such persons in (a) or (b) above

can continue to reside lawfully in the United Kingdom.

- That individuals who have made applications for SETTLED STATUS or PRE-SETTLED STATUS on or before 30th June 2021 but whose application has not been finally determined by that date will continue to have a right to reside until their application has been finally determined - meaning that their application has been successful or pending any rights of appeal.

Upon its reading, the Welfare Rights Service believe that the draft regulations confirm that people who were lawfully resident in the United Kingdom by virtue of a treaty right on 31st December 2020 may continue to receive (and access) Universal Credit, Income-based JSA, Income-related ESA, Income Support, Housing Benefit, Council Tax Support, Pension Credit, Child Benefit, Child Tax Credit and Working Tax Credit as before between 1st January 2021 to 30th June 2021. This applies equally to access to social housing, housing support and NHS treatment.

If this will indeed be the case then it is good to know that, in all probability, 31st December 2020 will not now be a cliff edge for entitlement to key subsistence benefits. It is good to know that it seems likely that there will be a grace period at least up until 30th June 2021.

It is understood that this latest set of regulations has been introduced primarily because of the coronavirus pandemic, to allow people more time to apply to the European Union Settlement Scheme and get the immigration advice they need if required.

The Welfare Rights Service believe that the information provided within the Benefits Bulletin is accurate and correct at this time. However, it acknowledges that much could change depending upon the introduction of new regulations. The regulations referred to above are new. They are, as things stand, in DRAFT form only. The Welfare Rights Service have plans to produce an update to the situation as and when things develop. When they do, they will seek to share that information with NAWRA.

You can access a copy of this Benefits Bulletin and past editions of the Benefits Bulletins which have been produced by the City of Wolverhampton Council's Welfare Rights Service from this [LINK](#). The topics covered include benefits/financial support and coronavirus.

Please contact Mark Perlic at City of Wolverhampton Council with any queries: [Mark.Perlic@wolverhampton.gov.uk](mailto:Mark.Perlic@wolverhampton.gov.uk)

## Tenant Hardship Loan Fund



### **Introduction**

At the end of August 2020 the Scottish Government announced the creation of a £10M Tenant Hardship Loan Fund as a further support intervention as part of our response to the Covid-19 crisis. This fund will offer loans to tenants (both private rented and social sectors) who are struggling with rent because of changes to their finances and / or employment during the pandemic. Loans will be interest free and repayments will be deferred, with the loan being repayable over a number of years.

The loan will be administered by an existing SG contractor and the IT infrastructure is currently under development. Further information, and the web address, will follow in due course.

### **Background**

Throughout the pandemic the Scottish Government have sought to keep people safe and in their homes. We have introduced a range of support interventions in response to the pandemic, including the extended notice periods within the Coronavirus (Scotland) Act and the increases to Discretionary Housing Payments (DHPs), along with interest free loans for landlords. There is no single solution to the difficulties being experienced as a result of the impacts of the coronavirus pandemic in Scotland, and the Tenant Hardship Fund is a part of a broader effort to support those who are affected.

We want people to access the most appropriate form of financial support and the loan will not always be the best option for people who are facing difficulty. The loan is repayable and many tenants may be entitled to non-repayable support, for example through Universal Credit and Discretionary Housing Payments, which is a much better option.

This loan offers the potential for people to clear arrears and remove the threat of eviction, particularly for those who have returned to being able to pay their full rent. This includes tenants who lost their job in the period immediately before the coronavirus pandemic and were unable to seek new employment due to restrictions.

Whilst ongoing borrowing to pay rent is unsustainable, for people who have had reduced earnings but have the prospect of returning to being able to pay existing rent or moving to more affordable accommodation in the short term, allowing borrowing to cover future rents for a limited period of time could be helpful.

The terms of the loan will be more favourable than other lenders, and of course the loan is interest free, but there will be a consideration of affordability and the ability to repay to make sure that all lending is responsible.

### **Target Group**

There is no specific target group and the loan will be available for private and social housing tenants.

Examples of people who might find the Tenant Hardship Fund a useful option are:

- A hairdresser, whose salon has re-opened but with much reduced customer numbers because of social distancing and hygiene requirements
- A self-employed taxi-driver who continues to work although fares are at a fraction of their usual numbers
- A hospitality worker whose hours have been reduced
- A couple where one partner is experiencing a loss or reduction in income but their combined income means they are not eligible for support with their housing costs

These examples are intended to be illustrative and are not prescriptive or exclusive, although the key elements are that a tenant who may find this loan a useful option is likely to:

- Continue to be employed and have some income
- Be out-with the scope of Universal Credit / Discretionary Housing Payments
- Be facing reduced income as a temporary situation with likelihood of being able to come back into payment of rent in the shorter-term

In order to make sure that tenants are accessing non-repayable support where they can, we want them to seek advice prior to applying for the loan. This is especially true for anyone who has recently lost a job or entered the benefits system for the first time.

We do not want to exclude tenants from applying for the loan unless they have taken advice but the loan process will seek to “channel” people towards seeking advice.

Practical things that will be included in the loan process are:

- The loan landing page will highlight that other, more suitable options may be available and sign-post where to go for advice before making an application
- The application form will include a declaration that the applicant has investigated and applied for other forms of support where these are available
- Specific questions on whether advice has been sought will be included in the application form
- The loan administrator will advise anyone who gets in touch that they should seek advice and sign-post where to go for it.
- Where applicants have not received advice they will be sign-posted to organisations that can provide advice (Shelter Scotland, Citizens Advice Scotland, Money Talks teams, local authority advisors etc.).

We will continue to engage with stakeholders in developing the loan process (CAS, Shelter Scotland, local Authorities) and want to ensure people are aware of the loan offer and where it may be useful as part of the broader support mechanisms. A simple fact-sheet will be made available to any advice provider that requires it.

### **Further information and comments**

Further information will be offered as soon as it is available via the PRS Resilience Group and other channels. To be kept updated on the Tenant Hardship Loan Fund and / or to offer comment please contact [scott.boyd@gov.scot](mailto:scott.boyd@gov.scot)

### **Annex A: Tenant Hardship Fund – questions and answers**

**Q:** How will a loan be of benefit to people who are already struggling?

**A:** The Tenant Hardship Fund will not be an appropriate choice for everyone. Where someone is considering a loan to help them manage issues, particularly arrears that have arisen in the last few months as a result of the impact of the coronavirus pandemic, it is likely that our interest free terms and long repayment period will more favourable than those of other lenders.

**Q:** Will the loan be an option where DHPs have been refused?

**A:** We will not exclude those who have been refused a DHP from applying for the loan.

**Q:** Will the loan support people with No Recourse to Public Funds (NRPF)?

**A:** No Recourse to Public Funds (NRPF) is a broad term and includes people who have permission to live and work in the UK and may well have had a reasonable income from employment or self-employment prior to the pandemic. Such people might be among those listed in our examples and having NRPF status will not exclude anyone from applying. However, as this is a loan scheme the ability to repay will be a contributing factor to any decision on an application, in line with the requirement for responsible lending. Where a person has NRPF and has no income, or prospect of income, it is very unlikely such an application would be successful.

**Q:** Will tenants facing eviction be compelled to apply for a Tenant Hardship Loan?

**A:** No, the loan is another support option that will be available for some tenants but there will be no requirement to apply.

**Q:** How will you ensure tenants have taken suitable advice prior to applying for a loan?

**A:** The online application system will have a number of gateway points where tenants will be directed towards seeking advice and sign-posting where this can be obtained.

## Give struggling families cash not food banks, say experts

New research shows that doubling child benefit or removing the two-child limit could lift hundreds of thousands out of poverty and boost the UK economy by billions

The Government must introduce a "family stimulus" package to help households hit hard by Covid-19 income losses get through the winter, according to a new report.

As the pandemic drives people further into poverty and thousands more are expected to rely on or donate to a food bank, further government support direct to families could make all the difference, according to research from the Institute for Public Policy Research (IPPR) and the Trades Union Congress.

The new joint study calls for reforms of the UK welfare system – one of the "least generous in the developed world" according to its authors – to prevent hundreds of thousands becoming destitute.

[www.bigissue.com/latest/give-struggling-families-cash-not-food-banks-say-experts/](http://www.bigissue.com/latest/give-struggling-families-cash-not-food-banks-say-experts/)

[www.ippr.org/research/publications/a-family-stimulus](http://www.ippr.org/research/publications/a-family-stimulus)

## Weathering the winter storm: Strengthening financial security in Scotland through the ongoing Covid-19 crisis

Despite gradual improvements to levels of financial security in Scotland over the last decade, 220,000 households across Scotland were struggling to get by at the point the pandemic struck. From this starting point, the Covid-19 crisis has exacerbated financial insecurity for families across Scotland and drawn many more people into a state of insecurity.

Institute for Public Policy Research recommendations include bringing forward start date for Scottish Child Payments and introducing automatic payment of local administered benefits in time for 2021/2022

This report argues for both long- and shorter-term action from both the UK and Scottish governments, and makes a number of recommendations that we believe can be delivered in the rest of this parliamentary term, between now and May next year.

[www.ippr.org/research/publications/weathering-the-winter-storm](http://www.ippr.org/research/publications/weathering-the-winter-storm)

For more information, see [Repair families' financial reserves ahead of tough Covid-19 winter, urges IPPR Scotland.](#)

## Protections for Working Parents Eligible for Childcare Support

Working parents who are on the Government's coronavirus support schemes will still be eligible for childcare support even if their income falls below the minimum threshold requirement.

The Government has confirmed that from Sunday 1 November, eligible working parents who receive support through the [Government's new Job Support Scheme](#) (JSS) and [extended Self-Employed Income Support Scheme](#) (SEISS) will continue to receive their childcare entitlements, including the 30 hours offer and Tax-Free Childcare, even if their income levels fall below the threshold temporarily whilst on these schemes.

Full article - [www.abc.org.net/item/3520-protections-for-working-parents-eligible-for-childcare-support](http://www.abc.org.net/item/3520-protections-for-working-parents-eligible-for-childcare-support)



Department  
for Work &  
Pensions

## Martin Lewis: 'Big cut in universal credit for many self-employed coming on 13 November – contact your MP if hit'

MoneySavingExpert.com founder Martin Lewis has warned of the "sinkhole" waiting for many self-employed people in November, when the planned return of the universal credit "minimum income floor" could mean payments are slashed.



In a nutshell, here are the key points:

- The minimum income floor assumes you earn a wage you may not actually get when being assessed for universal credit. Under the rule, if you claim the benefit when you've been self-employed for over a year, eligibility assessments will assume you earn at least the same as someone in paid employment with similar working hours on the minimum wage. We've full info on how the minimum income floor works below.
- The problem comes for people who earn below the floor. Here, when being assessed for the benefit, the Government will assume you earn the higher minimum income floor, and the more you are deemed to be earning, the less universal credit you get.
- If you earn above the floor, there's no issue. As you'll be assessed on your actual income.
- In March, the minimum income floor was suspended due to the pandemic but it's due to return. This was a lifeline for many self-employed people who had initially seen income plummet after Covid-19 hit, as after the change it meant their universal credit payments were calculated on what they were actually earning, rather than an assumed amount which may have been higher than the reality. But the suspension of the minimum income floor is set to end on 13 November unless the Government extends it.

Read the full article here - [www.moneysavingexpert.com/news/2020/10/self-employed-and-claiming-universal-credit--martin-s-warning-as/](http://www.moneysavingexpert.com/news/2020/10/self-employed-and-claiming-universal-credit--martin-s-warning-as/)

## DWP complaints: Annual report by the Independent Case Examiner 2019 to 2020

The Independent Case Examiner's annual report on complaints about the Department for Work and Pensions from 1 April 2019 to 31 March 2020.

Published 30 October 2020

This report explains the Independent Case Examiner's (ICE's) work on Department for Work and Pensions (DWP) complaints received between 1 April 2019 and 31 March 2020.

The report covers the following areas of work:

- working age benefits (Jobcentre Plus)
- disability benefits
- pensions
- Debt Management
- private sector companies that provide services on behalf of DWP
- Child Maintenance Service
- Child Support Agency

[www.gov.uk/government/publications/dwp-complaints-annual-report-by-the-independent-case-examiner-2019-to-2020](http://www.gov.uk/government/publications/dwp-complaints-annual-report-by-the-independent-case-examiner-2019-to-2020)



Department  
for Work &  
Pensions



### Updated information for DAS clients and Advisers

In recognition of the extraordinary circumstances and to address the immediate state of confusion and anxiety caused by the COVID-19 lockdown, in March 2020, the DAS administrator published [guidance for DAS clients and money advisers](#).

Included within this guidance was an exceptional assurance that we would not revoke any DAS debt payment programme due to missed payments that resulted from the COVID-19 pandemic.

Over 6 months have now passed and things are still relatively uncertain with many people still unsure of their long-term situation.

Therefore, from 2 November the DAS Administrator will be writing to every DAS client who has missed more than 3 payments, asking that they make contact with their money adviser as a matter of urgency. This is to allow money advisers to work with DAS clients to establish if DAS is still the correct debt solution or to see if there are any changes which could be made to the DAS DPP to make it sustainable.

Please see below for updated information:  
[Updated Covid-19 guidance for DAS clients](#)  
[Updated Covid-19 guidance for DAS advisers](#)

If you have any further queries, the email addresses for DAS are as follows:  
DAS team enquiries - [das@aib.gov.uk](mailto:das@aib.gov.uk)  
DAS payment enquiries - [daspayments@aib.gov.uk](mailto:daspayments@aib.gov.uk)  
eDEN enquiries - [eDENenquiries@aib.gov.uk](mailto:eDENenquiries@aib.gov.uk)



Youth  
Health  
Leaders



Independent  
Living Fund  
Scotland

## Join us...

Come along to our information sessions, hosted by ILF Scotland and NHS 24's Youth Forum. Learn how ILF supports 16-25 year olds to be more independent and to continue spending time with other people, and how NHS 24's Youth Forum allows young people to voice their opinions on the services and future planning of NHS 24. Plus, enjoy a relaxing mindfulness session conducted by one of our NHS 24 Mental Health Hub team.

SAVE THE DATE

DATE: Monday 9th November 2020

TIME: 11am - 12:30pm

LOCATION: Zoom Virtual Meeting

To find out more, please contact the Youth Forum inbox:  
[youth.forum@nhs24.scot.nhs.uk](mailto:youth.forum@nhs24.scot.nhs.uk)