

# 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.



Mon 23rd August 2021 - Issue.48

ACVO News August 11th 2021 featuring a look at Inchgarth Community Centre and the Volunteering fund impact, a guest article from Aberdeen Must Act and more!



The post [ACVO News August 11th 2021](#) first appeared on [ACVO TSI](#).

## Energy Action Scotland – Energy Advice Forum Sponsored by Utilita

Thursday 26 August 2021  
10.30am – 12 Noon

This meeting will take place via Teams.

Please reserve your place on our [Eventbrite page](#).

### AGENDA

- 10.30am **Opening and introduction.** Frazer Scott, CEO, Energy Action Scotland
- 10.40am **Vulnerability and Energy High 5.** Fiona Pallister – Senior Partnership Manager and Michelle Barr, Marketing Community Manager, Utilita
- 11.00am **Winter Campaign.** Barbara Boertien, Community Engagement Officer, Almond Housing Association
- 11.30am **Grants: What is available and from where?** Mark MacLeod, Stakeholder Relationships Officer, Home Energy Scotland
- 11.45am **Close** Frazer Scott, CEO, Energy Action Scotland

## The Post Office card account service is ending



The Post Office card account (POca) service is coming to an end. Customers can phone the DWP Customer Service centre on 0800 085 7133 (opening hours are 8.30am to 4.00pm, Monday to Friday) to provide new account details for their benefit or State Pension payments.

All POca customers who are unable to provide a bank, building society or credit union account will be moved to the DWP voucher-based scheme called the Payment Exception service which provides access to payments via the PayPoint network. Payment Exception service payments can also be accessed via the Post Office network from the end of August 2021.

Customers will start to be moved to the Payment Exception service from the end of August 2021 if they haven't yet contacted DWP with new account details.

[Find out how and when your benefits are paid](#)

## Press release: Act quickly to get your tax credits reinstated

Published on 18 August 2021

The Low Incomes Tax Reform Group (LITRG) is urging people who missed the 31 July tax credits renewals deadline to contact HMRC urgently to restart their tax credit payments.

Meeting the 31 July deadline was crucial for those who were told to contact HMRC to renew their tax credits. HMRC stop tax credit payments to people who were required to reply and who missed the deadline. These people will receive a Statement of Account letter from HMRC. This letter will explain that HMRC have stopped their payments and will ask them to pay back all the tax credits paid since the start of the 2021/22 tax year (that is, from 6 April 2021).<sup>1</sup> If this happens, all is not lost, but you need to act quickly, advises LITRG.

[www.litrq.org.uk/latest-news/news/210818-press-release-act-quickly-get-your-tax-credits-reinstated](http://www.litrq.org.uk/latest-news/news/210818-press-release-act-quickly-get-your-tax-credits-reinstated)



Low Incomes Tax Reform Group  
A voice for the unrepresented



Social Security Scotland  
Tèarainteachd Shòisealta Alba



The Scottish Government  
Riaghaltas na h-Alba

## A National Care Service for Scotland

**Overview.** This consultation sets out our proposals to improve the way we deliver social care in Scotland.

Opened 9 Aug 2021, Closes 18 Oct 2021

[Read the consultation paper.](#)

[https://consult.gov.scot/health-and-social-care/a-national-care-service-for-scotland/consult\\_view/](https://consult.gov.scot/health-and-social-care/a-national-care-service-for-scotland/consult_view/)

## Covid recovery: public health, services and justice system reforms

### Overview

As one of the steps to harness lessons from the Covid pandemic, the Scottish Government is committed to reviewing the impact of Covid on the Scottish statute book. The Government wants to remove measures no longer needed in order to respond to the pandemic whilst keeping those where there is demonstrable benefit to the people of Scotland.

Opened 17 Aug 2021, Closes 9 Nov 2021

The Scottish Government's consultation paper "Covid Recovery: A consultation on public services, justice system and other reforms" focuses on reviewing the legislative powers that have supported the Government's response to Covid. The paper begins with discussion of the Government's ambitions for Covid recovery and ends with an open question, to invite comments on the action that respondents think is required to support a fair, safe and secure recovery.

[Read the consultation paper](#)

[https://consult.gov.scot/constitution-and-cabinet/covid-recovery/consult\\_view/](https://consult.gov.scot/constitution-and-cabinet/covid-recovery/consult_view/)

## Minimum Income Guarantee - share your views

The Scottish Government has launched a consultation on establishing a Minimum Income Guarantee (MIG) for Scotland.

### What is a Minimum Income Guarantee?

A Minimum Income Guarantee (MIG) is an assurance that no one will fall below a set income level that would allow them to live a dignified life. A MIG can be delivered through employment, targeted welfare payments and also through other types of support or services to be provided or subsidised by the state.

[A report by the Institute for Public Policy Research](#) (IPPR) in March 2021 proposes that Scotland should have a MIG by 2030.

[www.ideas.gov.scot/minimum-income-guarantee-share-your-views](http://www.ideas.gov.scot/minimum-income-guarantee-share-your-views)

## Estimating the impact of the new definition of terminal illness for disability assistance in Scotland: research

Changes to benefit rules for terminally ill people in Scotland could lead to a 90 per cent increase in successful applications

This paper provides estimates of the number of people who will receive Disability Assistance because they are terminally ill. It gives the estimated additional number of people applying for and being awarded each disability benefit and the total number of people receiving the assistance at any one time under the new guidance for Child Disability Payment (CDP), Adult Disability Payment (ADP) and Pension Age Disability Payment (PADP).

[www.gov.scot/publications/estimating-impact-new-definition-terminal-illness-disability-assistance-scotland/](http://www.gov.scot/publications/estimating-impact-new-definition-terminal-illness-disability-assistance-scotland/)

## DWP updates 'Lapsing Appeals' best practice memorandum after conceding judicial review challenge

Amended guidance to caseworkers stresses importance of explaining appeal rights to claimants who are 'offered' awards while waiting for their benefit appeal to be heard

As a result of the [successful challenge](#) - brought by the Public Law Project on behalf of a disabled claimant who had been pressured into accepting a personal independence payment award offer while waiting for her appeal to be heard - the DWP has amended the memorandum to reflect changes outlined in a [Consent Order](#) issued by the High Court.

NB - the DWP has also complied with the recommendation in the Consent Order to amend the Decision-makers Guide (see [Volume 1 Chapter 3](#) para 3254) and Advice to Decision-makers ([Chapter A5](#) para 5160) to 'refer' to the updated memorandum.

The updated [Best Practice Memorandum](#) is available from [parliament.uk](http://parliament.uk)

## Changes to arrangements over the August Bank Holiday

Opening times are different over the August Bank Holiday.

On Monday **30 August** all offices and phone lines are **closed** (including Scotland).

To make sure people receive their payments on a day when Jobcentre Plus offices are open, arrangements have been made to make some payments early.

If the expected payment date is Monday **30 August** benefits will be paid on Friday **27 August**.

If the expected [payment date](#) is not shown, customers will get their money on their usual payment date.

## A short guide to the benefit system for GPs and other healthcare practitioners

Last updated 17 August 2021

This guide is aimed at general practitioners (GPs) but other doctors and healthcare professionals in both primary and secondary care may find it useful. The guide explains the main benefits and services provided by DWP.

[www.gov.uk/government/publications/a-short-guide-to-the-benefit-system-for-general-practitioners](http://www.gov.uk/government/publications/a-short-guide-to-the-benefit-system-for-general-practitioners)

## Health and disability green paper

Don't miss the chance to shape the future of the benefits system by responding to the [Shaping future support: the health and disability green paper consultation](#).

The 12-week consultation closes on 11 October.

It is running alongside a series of consultation events with disabled people and those with health conditions and their representatives. This includes virtual and face-to-face opportunities. The events currently available to sign up to are as follows, with more events to come:

### Virtual

- Monday 6 September – [Re-thinking Assessments](#)
- Wednesday 22 September – [Employment Support](#)
- Thursday 30 September – [Improving the design of the benefits system](#)

## Redundancy guidance updated

### [Being made redundant: finding work, claiming benefits and managing debts guidance](#)

aims to make it easier for people to find the right support if they are affected by redundancy. DWP have developed content alongside Government Digital Services, HMRC and the Insolvency Service which includes improved links from other government department's pages and clearer signposting from the GOV.UK homepage.

Evaluation of the new content is underway to ensure this meets the needs of the user.

## The DWP has issued new guidance in relation to treating the Scottish Child Disability Payment (CDP) as a qualifying benefit for the purposes of means-tested benefits

[ADM Memo 12/21](#) and [DMG Memo 9/21](#) are available from [gov.uk](http://gov.uk)





## Articles

### DWP failing to send UC claimants limited capability for work questionnaires



In 2020, the Welfare Benefits Team at Central England Law Centre (CELC) noticed a trend in the 'UC50' limited capability for work questionnaire form not being issued to claimants in circumstances where that would have been expected.

**CELC** has since been investigating and found that this seems to be a widespread problem across the country. It has been difficult to find out exactly how the system is supposed to work but they have found a number of potential weaknesses where it could be going wrong.

Note: when someone claims Universal Credit and submit medical certificates (fit notes) they should be sent a limited capability for work questionnaire (ESA50) to complete and return. Following this they should have a work capability assessment (WCA).

CELC has produced a [summary briefing](#) and a [detailed full report](#) on its UC50 research.

A copy of the [UC50 limited capability for work questionnaire](#) is available from gov.uk.

See also our [work capability assessment factsheet](#).

Read the full DisabilityRightsUK article [HERE](#)

### Housing and debt advice coalition warns government that the LHA rate freeze and imminent removal of the universal credit Covid-19 'uplift' risk pushing households into poverty, debt and homelessness



Together  
we will end  
homelessness

A joint statement by a coalition of organisations representing landlords, letting agents, tenants, people facing homelessness, and debt advice services has warned the government that continuing with the freeze of local housing allowance (LHA) rates, and the imminent removal of the universal credit Covid-19 'uplift', risk pushing many households into poverty, debt and homelessness.

For more information, see [Joint statement by: The Big Issue Ride Out Recession Alliance, Crisis, The Mortgage Works, Nationwide Building Society, the National Residential Landlords Association, Propertymark, StepChange Debt Charity and Shelter](#) from [crisis.org.uk](https://crisis.org.uk)

### Confirmed: dependency for extended family members must be unbroken

In *Chowdhury v Secretary of State for the Home Department* [\[2021\] EWCA Civ 1220](#), the Court of Appeal has confirmed that where an extended family member applies for an EEA residency card, their period of dependency on their EEA citizen sponsor must have not have been broken up by periods in which they were *not* dependent. In short, this is because the purpose of granting rights to extended family members is to protect the free movement of EEA citizens. If the extended family member is not a dependant of the sponsoring EEA citizen at any given time, then there is no need to them give rights to protect the free movement of the EEA citizen.

Read FreeMovement's article [HERE](#)





## Articles

### **DWP confirms that self-employed universal credit claimants will begin to be impacted by reintroduction of the minimum income floor from mid-September 2021**

Update to Social Security Advisory Committee advises that claimants who had already exhausted their 12-month start-up period prior to start of Covid-19 outbreak will be contacted and assessed from beginning of August and will face reductions from their next assessment period

For more information, see [SSAC's July 2021 meeting minutes](#).

[www.rightsnet.org.uk/welfare-rights/news/item/dwp-confirms-that-self-employed-universal-credit-claimants-will-begin-to-be-impacted-by-the-reintroduction-of-the-minimum-income-floor-from-mid-september-2021](http://www.rightsnet.org.uk/welfare-rights/news/item/dwp-confirms-that-self-employed-universal-credit-claimants-will-begin-to-be-impacted-by-the-reintroduction-of-the-minimum-income-floor-from-mid-september-2021)

### **Claimants now being notified via their online accounts of the date of the last payment of their universal credit 'uplift'**

Journal notification also signposts people for help with debt and managing their money

For example, a copy of a notification [shared with advisers via the rightsnet discussion forum](#) reads -

*'You have been getting an extra £86.67 each month since 27 April 2020. This is a temporary increase because of the coronavirus (COVID-19) pandemic. This increase will end soon.*

*Your payment on 27 September 2021 will be the last time you receive this amount ...'*

The notification then invites the claimant to 'get help with managing your money' via the DWP's [Help with debt and managing money](#) resource.

[www.rightsnet.org.uk/welfare-rights/news/item/claimants-now-being-notified-via-their-online-accounts-of-the-date-of-the-last-payment-of-their-universal-credit-uplift](http://www.rightsnet.org.uk/welfare-rights/news/item/claimants-now-being-notified-via-their-online-accounts-of-the-date-of-the-last-payment-of-their-universal-credit-uplift)

### **Two Million Brits Claiming UK Benefits Could Get £1,500 In Back Pay if Government Loses Court Case**

**HIGH COURT** - Two million Brits who claim benefits could get £1,500 in back pay if the Department for Work and Pensions (DWP) loses a court challenge next month.

The argument being brought to court was whether it was fair to exclude those on old-style legacy benefits from the £20 a week uplift.

Extra financial help wasn't extended to include those still on legacy benefits such as Employment Support Allowance (ESA), Job Seekers Allowance (JSA) and Income Support which on balance seems very unfair.

A hearing will take place next month. Two claimants have been given the green light to take legal action against the DWP in April. The outcome will be watched by many with keen interest.

[www.abccorg.net/item/3725-two-million-brits-claiming-uk-benefits-could-get-1-500-in-back-pay-if-government-loses-case](http://www.abccorg.net/item/3725-two-million-brits-claiming-uk-benefits-could-get-1-500-in-back-pay-if-government-loses-case)

### **DWP and Royal Mail dispute cause of PIP delays**

Disabled people seeking support through the benefits system appear to be facing extra delays of up to six weeks in dealing with their claims, but the Department for Work and Pensions (DWP) and Royal Mail are disputing who is responsible.

Claim forms and documents provided by claimants as evidence are apparently being delayed by between four and six weeks before they are scanned onto the department's IT system, on top of the time it takes to deal with the rest of the personal independence payment (PIP) review process.

[www.disabilitynewsservice.com/dwp-and-royal-mail-dispute-cause-of-pip-delays/](http://www.disabilitynewsservice.com/dwp-and-royal-mail-dispute-cause-of-pip-delays/)





## Scotland unveils basic income plans as COP26-style conference kicks off

Scottish ministers have launched a consultation on creating a minimum income guarantee just as Glasgow hosts the world's biggest universal basic income conference



Scotland has launched plans to create a form of universal basic income in the country to **reduce poverty** and inequality just a day before Glasgow is set to host a global conference on the progressive idea.

Shona Robison, social justice secretary for Scotland, co-chaired the first meeting of a steering group to assess how ministers can create a minimum income guarantee on Tuesday. The Scottish government has also created a consultation on plans to bring in the policy, which Robison described as **“revolutionary in our fight against poverty”**.

The plan, promised in the Scottish National Party manifesto ahead of May's election, comes as Glasgow hosts the Basic Income Earth Network (BIEN) Congress. The conference brings together 1,000 **academics and activists** from across the globe to discuss how distributing regular payments to everyone can create a minimum income and reduce poverty.

[www.bigissue.com/latest/scotland-unveils-basic-income-plans-as-cop26-style-conference-kicks-off/](http://www.bigissue.com/latest/scotland-unveils-basic-income-plans-as-cop26-style-conference-kicks-off/)

## Local food for everyone

Opened 20 Aug 2021, Closes 26 Nov 2021

### Overview

Scotland has some of the best food and drink in the world, enjoyed around the globe and creating jobs the length and breadth of the country. Since 2007 the Scottish Government has dramatically improved the landscape for food in Scotland, from school lunches to whisky exports, from allotment provision to agricultural innovation.



### Why we are consulting

Part A of this consultation presents the three pillars of the Scottish Government's local food strategy - connecting people with food; connecting Scottish producers with buyers; and harnessing public sector procurement. It aims to start a conversation about local food in Scotland, inviting contributions about how everyone involved in food in Scotland could work together to build a food system based around quality local production and short and circular supply chains, to make high quality Scottish produce available to all.

Part B of this consultation provides an overview of vertical farming, a technology which may be able to help Scotland increase its local food production and bring food production closer to the consumer. The consultation contains questions on vertical farming which are primarily focused at people and businesses in the food supply chain, as well as inviting suggestions on other technologies which would help Scotland produce more of its own fruit and vegetables.

The responses to this consultation will be analysed and used to inform future policy.

[Read the consultation paper.](#)

Give us your views [Begin consultation](#)

Read the full article - [consult.gov.scot/agriculture-and-rural-economy/local-food-for-everyone/consult\\_view/](https://consult.gov.scot/agriculture-and-rural-economy/local-food-for-everyone/consult_view/)





## Money advice: Why it's time to take control of our finances

There's never been a better time to get money advice as furlough and the Universal Credit uplift end and energy bills rise

**Coronavirus** has impacted many of our finances and changed how we work, earn, save, spend and stress about money.

Demand for money advice spiked during the pandemic – with nearly 50 million visits to the Money Advice Service, The Pensions Advisory Service and Pension Wise in 2020, which was 1.2 million more visits than the year before.

Many of us find ourselves wishing we'd been taught more about money at school. As we emerge from 18 months of restrictions, with many

facing the end of the **Universal Credit** uplift and **furlough**, and **rising energy bills** at the start of October, there's never been a better time to look for money advice and get on top of our finances.

[www.bigissue.com/latest/finance/money-advice-why-its-time-to-take-control-of-our-finances/](http://www.bigissue.com/latest/finance/money-advice-why-its-time-to-take-control-of-our-finances/)

## Budgeting: How to stay out of debt

As families face the financial crunch brought by Covid and reducing government support, The Big Issue spoke to experts about how to budget and what to do if you're facing debt

Low-income families are facing a "perfect storm" when energy prices rise, furlough ends and **universal credit** is reduced later this year, debt charities have warned.

Organisations voiced their concerns when **energy regulator Ofgem announced the price cap would rise by £139**, from £1,138 to £1,277, from October 1. This coincides with the furlough scheme and universal credit £20 uplift both ending on September 30.

More than one in five families receiving universal credit are already falling behind on essential bills, according to independent think-tank the Resolution Foundation. Citizens Advice said the combined effect of higher energy bills and the universal credit cut will leave three quarters of its benefit and debt clients unable to cover their living costs

[www.bigissue.com/latest/finance/budgeting-how-to-stay-out-of-debt/](http://www.bigissue.com/latest/finance/budgeting-how-to-stay-out-of-debt/)

## Family and Friend Debt: What you should consider before you lend or borrow

### The Bank of Mum and Dad on the Rise

An annual survey carried out by the Financial Conduct Authority, known as the **Financial Lives Survey**, has this year looked at the impact of the Coronavirus on consumer spending and borrowing, and has found that by October 2020, approximately 5.9 million people across the UK borrowed from family and friends.

Although borrowing from family and friends can be an easy way for many, especially the young, to make ends meet, it is also a practice that can be fraught with dangers.

The most obvious of these is if the money is not repaid, this often leads to broken relationships.

### So, what is the Legal Position?

In Scotland the legal position is family and friend loans are legally recoverable, like any other loan. In fact, the law presumes when you give someone money, even an adult child, that money is a loan and not a gift. This is because under Scots Law there is a presumption against gift.

That means that in the absence of any evidence to the contrary, if you can prove you provided someone with money, then the assumption is it was a loan and not a gift.

It is, therefore, safer where someone is giving you money as a gift, that you ask them to confirm that in writing.

Read the full article - [www.adviceScotland.com/family-and-friend-debt-what-you-should-consider-before-you-lend-or-borrow/](http://www.adviceScotland.com/family-and-friend-debt-what-you-should-consider-before-you-lend-or-borrow/)

