

## October 2021 Newsletter



### One-stop online employability shop opens

A new ABZWorks campaign, which sees Aberdeen City Council and the Aberdeen Employability Training Providers Forum working together, will showcase the support available to those seeking help to secure employment, training, education, and much more.

Funded through Young Person's Guarantee, **ABZWorks** provides a broad range of information, advice, support, and guidance to job seekers of all ages, including school pupils considering their careers, people facing or experiencing redundancy, long-term unemployed, families experiencing poverty, including in-work poverty, and information for parents and guardians to help guide their children.

It sets out career pathways, promotes learning and training opportunities, and links to support services. The site uses friendly ways to get its message across, with a mixture of animations, infographics, videos, and text. Crucially, it takes a local focus, linking to the best national resources where appropriate, but is firmly rooted in the Granite City.

<https://news.aberdeencity.gov.uk/one-stop-online-employability-shop-opens/>



Get involved: [www.challengepoverty.net](http://www.challengepoverty.net)

#ChallengePoverty #NowIsTheTime

### You're Not Alone - discussing financial vulnerability and how advice services can empower clients

Stepchange are hosting an **online roundtable discussion at 10am on Wednesday 6<sup>th</sup> October, as part of Challenge Poverty Week (4<sup>th</sup>-10<sup>th</sup> October).**

"The headline for the event is, **You're Not Alone - discussing financial vulnerability and how advice services can empower clients and #ChallengePoverty** and we'd really love you to come along and share your insights. We'll also be joined by colleagues from Surviving Economic Abuse and Macmillan. "

If you are interested in attending this event then you should email [Law-rie.MorganKlein@stepchange.org](mailto:Law-rie.MorganKlein@stepchange.org) or [david.naismith@stepchange.org](mailto:david.naismith@stepchange.org) and they will forward you the invite on Teams.

### Vulnerability Registration Service's virtual event

#### Data Protection: Sharing Vulnerability Data

Join us for our next virtual event on **Wednesday 6th October at 2pm**

**[Sign up via Eventbrite using the passcode VRSOCT21](#)**

**Rob Bell, director at RB Compliance** will be explaining how and when you can share data and how it is not limited to the need to gather explicit consent.

**Cath Wohlers** from the **Illegal Money Lending Team** will be sharing her experience of dealing with the victims of illegal money lending and loan sharks.

**Lily Bhandal** from **Back2Credit** will join us to talk about vulnerability and debt management.

**Helen Lord**, CEO of the **Vulnerability Registration Service** will also be presenting.

## Social support (Activity 9): changes to PIP law from 6 April 2016 following Supreme Court's 2019 judgment

Updated 20 September 2021

### Background

When applying for Personal Independence Payment (PIP), the Department for Work and Pensions (DWP) considers your ability to engage with other people face to face.

#### Change to PIP law

From 6 April 2016 there was a change in how we consider the need for social support, when engaging with other people face to face, as part of the PIP assessment.

If someone needs 'prompting', by way of reminding, encouraging or explaining, from a person trained or experienced in assisting people in social situations, we now consider whether this is 'social support'.

The change also clarifies that social support is an ongoing need to help engage with other people. It does not need to be during or immediately before the activity.

### What this means for you

We are looking at PIP claims from people who may be affected by this change. This includes looking again at some claims we decided on or after 6 April 2016, where PIP was awarded because of needing 'prompting' to engage with other people face to face. We will now consider whether they needed 'social support'. This includes some claims where we did not award PIP.

We will not look again at claims if:

- the enhanced rate of the daily living part of PIP has been awarded continuously since 6 April 2016
- a Tribunal has made a decision on your claim since 6 April 2016
- a decision not to award you PIP was made before 6 April 2016

Not everyone will be eligible. If you are, we will write to you and you do not need to contact us. It may take some time for you to get this letter. We are not planning to invite you for an assessment as part of this review, but we may contact you for more information.

If we decide that you should get more PIP, then your award will usually be backdated to 6 April 2016. If you claimed PIP after 6 April 2016, it will usually be backdated to the date you started getting PIP.

The change to how we consider the support that someone needs is a result of an [Supreme Court decision](#).

You can [apply for PIP](#) again if you think you may now be eligible. The change to PIP law will apply to all new claims.

It has also been applied to all PIP Reviews since 17 September 2020.

[www.gov.uk/government/publications/personal-independence-payment-changes/social-support-changes-to-pip-law-from-6-april-2016](https://www.gov.uk/government/publications/personal-independence-payment-changes/social-support-changes-to-pip-law-from-6-april-2016)

## Enabling DWP to pay arrears of benefit in instalments rather than as a lump sum

### The Social Security Benefits (Claims and Payments) (Amendment) Regulations 2021

This Statutory Instrument enables the DWP, with the claimant's consent, to stagger payments of benefit arrears rather than have to pay the whole amount as a lump sum, where the Department believes it is necessary to protect the interests of the claimant.

It will only apply to arrears payments and will not affect normal benefit entitlements. It will apply to the benefits set out in the Regulations.

### [EXPLANATORY MEMORANDUM](#)

[SI.No.1065/2021](#) is available from [legislation.gov.uk](https://legislation.gov.uk)

## Support for those arriving from Afghanistan

The DWP is supporting those arriving from Afghanistan as part of Operation Warm Welcome, including earlier access to benefit and employment support.

Work is underway across the whole of government to ensure the Afghans who stood side by side with the UK in conflict, their families and those at highest risk who have been evacuated, are supported as they now rebuild their lives in the UK. Further information on the UK governments [Operation Warm Welcome](#) can be found on GOV UK.

[www.gov.uk/government/news/support-for-those-arriving-from-afghanistan](https://www.gov.uk/government/news/support-for-those-arriving-from-afghanistan)

## Universal Credit journal message

We have recently updated Universal Credit claimants' journals to remind them that the temporary increase to Universal Credit is due to end soon. Claimants are signposted in their journal to [\*\*advice and support on managing their money\*\*](#).

The journal message is below for your information:

*'We introduced a temporary increase to Universal Credit payments in April 2020 due to the coronavirus (COVID-19) pandemic. This means you have been receiving up to an extra £20 a week (£86.67 a month).*

*This temporary increase to Universal Credit is ending soon for all claimants. Your payment on [relevant date] is the last time you will receive this extra amount.*

*Get help with managing your money in the 'How to manage your Universal Credit claim' guide.'*

## Every employee in Great Britain to be given right to request flexible working

Under new Government proposals announced this week workers will get more choice over when and where they work. Separately, the Government has also announced that it will be giving unpaid carers who are balancing a job in addition to caring for a dependant with long-term needs one week's unpaid leave, as a day one right.

A consultation – Making flexible working the default – is now open and looks at a range of flexible working methods such as job-sharing, flexitime, compressed, annualised and staggered hours, as well as phased retirement – not just working from home.

You can read and respond to the [\*\*open consultation on GOV.UK\*\*](#) which is due to close on 1 December.

The [\*\*Government response to the consultation on Carer's Leave\*\*](#), published on 23 September, sets out further detail on the new right for unpaid carers.

[\*\*Read more\*\*](#)

## Health assessments for benefits

### Inquiry



The Committee is investigating the assessment processes for health-related benefits. These include PIP, ESA, Disability Living Allowance (DLA), Attendance Allowance and Industrial Injuries Disablement Benefit. The Committee is focusing on how the Department for Work and Pensions can improve the application and assessment processes for these benefits.

We're focusing on:

- How DWP could improve the quality of its assessments;
- Lessons from the pandemic, including whether changes DWP made to the assessment processes then should continue;
- How DWP could make applying for benefits more straightforward for claimants

[\*\*Health assessments for benefits call for evidence in multiple formats\*\*](#)

[\*\*Read the call for evidence to find out more about the inquiry\*\*](#)

[\*\*https://committees.parliament.uk/work/1468/health-assessments-for-benefits/\*\*](https://committees.parliament.uk/work/1468/health-assessments-for-benefits/)



Social Security Scotland  
Tèarainteachd Shòisealta Alba



The Scottish Government  
Riaghaltas na h-Alba

## Child Winter Heating Assistance eligibility extended

Legislation which will lead to increased vital support to more than 19,400 children and young people to help their families heat their homes this winter has been laid in the Scottish Parliament.

The legislation extends the eligibility for the Child Winter Heating assistance to young people aged 16 to 18 in receipt of the enhanced daily living component of PIP (Personal Independence Payment).

Child Winter Heating Assistance is an annual payment of £202 to help families of a child or young person on certain disability benefits to heat their homes during the winter months. It is already available to those in receipt of the highest rated care component of Disability Living Allowance.

[www.gov.scot/news/child-winter-heating-assistance-eligibility-extended/](http://www.gov.scot/news/child-winter-heating-assistance-eligibility-extended/)

## Independent Advocacy Support For Disabled People

Disabled people will benefit from a ground-breaking new advocacy service which will support access to Scotland's social security services.

The Scottish Government has committed £20.4 million over the next four years to the provision of the new and free programme, unique in the UK.

It will offer advocacy support to disabled people looking to access Scottish social security benefits.

These include current and future disability benefits such as Child Disability Payment, Adult Disability Payment and Pension Age Disability Payment.

The service will be operational in the new year and is entirely independent of the Scottish Government and Social Security Scotland. It will be available in each NHS board area and will create up to 100 new jobs across the country.

**VoiceAbility**, a charity with 40 years' experience delivering advocacy services, has been awarded the contract to provide the service.

They will establish a new base and training centre in Glasgow and create up to 100 jobs over the four years. There will be at least one advocate in each NHS area at launch, with more jobs to be created as disability benefits are introduced.

[www.gov.scot/news/independent-advocacy-support-for-disabled-people/](http://www.gov.scot/news/independent-advocacy-support-for-disabled-people/)



## Devolved Social Security benefits - debt recovery - transfer of jurisdiction: consultation

This consultation is seeking your views on what powers over debt recovery in the devolved social security system should be transferred from the sheriff court to the Social Security Chamber of the First-tier Tribunal.

We are inviting responses to this consultation by 23 December 2021.

Please respond to this consultation using the Scottish Government's consultation hub, Citizen Space (<http://consult.gov.scot>). Access and respond to this consultation online at <https://consult.gov.scot/social-security/devolved-social-security-benefits>. You can save and return to your responses while the consultation is still open. Please ensure that consultation responses are submitted before the closing date of 23 December 2021.

[www.gov.scot/publications/devolved-social-security-benefits-consultation-transfer-jurisdiction-debt-recovery-sheriff-court-first-tier-tribunal/](http://www.gov.scot/publications/devolved-social-security-benefits-consultation-transfer-jurisdiction-debt-recovery-sheriff-court-first-tier-tribunal/)





<http://citizensrightsproject.org>



CitzRights



EURightsProject



citzrights

Company limited by guarantee in Scotland, company number SC561815  
Regulated by the OISC Ref No. N201900077  
St Margaret's House | 151 London Rd | Edinburgh | EH7 6AE

## Helpful changes for family members applying under the EU Settlement Scheme

Changes to [Appendix EU](#) and [Appendix EU \(Family Permit\)](#) to the Immigration Rules come into force on 6 October 2021. This post attempts to flag the significant changes that are likely to impact on current and future applications.

### Joining family members

As far as Appendix EU is concerned, the first major change was flagged in CJ's [initial post](#) on the [statement of changes](#). This concerns those seeking indefinite leave to enter or remain under paragraph EU11A as a joining family member, or limited leave under Para EU14A. Such applicants still need to meet the same family relationship and residence requirements, but the requirement not to be in the UK as a visitor will be removed.

It is not clear how much of an impact this amendment will have but it is welcome in principle. Family members will have been affected by travel disruptions and restrictions resulting from the Covid-19 pandemic and this easing may assist those seeking to re-establish their rights of residence in the UK who may have ended up returning here as visitors.

As a consequence, the definition of "visitor" will also be deleted from Annex 1.

### Family permits

Then we have the changes to Annex 1, which — with its never-ending list of definitions and gobbledygook sub-paragraphs — will leave readers with nightmares forever.

One set of changes, which is significant, is the insertion of express references to absences caused by Covid-19. I am very relieved that this has [already been covered](#) by Alex Piletska, whose use of plain English is positively refreshing!

The next set of changes all relate to the definition (in Annex 1) and the use (in all other relevant paragraphs of Appendix EU) of a "relevant document". This is a document that some categories of applicants, such as dependent relatives, must have in order to have their family relationship recognised. The main types of "relevant document" have so far included the following:

*(a)(i)(aa) a family permit, registration certificate, residence card, document certifying permanent residence, permanent residence card or derivative residence card issued by the UK under the EEA Regulations on the basis of an application made under the EEA Regulations before (in the case, where the applicant is not a dependent relative, of a family permit) 1 July 2021 and otherwise before the specified date;*

From 6 October 2021, this will instead read "a family permit (or a letter from the Secretary of State, issued after 30 June 2021, confirming their qualification for one)". This may be a response to litigation begun earlier this summer to provide a solution to all of the applicants overseas who applied for a family permit before the end of the Brexit transition period on 31 December 2020, but who have not yet been issued with one.

Until recently, such applicants were being told that since 30 June 2021 there has been no power for the Home Secretary to issue family permits to enable their travel to the UK or even if such a power still exists, permits would not be valid for onward travel to the UK. We can only hope that the change will help smooth this issue out. But it is unclear how a "letter" will enable such applicants to come to the UK and there are bound to be applicants facing these issues in-country as well.

Courtesy of [FreeMovement](#). Read the post [HERE](#)





## Seven Out of Ten Disability Benefit Refusals Get Overturned in Court

**DISABILITY BENEFITS** - The BBC have reported that 287,000 people won a tribunal appeal in the last three years with most appeals centred on PIP (Personal Independence Payments). That represents a success rate of seven out of ten people who appealed.

Tragically a Freedom of Information Act request showed that more than 1,000 people died while formally challenging their benefit award.

[www.abcorq.net/item/3762-seven-out-of-ten-disability-benefit-refusals-get-overturned-in-court](http://www.abcorq.net/item/3762-seven-out-of-ten-disability-benefit-refusals-get-overturned-in-court)

## Government urged to publish research into disabled people's experiences of benefits system Committee



Chair Stephen Timms says that the findings appear to have been 'brushed under the carpet' by the Government and calls for the report to be published 'without further delay'.

The Work and Pensions Committee publishes an exchange of correspondence with the Secretary of State about the DWP's failure to publish research it commissioned about disabled people's experiences of disability benefits.

- [Correspondence with the Secretary of State on the National Centre for Social Research report, 23 August 2021](#)
- [Letter from the Secretary of State on the National Centre for Social Research report, 21 September 2021](#)
- [Correspondence with the Secretary of State on the National Centre for Social Research report, 23 September 2021](#)
- [Work and Pensions Committee](#)

Committee Chair Stephen Timms says that the findings appear to have been 'brushed under the carpet' by the Government and calls for the report to be published 'without further delay'.

<https://committees.parliament.uk/committee/164/work-and-pensions-committee/news/157721/government-urged-to-publish-research-into-disabled-peoples-experiences-of-benefits-system/>

## Government considering reduction in universal credit taper rate from 63 per cent to 60 per cent

Proposal would allow working people to keep more of their earnings, at a cost of £1bn to the Treasury

Ministers are examining a £1bn-a-year increase in benefit payments to cushion the impact of the imminent £6bn-a-year cut in universal credit.

After growing pressure to reverse the £20-a-week cut, the Treasury is looking at a proposal from the Department for Work and Pensions (DWP) to let working people who receive the benefit keep more of their earnings, it is understood.

It would involve reducing the "taper rate" for universal credit (UC) from 63p to 60p, which would cost the government around £1bn a year, and could be announced in next month's budget.

The mooted plan is a sign of the pressure felt by the DWP and the government more widely ahead of the end of a £20-a-week increase in universal credit, brought in during the pandemic but due to end on 6 October – the day Boris Johnson makes his leader's speech to the Conservative conference.

For more information, see [Ministers consider plan to ease £20-a-week universal credit cut](#) and [Tories in secret talks to raise Universal Credit for 2.3million - weeks after cut](#).





## TalkTalk and DWP launch national scheme to give jobseekers free broadband

**TalkTalk**

People looking for work can now apply for six months of free broadband to help them search for jobs.

A national programme has been launched by the telecoms company TalkTalk and DWP that aims to tackle digital exclusion and remove barriers to employment.

Jobseekers are being offered a no-contract voucher for six months of TalkTalk's Fibre 35 broadband, which normally costs £23 a month. Usage is uncapped, meaning there are no data limits aside from the usual "fair usage" rules. Users will get wifi connectivity via a home router, though they are unable to add optional extras such as TV services, and voice calls are not part of the package.

At the end of the six months, customers can choose to roll on to a contract with TalkTalk or cancel with no additional costs, provided all equipment is sent back via the prepaid returns service.

[www.talktalkgroup.com/article/talktalkgroup/2021/Talktalk-DWP-free-broadband-jobseekers](http://www.talktalkgroup.com/article/talktalkgroup/2021/Talktalk-DWP-free-broadband-jobseekers)

[www.moneysavingexpert.com/news/2021/09/talktalk-launch-scheme-to-offer-jobseekers-six-months-of-free-br/](http://www.moneysavingexpert.com/news/2021/09/talktalk-launch-scheme-to-offer-jobseekers-six-months-of-free-br/)



As Aberdeen's Third Sector Interface, ACVO exists to develop, involve, represent and support the third sector in Aberdeen City.

[ACVO News October 2021](#)

## Universal Credit: A guide by claimants, for claimants



UC:Us is a group of people in Northern Ireland who receive Universal Credit. Our aim is to share our experiences and insights so that things might change for the better in the future.

Written in collaboration with welfare advisers and claimants with lived experiences of Universal Credit, our guide to the benefit will help you throughout the claim process, and hopefully beyond!

[www.ucus.org.uk/](http://www.ucus.org.uk/)

## Aberdeen City Council Benefits Calculator

Our benefits calculator will help you find out what benefits you can claim.

If you are affected by Coronavirus please go through the calculator and we will tell you about your entitlements. Also see our guide to [benefits for people affected by Coronavirus](#).

The calculator is free to use, and the details you provide are anonymous. Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.

<https://aberdeencity.entitledto.co.uk/home/start>





## High Court hearing to consider decision not to extend the £20 universal credit uplift to people on legacy benefits has been delayed

rightsnet

Reports of a lack of available judges means that challenge being taken by claimants of employment and support allowance may now not take place until November 2021

A High Court hearing to consider the lawfulness of the government's decision not to extend the £20 universal credit uplift to people on legacy benefits has been delayed.

With [permission for judicial review having been granted in April 2021](#), the challenge, that is being taken by claimants of employment and support allowance had been due to be heard in the High Court on 28 and 29 September 2021.

William Ford from Osbornes Law, solicitor for the claimants, said earlier this year -

*'We are pursuing this legal challenge based on the proposition that the pandemic means those dependent upon basic allowances are facing higher basic living costs, and yet despite their very similar circumstances, only some of them receive a Covid-specific uplift to help meet those costs. This unfairness calls for a properly evidenced justification, particularly as almost 2 million disabled people are disproportionately affected by this decision and the pandemic generally. Thus far the Government has failed to provide any objectively verifiable reason for the difference in treatment of people in essentially identical circumstances.'*

However, there are reports that the hearing has now been delayed due to a lack of available judges, and that it may now not take place until November 2021.

For more information on the background to the case, see [High Court challenge the denial of benefit increases for nearly 2m people with disabilities](#) from osborneslaw.com

## Scottish Government confirms £10 million funding to provide grants to tenants in rent arrears as a result of Covid-19 pandemic

rightsnet

**Local authorities will use their discretion to determine whether a grant payment is 'appropriate' in individual circumstances**

The Scottish Government has confirmed it has allocated £10 million funding to councils to provide grants to tenants in rent arrears as a result of the Covid-19 pandemic.

Announcing the funding allocation - that adds to a package of measures available to local authorities to prevent homelessness alongside discretionary housing payments, advice on maximising income, and the £10 million [Tenant Hardship Loan Fund](#) - Housing Secretary Shona Robison said - 'These grants will support tenants and landlords who are willing to work together to address rent arrears and agree a repayment plan to ensure the tenant is able to avoid eviction.'

Councils have substantial experience in supporting people who have fallen behind on their rent, and are therefore well placed to work with both tenants and landlords in making use of this grant fund. Anyone who has been financially impacted by the pandemic and needs help to avoid eviction should contact their local authority housing department to discuss their circumstances.'

The Scottish Government advises that the one-off grant funding to each local authority will be available until the end of March 2022. In addition, it confirms that there is no application process for tenants or landlords to use. Instead, local authorities will use their discretion to determine whether a grant payment is 'appropriate' in individual circumstances.

For more information, see [Grants for tenants in rent arrears](#) from gov.scot



# Money Advice

## Update re moratorium "refreshment" prior to 30 September

Those of you who attended our Lunch and Learn event last month may remember that we discussed the fact that after 30 September it will no longer be possible for a client to re-apply for a moratorium if they have applied already within the previous 12 months. A question was raised as to whether it was possible to apply again prior to that date even if a moratorium is already in place and not yet expired, in order that the client can benefit from a full further 6 months protection.

It seemed that initially this was possible, as one or two advisers had done so successfully. However, I received feedback from another

adviser to say that a similar application made by one of their clients was rejected. There is nothing in the legislation that forbids such an application, so I raised the matter with the Accountant in Bankruptcy and received the following reply:

*"Having spoken with my Policy colleagues on this matter. They are also of the opinion that a second moratorium would not be accepted whilst another is in place. They agree the legislation does not specifically state this, however, common sense dictates that there is no need for a second Moratorium when there is already one in place. What would be the purpose of a second application.*

*That said, section 198 (4)(c)(i) of the Act states the period of Moratorium ends if it is withdrawn by the debtor. For this to happen, we would need written authority from the debtor requesting withdrawal of the Moratorium. If they so wish, a new application can be submitted and accepted as long as it is received prior to 1<sup>st</sup> October 2021. If received after that date, it will be rejected as the temporary provision for more than 1 moratorium in any 12 months will have ended."*

Whilst this seems rather an unnecessary work-around in my opinion, at least there is a route for clients to "refresh" their moratorium in this way if it is needed.

I hope this is useful information for you and your clients.

Kind regards

**Kevin Mapstone, Insolvency Practitioner, AMI Financial Solutions Ltd**  
[kevin.mapstone@amifinancialsolutions.com](mailto:kevin.mapstone@amifinancialsolutions.com)

- [The big squeeze](#) Resolution Foundation: *Assessing the changes to family incomes over the next six months*
- [Thousands of energy customers facing bill shocks](#) BBC: *The same problem faces customers of surviving energy firms who are coming to the end of their fixed rate term... They, too, will be unable to find a better deal at present.*
- [Protecting people during energy market turbulence](#) Citizens Advice: *the gaps in the current support when a supplier goes under.*
- [No extra help for families facing 'very difficult winter', Downing Street says](#) Independent: *'We already have schemes in place to help people out over the winter,' No 10 insists*
- [Universal Credit: Families seven times more likely to face a crisis paying bills and debts](#) Sky: *The Treasury is determined to remove the £20 uplift given to those on Universal Credit during the pandemic next month.*
- [Tories in secret talks to raise Universal Credit for 2.3million Brits – weeks after cut](#) Mirror: *A 25-year-old single mum working 40 hours a week on minimum wage could be £9.39 a week better off if the taper rate was cut from 63p to 60p. But because UC is being cut by £20 across the board, she would still be £10.61 worse off than she is now.*
- [Life as a debt advisor: Universal credit is the one constant struggle](#) Big Issue: *The £20 universal credit increase doesn't fix the system but it has made a noticeable difference.*
- [Marcus Rashford begs Boris Johnson to axe £20 Universal Credit cut set to hit millions](#) Mirror: *Almost eight in 10 on UC will find it harder to feed their kids when £80 a month worse off under the cut.*



# Debt Camel

[debtcamel.co.uk/debt-news-26-september-2021/](http://debtcamel.co.uk/debt-news-26-september-2021/)



## Protected Trust Deed Protocol

In January 2020, the Scottish Government Economy, Energy and Fair Work Committee conducted a short, focused inquiry into Protected Trust Deeds (PTDs). Following submissions from stakeholders, the [report](#) confirming the Committee recommendations was published on 21 May 2020. The Scottish Government published its [response](#) to the Committee report on 15 October 2020.

The then Minister for Business, Fair Work and Skills, Jamie Hepburn, pledged to undertake and develop a wider review of Scotland's debt solutions, chairing working groups with stakeholders. Further information regarding this is available on the AiB website [here](#).

It was agreed, that AiB, in agreement with trustees and creditors, could introduce operational changes in the short-term to improve existing processes and fill any gaps identified in the report.

In December 2020 the AiB PTD case operations team discussed this with the [Protected Trust Deed Standing Committee](#) and set up a working group to review the points raised by the Parliamentary Committee. The committee agreed key areas which could be addressed operationally and fed into further discussions on the other areas identified which may require legislative change.

The PTD protocol was developed, which sets out non-statutory changes to operational processes. The intention is to promote good practice, improve transparency and provide further clarity in support of the revised AiB PTD Notes for Guidance, better enabling trustees to manage debtor and creditor expectations in a PTD.

There is no legislative or regulatory requirement for trustees to follow this protocol and its provisions are based on consent, however, AiB hopes that trustees will find the changes helpful and actively agree to implement them.

### Changes introduced by the protocol:

- Wherever practicable, an interim dividend should be paid to creditors after month 12 from the date the trust deed is granted and quarterly thereafter.
- Should a trustee decide to withhold the debtor's discharge from their liabilities included in the PTD, they must first submit a completed 'Application to Refuse Debtor Discharge' form to AiB for consideration and to seek agreement.
- Trustees must only accept referrals from FCA approved lead generator firms.

The PTD Protocol will commence on 1 October 2021 and further information, including details of how trustees may agree to follow the protocol, is given below:

- [PTD Protocol](#)
- [Revised Notes for Guidance](#)
- [Agreement form](#)
- [Dear Trustee letter](#)
- [Refusal of debtor discharge in PTD form](#)

**A list of Insolvency Practitioners who agree to follow the PTD protocol will be listed below.**

- Samantha Warburton, Carrington Dean
- Ian Wright, Quantuma

# Warm Home Discount Scheme

You could get £140 off your electricity bill for winter 2021 to 2022 under the Warm Home Discount Scheme. The scheme opens on 18 October 2021.

The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The discount will not affect your [Cold Weather Payment](#) or [Winter Fuel Payment](#).



## Eligibility

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the [Guarantee Credit element of Pension Credit](#) - known as the 'core group'
- [you're on a low income](#) and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

## Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

## If you get the Guarantee Credit element of Pension Credit

- You qualify for the discount if on 4 July 2021 all of the following apply:
- your energy supplier is part of the scheme
- your name (or your partner's) is on the bill
- you or your partner are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

This is known as being in the 'core group'.

## How to apply

You'll receive a letter between October and December 2021 telling you how to get the discount if you qualify.

Your letter will say if you need to call a helpline by 28 February 2022 to confirm your details.

Your electricity supplier will apply the discount to your bill by 31 March 2022.

## If you do not get a letter

Contact the Warm Home Discount helpline if you do not get the letter by 31 December and you think you're eligible for the 'core group'.

Warm Home Discount helpline Telephone: 0800 731 0214

## If you're on a low income

You may be able to apply directly to your electricity supplier for help if you do not get the Guarantee Credit element of Pension Credit but:

- your [energy supplier is part of the scheme](#)
- you're on a low income
- you get certain means-tested benefits

This is known as being in the 'broader group'.

To get the discount you'll need to stay with your supplier until it's paid.

## How to apply

Your electricity supplier decides who can get the discount.

The number of discounts suppliers can give is limited. Check with your supplier as early as possible to see if you're eligible and how to apply.

Check with them even if you were eligible for a discount last year.

Your electricity supplier will apply the discount to your bill by 31 March 2022.



## Free Support on hand for Aberdeen residents

Support is on hand for Aberdeen residents worried about the reports of rising gas prices and energy firms collapsing thanks to local fuel poverty charity, Scarf, working in partnership with Aberdeen City Council



Scarf's team of specialist energy advisors provide free and impartial advice, information and support either by visiting residents in their home or remotely by telephone / video call.

Advisors are on hand to help anyone affected by the energy crisis with practical help and support. Anyone worried about rising fuel bills or unsure if their supplier is at risk can get in touch and arrange a visit or call to help take the next steps.

The Scarf home energy advice team offer support on understanding heating controls and energy bills, tariff switching, Warm Home Discount applications and grants checks for energy improvements to the property such as boiler replacement and insulation.

This free service is open to owner occupiers, landlord, private tenants and council tenants.

Current advice if your supplier goes out of business is:

- Don't panic - you will continue to receive gas or electricity even if the energy supplier goes bust.
- Ofgem will move your account to a new supplier. Your new supplier should then contact you to explain what is happening with your account
- During this time: check your current balance and find copies of your most recent bills
- Take a photo of your meter reading
- If you pay by direct debit, there is no need to cancel it straight away. Wait until your new account is in place
- If you are in credit, your money is protected and you'll be paid back.
- If you were in debt to the old supplier, you'll have to pay the money back to your new supplier and Scarf can assist you in negotiating an affordable repayment plan

Lawrence Johnston, acting CEO at Scarf said:

*We're currently in uncharted water with rising gas prices, the energy cap rising and energy suppliers struggling to survive. It's a very worrying time for householders especially as we approach winter and fuel bills are set to rise as we turn the heating on.*

*If you're worried about how you'll manage your bills our home energy advisors can work with you to take practical steps and keep the costs as low as possible.*

*As well as talking you through the current situation and advising you how you can try and reduce bills we can also check your eligibility for grants and schemes such as Warm Homes Discount and Warmer Homes Scotland. There may also be local energy efficiency schemes running in your areas that will improve your home and reduce energy use in the future. This is even more important now than ever as the cost of gas and electricity looks set to continue rising.*

*Please don't struggle in silence. The team are here to help.*

**Scarf advisors can support you with a home visit or call. Get in touch on 0808 129 0888 or email [info@scarf.org.uk](mailto:info@scarf.org.uk)**

## Benefits for energy bills

**In the coming months, UK households' energy bills will rise by 11% on average (or £139/year)** after wholesale gas prices have soared to all-time highs, according to the energy regulator Ofgem. This sharp increase in energy bills will hit particularly hard to vulnerable households, who are already facing rising inflation and a reduction of £1,040/year on their Universal Credit.

Support for vulnerable customers

- **Warm Home Discount Scheme** offers an annual discount of £140 towards energy bills.
- **Cold Weather Payment** offers £25 for each week between November and March where the average temperature is zero degrees or below.
- **Winter Fuel Payment** is an annual payment between £100 and £300.
- **Child Winter Heating Assistance** is an annual payment to help with the costs of heating for disabled children. Households can get £202 per eligible child or young person.

At Perennial we've certainly noticed calls to our helpline picking up and suspect this has a lot to do with the upcoming changes likely to impact the people we work with.

We have been helping to prepare our service users for the Universal Credit uplift coming to an end for a number of weeks. We know the detriment that this will cause to claimants alongside the news around energy price hikes and suppliers going bust!

Above all this, we find the winter months are particularly hard for those working in our industry. Their working season and contracts often come to an end, the weather starts to dip with late nights come in which limits the working day, and tax bills are at the forefront of their mind for the many self-employed who are already thinking ahead to January. At this time of year we usually start to think ahead ourselves, about how we can help our service users to budget for Christmas. This year more than ever it seems an impossible task but we will continue to do our best. I'll keep in touch when our Christmas campaign does launch to provide more information on how we will assist – this will also be updated on our website so keep an eye out!

Our website also features our budgeting tool. It offers customised tips based on the input of the user as it takes down their age, working status, household occupants, etc. and provides maximising income and minimising expenditure tips specific to their circumstances. I've recently received some great feedback on it and would be happy to take more if anyone does try it out - <https://perennial.org.uk/home/ways-we-can-help/managing-money/budgeting-tool/>.

### Budgeting Tool



We have been keeping our social media pages updated and encouraging horticulturists to get in touch with our helpline whatever the concern but, particularly, as this week is National Energy Action's Warm Homes Week. We are prepared for calls to increase concerning energy bills and are happy to take referrals if we can be of any assistance. Just a reminder on this that we can help our service users with financial support depending on the circumstances and are happy to work alongside other organisations in making this decision. I think given the challenges we are facing at the moment it's extremely important that we're able to work together with the likely increase in demand across the whole of the advice sector.

Referrals can be made direct to myself using the details below and I'm happy for these contact details to be shared. As you will see, I am part of the debt team. I work closely with our Scottish Caseworker, Vicki Brown, for her expertise on welfare rights and benefits (among everything else) – who is also able to take referrals.

If you or your team have any questions about our services, or anything I've mentioned above, I'd be more than happy to have a chat. Speak soon!

Thanks,  
Caitlin

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Helping people  
in horticulture  
**Perennial**

