Newsletter for advisers in Aberdeen City & Aberdeenshire

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.

Eviction ban extended until 31 March Published: 07 Jan 2021

Regulations will be laid in the Scottish Parliament on 14 January to extend the current ban, which is in place at present until 22 January.



The extended ban – will apply to all evictions in areas subject to level 3 or 4 restrictions, except cases of

serious anti-social behaviour, including domestic abuse. Subject to review every three weeks to ensure it remains necessary to protect against the spread of coronavirus (COVID-19), it will remain in force until 31 March.

Read further information on tenants' rights during the pandemic.

Mon 11th Jan 2021 - Issue.33 (Fortnightly)



New regulations have been issued in relation to the removal of the severe disability premium (SDP) Gateway and eligibility for SDP transitional protection in universal credit for new claimants.

In force from 27 January 2021- <u>The Universal Credit (Transitional Provisions) (Claimants previously entitled to a severe disability premium) Amendment Regulations 2021</u>

The SDP transitional payment, an additional amount of UC, was initially paid separately from a claimant's UC award. From the 8th October 2020 these payments have been converted to a transitional SDP element and paid as part of an individual's UC award.

Eligibility for the transitional SDP element remains broadly the same as is set out for SDP transitional payments in the 2019 regulations. However, the 2021 regulations widen eligibility to the transitional SDP element to both ex partners following a couple separation where SDP had been included in the legacy benefit award.

The regulations therefore provide the criteria for a transitional SDP element as being, in essence, that the claimant must:

- not be joining an existing UC claimant;
- have been entitled (or been part of a couple where one member was entitled) to an award of IS, JSA(IB) or ESA(IR) that included an SDP within the period of a month preceding the first day on which they became entitled to UC: and
- continue to meet the eligibility conditions for SDP at the time of their UC claim.

EXPLANATORY MEMORANDUM

Job Advertisement - South West Aberdeenshire Citizens Advice Bureau - Deputy Manager 21 hrs

South West Aberdeenshire CAB is seeking an enthusiastic and committed Deputy Manager with project management and operations experience. The Bureau offers an exciting opportunity to work with the Bureau Manager and staff team, to meet the charity's aims and objectives in an increasingly competitive third sector environment.

The successful candidate will embrace change and development in the future of advice services as multichannel services now complement proud traditional methods of advice service delivery. He or she should be able to demonstrate recent relevant experience and knowledge of current trends within the sector and should possess good communication skills, commitment to team working and management/administrative experience.

How to apply

If you require further information or have any questions regarding the role please email Eveline Crossan, Manager at eveline.crossan@swacab.org.uk

To apply please complete the forms in the application pack on our website www.swacab.org/news or call 01224 747714 to request a pack which will be emailed to you. Please ensure their return by email to: eveline.crossan@swacab.org.uk by the Closing Date: 12 noon - Monday 25th January 2021

Hear directly from the Scottish Government about the new Scottish disability benefits



2021 is the year that we will start delivering the first of the new Scottish Disability Assistance benefits. Unless the Covid-19 pandemic causes further disruption that we cannot currently foresee, then Child Disability Payment, which replaces the UK Government's Child DLA, will be introduced this summer as part of a pilot, ahead of full roll-out across Scotland from this autumn. It will be followed next year by Adult Disability Payment, which replaces PIP.

We have bold ambitions to create a system that is centred on the needs of disabled people from application onwards, and there are many areas of the current system that we want to improve upon.

As we move towards the launch of Disability Assistance, we want to give you the opportunity to talk directly to the people who are designing these new benefits.

So over the next few months we will be putting on a **series of online events**, where interested organisations and members of the public can hear from the staff of the Social Security Programme about important aspects of the new disability benefits.

We are planning to hold events on the following topics:

- The new application form for Disability Assistance (January 2021)
- Full walk-through of the new Child and Adult Disability Payments from application to appeal (February 2021)
- Reviewing your award and what happens if your circumstances change (February 2021)
- Blue badges, assisted vehicles and other entitlements linked to your disability benefit entitlement (February 2021)
- How to challenge the decision on your Disability Assistance: redeterminations, appeals and Short-Term Assistance (March 2021)
- Consultations these will replace DWP-style PIP assessments for the minority of cases where they are needed (March 2021)
- How the pilot approach will work for Child Disability Payment (March 2021)

Events will be small, with a maximum of 30 people attending. You will hear a short presentation from the staff about the topic, followed by an opportunity for you to comment and ask questions.

If you would like to attend, please contact <u>socialsecurityprogramme briefingandevents@gov.scot</u> and mention which topics you are interested in. We will then get in touch to arrange dates for the online sessions (these will be on weekdays during normal working hours).

Please also feel free to contact us with any suggestions for other aspects of the new Scottish disability benefits that you think we should hold sessions on.

Consultation on Adult Disability Payment

Remember that until 15 March you can also still contribute to the consultation on the draft regulations for the new Adult Disability Payment. You can find more information and respond to the consultation **here**.

As part of the consultation, there will also be some online events to discuss these draft regulations - please contact nathan.gale@gov.scot if you would like further information

Self-Isolation Support Grant

The Self-Isolation Support Grant provides £500 for low income workers who are in receipt of Universal Credit or other benefits and will lose earnings as a result of having to self-isolate.

As of 7 December, the Grant has been extended to include parents on low incomes whose children are asked to self-isolate, where they fulfil the other eligibility criteria:

employed or self-employed and unable to work from home

in receipt of Universal Credit or one of those "legacy benefits" which will be replaced by Universal Credit facing a loss of income from looking after the child during the period of self-isolation

The grant is also now available to those who may be eligible for Universal Credit, but have not yet applied.

You can find more information here.

56,000 parents apply for Scottish Child Payment

Parents across Scotland have been applying early for the new Scottish Child Payment that will open on Monday 15 February. Parents are encouraged to apply now to avoid losing out on any money. The new benefit will give eligible families on tax credits or certain benefits an extra £40 every four weeks for each child under six.

www.mygov.scot/scottish-child-payment/how-to-apply/





http://citizensrightsproject.org



CitzRights



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Employers asking for immigration status before 30/06/2021

The UK government has been clear about right to work checks during the grace period and some employers are forcing checks, which do not have any basis in law and may be discriminatory. Please see this page for information and I emphasise the following from it:

"Right to work checks

Job applicants can prove their right to work using any of the following:

- their valid passport or national identity card (until 30 June 2021) if they're an EU, EEA or Swiss citizen
- their valid biometric residence card (until 30 June 2021) if they're a non-EU. EEA or Swiss citizen family member
- their digital status under the EU Settlement Scheme using the Home Office's online view and prove your immigration status service to generate a share code: gov.uk/view-prove-immigration-status

There will be no change to right to work checks until after 30 June 2021 and you will not be required to undertake retrospective checks on existing EU employees. For more information, visit gov.uk/check-job-applicantright-to-work"

Also, while a specialist employment advice would be merited in some circumstances, it may be discriminatory to request evidence over and above what is required (such as refusing to accept a passport of a EU member state before 30 June 2021 or even worse, making the production of proof of EUSS status a precondition of continued employment).

From an immigration point of view, nothing more than a passport/ID card is required until the 30 June 2021 for EEA nationals. Retrospective right to work checks for existing employees are also not required. The page above expressly spells out to employers:

"you have a duty not to discriminate against EU citizens in light of the UK's decision to leave the EU as both a prospective and current employer. You cannot make an offer of employment, or continued employment, dependent on an individual having made an application."

Protecting rights of EEA nationals and their family members who have not yet applied for or been granted status under the EU Settlement Scheme

ADM Memo 30/20 and DMG Memo 26/20

DWP issues guidance on the 'right to reside' test for means-tested benefits following the end of the transition period for the UK's exit from the EU

DMG Memo 30/20 and ADM Memo 34/20

Protecting rights of EEA frontier workers who have worked in the UK by the end of the transition period on 31 December 2020

DMG Memo 29/20 and ADM Memo 33/20

Free Movement review of the year 2020

Colin Yeo Immigration and asylum barrister, blogger, writer and consultant at Garden Court Chambers in London and founder and editor of the Free Movement immigration law website.

Removal of the Genuine Prospect of Work test for those who are involuntarily unemployed

Following an Upper Tribunal decision in KH v Bury MBC and SSWP [2020] UKUT 50 (AAC). The DWP have issued advice that decision makers should no longer carry out GPOW tests on claimants retaining their status as a worker (or self-employed) due to involuntary unemployment.

GPOW tests should only be carried out for those EU national claimants who are jobseekers under Reg 6(1)(a) of the Immigration (EEA) Regulations 2006 (Reg 6(1)(a) of the Immigration (EEA) Regulations 2016)... In reality this will only apply to claimants in receipt of jobseeker's allowance.

ADM Memo 31/20 and DMG Memo 27/20

Advance to debt Paying back benefit debt – what happens when deductions are made to benefit payments?

Benefit deductions for debt can more than offset the £20 'uplift' to universal credit, sending families deeper into poverty, according to a **new report from the Covid Realities research programme**.

In Advance to debt: Paying back benefit debt - what happens when deductions are made to benefit payments?, the report's authors - Dr Ruth Patrick from the University of York and Tom Lee, Senior Policy Analyst at the Child Poverty Action Group - point out that deductions can be taken from benefit payments for a range of reasons including repayment of universal credit advances, legacy benefit overpayments, budgeting loans, rent arrears, utility bills and mortgage interest. While the government temporarily paused recovery of benefit overpayments in April 2020 in response to the Covid-19 pandemic, this did not apply to recovery of advance payments and, in any event, all recovery was recommenced in July 2020.

Highlighting that, 'inevitably and unsurprisingly', debt deductions push families further into debt, the report sets out that -

- 41 per cent of universal credit claimants have a deduction from their benefit for debt, but this increases to 63
 per cent for the cohort of universal credit claimants who first claimed between March and June 2020 at the
 start of the pandemic;
- for some, the level of deductions more than offsets the £20 'uplift' to universal credit introduced by the *Social Security (Coronavirus) (Further Measures) Regulations 2020* (SI.No.371/2020); and
- repaying an advance can increase the poverty gap (how far a household in poverty is below the poverty line) for a couple with two children from £400 per month to £500 per month; where there are other deductions in place as well, the poverty gap can be as high as £579 per month.

As a result, while agreeing with the many calls to maintain the £20 'uplift' and extend it to legacy benefits, the report also says that there is a parallel and equally urgent need to look at the impact and reach of debt deductions, and it therefore calls on the government to -

- convert advance payments of universal credit to non-repayable grants; and
- write off historic tax credit overpayments after a period of 2 years.

Bosses should offer furlough to working parents affected by school closures

www.tuc.org.uk/news/bosses-should-offerfurlough-working-parents-affected-schoolclosures-says-tuc

DWP safeguarding processes prior to stopping the benefits of more 'vulnerable' claimants

- ESA Guidance Final PDF.pdf
- PIP Guidance Final.pdf
- UC Guidance final PDF.pdf

www.whatdotheyknow.com/request/ new safeguarding process before#incoming-1699652

Households 'teetering on the brink of financial ruin' as coronavirus support cliff edges loom

While a number of different schemes have been introduced to offer financial support to households during the COVID-19 pandemic, Labour highlights that much of the support is scheduled to end abruptly during the first four months of 2021, including -

- 11 January the end of the ban on evictions:
- 29 January the <u>deadline for applications for the third grant under the Self-Employed Income Support</u> Scheme:
- 31 January the deadline for mortgage holidays and the end of the ban on home repossessions;
- 31 March applications close for government-backed loan schemes such as the <u>Business Interruption Loan Scheme</u> and the <u>Bounce Back Loan</u>;
- 6 April the end of the temporary £20 a week increase in universal credit; and
- 30 April the end of the furlough scheme.

For more information, see <u>Insecure Britain: Chancellor's Covid cliff edges push UK households to the brink</u>

Carer's Allowance claim form

Last updated 31 December 2020

Use this form to claim Carer's Allowance by post if you can't claim online.

Carer's Allowance claim form (to print and fill in with a pen)

Attendance Allowance claim form

Last updated 31 December 2020

Use the Attendance Allowance claim form to apply for financial help for your personal care if you're disabled and State Pension age or older.

Attendance Allowance claim form you can download, fill in on screen, save – and then print

New: DAS guidance for advisers and creditors for DPP applications made under the Low and Grow process from 11/01/2021



The Covid pandemic has seen a significant impact on many people. Employers and employees had to adapt to new ways

of working. Existing DAS clients found themselves in a state of flux and confusion with volatile changes to their circumstances.

In response to the pandemic, the AiB as DAS Administrator introduced significant measures to assist our existing DAS clients during such a challenging time. The money advice community also made us aware of many clients who they believed would benefit from being in a DAS DPP but could only afford to pay reduced instalments toward their DPP in the short-term and would be able to increase their contribution within a specified period of time once their circumstances improved.

This Low and Grow approach would only apply to clients who are in financial difficulty but where the money adviser believes this to be temporary and a DPP is still the best long-term financial solution for the client.

Further guidance on the process can be found below:

- Low and Grow Process Guidance for Advisers December 2020
- eDEN User Guide for Money Advisers Low and Grow DPP

Buy now, pay later: how it works and the dangers of using it

Millions are now using 'buy now, pay later' providers such as Klarna, Clearpay and Laybuy to pay when shopping online and in store. Yet while their schemes are an easy way to spread the cost of buying something over a few weeks or months, most buy now, pay later products are unregulated, meaning you're less protected than with other borrowing. We explain how buy now, pay later works, and the dangers you need to look out for.



Note: This guide only covers buy now, pay later schemes that let you borrow over a short period, usually a few weeks. Some providers offer longer-term buy now, pay later finance options – if you see anything about APRs or repaying over more than two months then this is probably financing – but these are regulated credit agreements and not covered in this quide.

www.moneysavingexpert.com/loans/buy-now-pay-later/

MSE's Academy of Money

Free course

The Open University has joined forces with MoneySavingExpert (MSE) to produce this new free course to give you the skills and knowledge to master your finances. The course was written by The OU, with MSE providing support and guidance.

Packed with videos, audios, quizzes and activities, the course covers all the key aspects of personal finance in six sessions of study that each take around two hours to complete.

After studying this course, you should be able to:

- budget effectively and know how to make good spending decisions
- understand how income is taxed
- understand how and when to borrow money responsibly
- understand savings and investment products including their different risks
- plan for retirement and know what to do if a projected pension is insufficient.



The Scottish Government's decision to extend its eviction and repossession ban has thrown a lifeline to many Scots and their families.

However, although the Scottish Government has said they have an option of extending the ban beyond the 31st March 2021, people should not assume they will and should use this time to take steps to help themselves.



In this post we look at what tenants and homeowners can do to help themselves.

Get Advice

The most important thing you can do if you have mortgage or rent or mortgage arrears is get advice. The second most important thing you can do is speak to your Landlord or Mortgage providers. They may be able to help you.

Maximise your Income

If you have been affected by the Covid 19 Crisis fiancially, then you may be entitled to financial assistance from the UK Government.

This may come in the form of the UK Furlough Scheme (speak to your employer) or the <u>Self-Employed Income Support Scheme</u>.

Also you may be entitled to additional social security benefits such as Universal Credit and help with your housing costs. Unfortunately, you cannot get help with your mortgage through Universal Credit, but there is some support in the form of a secured loan available through the UK Government's Support for Mortgage Interest Scheme (although you do need to wait 39 weeks before that support becomes available).

The most important thing you can, therefore, is look at how you can maximise your income. **Do an Online**Benefit Calculation

Discretionary Housing Payment

If you are a tenant and you are having difficulty paying your rent, you may be entitled to a Discretionary Housing Payment.

A Discretionary Housing Payment is a payment that your Local Authority can pay to you or your Landlord to help you with your rent. These payments can be in addition to other payments to help you with your housing costs, such as through Universal Credit. They cannot be use to pay rent arrears, however, where you cannot pay your full rent because Universal Credit won't cover the full cost, or you have been affected by the Benefit Cap, or your income has dropped, DHPs can be awarded to make up the difference. They can also be backdated, so they may reduce your rent arrears.

If you are interested in applying for a Discretionary Housing Payment, you should <u>contact your Local Author-ity</u>.

Scottish Welfare Fund

All of Scotland's Local Authorities can provide people with non-repayable grants through the Scottish Welfare Fund. The types of grants that are available are Crisis Grants and Community Care Grants.

None of these can be awarded to help pay rent or mortgage costs, however, they can be provided for other reasons if you are struggling financially and this may help you with other costs.

- Crisis Grants can be paid to help you with your day to day living costs if you are experiencing any financial hardship and are intended to pay for essential living costs such as food and ensuring you home is heated.
- Community Care Grants can be paid to cover the cost of larger items that need replaced, and are essential, such as beds, flooring, curtains and cookers.

If you want to apply to the Scottish Welfare Fund, you should contact your local authority.

Tenancy Support Hardship Fund

The Tenancy Support Hardship Fund should be the last option you should explore if you have rent arrears.

This is because it means borrowing from the Scottish Government a loan to pay your rent arrears, that you then must repay. However, the Loan is interest free and does not need to be repaid immediately. Once you have borrowed from it, you don't need to make any payments for the six months. After that you have up to five years to repay the loan.

In addition to that if you are financially struggling to repay the loan, you cannot be evicted, unlike if you don't repay your rent.

The Tenancy Support Hardship Fund can only cover rent arrears that have been accrued since the 1st of January 2020. If you want to apply to the Tenancy Support Hardship Fund, you do online via a Scottish Government Webpage. Tenancy Hardship Loan Fund

Curtesy of www.advicescotland.com/eviction-ban-how-to-use-it-to-your-benefit/

ACC Social Media Messages January 2021

Coronavirus rules and guidance do not prevent anyone from leaving their home to escape domestic abuse or taking other measures to keep themselves safe from domestic abuse. If you are concerned about having somewhere to stay in these circumstances, please contact us on 0800 917 6379.

Please visit https://communityplanningaberdeen.org.uk/ domesticabuse/ for more information or call us on 01224 538000. If you are in danger and it is an emergency, call 999 or 101 in non-emergencies.



Domestic abuse is not acceptable!

It is not your fault and you are not alone. We can help, visit https://communityplanningaberdeen.org.uk/domesticabuse/ for more information or call us on 01224 538000. If you are in danger and it is an emergency, call 999 or 101 in non-emergencies

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Coronavirus rules and guidance do not prevent anyone from leaving their home to escape domestic abuse or taking other measures to keep themselves safe from domestic abuse.

If things are difficult for you or a family member at home right now, find out where to get support. If you are concerned about having somewhere to stay in these circumstances, please contact us on 0800 917 6379.

Visit https://communityplanningaberdeen.org.uk/ domesticabuse/ for more information or call us on 01224 538000. If you are in danger and it is an emergency, call 999 or 101 in non-emergencies.

If it's not physical, it's not domestic abuse. There are many common myths around domestic abuse. Domestic abuse can be verbal, emotional, controlling, coercive, degrading, psychological, financial and sexual, as well as violent.

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Visit https://communityplanningaberdeen.org.uk/domesticabuse/ for more information or call us on 01224 538000. If you are in danger and it is an emergency, call 999 or 101 in non-emergencies.

New Benefit Appeal Form (SSCS1 PIP/ESA/UC)

Use this form to appeal against a decision about Personal Independence Payment (PIP), Employment and Support Allowance (ESA) or Universal Credit (UC).

Alternatively you can appeal a decision online at - www.gov.uk/appeal-benefit-decision/submit-appeal



January 2021

Dear Tribunal User.

You may recall that last year we launched a new appeal form, the SSCS1PE, for Personal Independence Payment (PIP) and Employment Support Allowance (ESA) appeals. The new form enabled PIP and ESA appeal forms to be scanned and an electronic copy of the form to be uploaded to our digital case file.

I am delighted to let you know that we have now extended the scanning service to Universal Credit (UC) appeals and have introduced a new form to do this. This is the SSCS1PEU which has now replaced the SSCS1PE form and may be used for all PIP, ESA and UC appeals.

The new form mirrors the SSCS1PE, but also has some key enhancements. The first of these is a new section which enables appellants to express a preference as to the type of hearing they would like -face to face, by telephone or by video (or all three). Although the type of hearing most suitable will, as now, be determined by a judge, this will give appellants the opportunity to indicate the types of hearing for which they have the skills and technology to allow them to take part. The form also has a section which enables the appellant to record the DWP office which made the mandatory reconsideration decision and the date of the decision. One further improvement is that the new form can also be typed into and a copy saved with the typed text which has been entered. This will reduce the need to rely on handwritten appeal forms.

The new form is available now and I recommend that you begin using it straight away and also advise your clients to do this too. You can find a copy of the new form here. The old SSCS1PE form has now been retired and has been taken down from the Gov.uk website. The new form should be used for all PIP, ESA and UC appeals going forward.

If you have any further questions about the work of the project, please do not hesitate to raise them by using the email address of the project team.

Kind regards,

Daniel Flury

Deputy Director, Tribunals HM Courts and Tribunals Service sscs tribunal proj@justice.gov.uk

Trading standards warning for Covid-19 vaccine scam

Residents across the North-east were today being warned about a dangerous scam related to the Covid-19 vaccine.

A fake NHS text has been circulating, telling people they're eligible to apply for the vaccine and asking for payment.

The text message states: 'NHS - We have identified that you are eligible to apply for your vaccine', and asks people to 'apply' by clicking on a link. The link then takes you through to a convincing-looking but fake NHS website which asks for your personal details and bank account and card details.

Cold calls about the vaccine are also beginning to take place, with people asked to pay for it over the phone. If you receive one of these calls, hang up.

NHS: We have identified that your are eligible to apply for your vaccine. For more information and to apply, follow here: uk-application-

form.com

Trading Standards services from Aberdeen City Council, Aberdeenshire Council and Moray Council today asked people to be particularly vigilant to these scams as they will not have to pay for the vaccine through the NHS.

NHS Grampian will be in touch with people to arrange a vaccination appointment when they are eligible. It's important not to contact your GP practice for a vaccination before then. For more information, visit the NHS website at https://www.nhsinform.scot/healthy-living/immunisation/vaccines/coronavirus-covid-19-vaccine

Prof Caroline Hiscox, Chief Executive of NHS Grampian, said:

"I cannot stress enough that we will be in touch directly with people to explain how and where they can receive their COVID-19 vaccination. There is no charge for this. Anyone suggesting otherwise or requesting your bank details is trying to deceive you."

Any scams can be reported to the trading standards services in the three councils and the contact details (during office hours) are:

- Aberdeen City Council 03000 200 292 or tradingstandards@aberdeencity.gov.uk
- Aberdeenshire Council Inverurie office on 01467 537222, or the Fraserburgh office on 01346 415888
- Moray Council 0300 123 4561 or tradingstandards@moray.gov.uk

BBC News - Fake NHS vaccine messages sent in banking fraud scam