

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.

#### **December 2021 Newsletter**

#### Council approves extension of free school meals in Secondary schools

Aberdeen City Council's Education Operational Delivery Committee today (Thursday 25 November) approved a proposal that will increase the number of pupils eligible for free meals on the city's Secondary Schools.

The committee agrees the actions being progressed to maximise the number of eligible secondary school pupils taking free school meals; approved the extension of free school meal criteria to include parents and grandparents in receipt of the Child element within Guaranteed Pension Credits

Full article **HERE** 



#### **EU Settlement Scheme (EUSS) applica**tion fund extended

Funding to help vulnerable and at-risk EU citizens apply to the EU Settlement Scheme (EUSS) has been extended until at least March 2022. The fund will be made available through the Grant Funded Network of 72 organisations, charities and local authorities across the UK.

The EU Settlement Scheme application deadline has now passed but eligible individuals who missed that deadline can make a late application (where they have reasonable grounds for doing so) at www.gov.uk/ eusettlementscheme.

To continue sharing EUSS messages, please download post deadline social media assets by **clicking on this link**.

#### **Benefit 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.

- ⇒ Should take 10 minutes to complete
- ⇒ Please complete all fields with an asterisk(\*)

START >>>



# Child Disability Payment

opens for new NOVEMBER applications across Scotland





## HMRC customers with Post Office card accounts given extra time to switch accounts

HMRC is giving customers, who are yet to switch their Post Office accounts, a one-off extension until 5 April 2022.

Customers who currently receive HMRC benefit payments into a Post Office card account will be given extra time to switch their account, HM Revenue and Customs (HMRC) has confirmed.

HMRC recognises the vital financial support tax credits, Child Benefit and Guardian's Allowance can provide to individuals and families; and wants to give them every opportunity possible to receive the benefits to which they are entitled.

The department has arranged a one-off extension to the contract with the Post Office allowing customers until 5 April 2022 to provide alternative account details to HMRC. This means that the 13,000 customers, who are still to notify HMRC, will temporarily be able to continue to receive their payments into their Post Office account, giving them extra time to set up new accounts and notify the department.

HMRC is still encouraging those benefitting from the extension to switch their account at the earliest opportunity. Around 137,000 customers have already provided updated bank account details.

Customers can choose to receive their benefit payments to a bank, building society or credit union account. If they already have an alternative account, they can contact HMRC now to update their details.

Child Benefit and Guardian's Allowance customers can use their Personal Tax Account to provide revised account details, **change their bank account details via GOV.UK** or by contacting the Child Benefit helpline on 0300 200 3100. Tax credits customers can **change their bank account details** by contacting the tax credits helpline on 0345 300 3900. If customers cannot open a bank account, they should contact HMRC.

The Money Helper website, provided by the Money Advice and Pensions Service, offers information and advice about <a href="https://www.how.to.go.nd.">how to.go.nd.</a> and <a href="https://ww

HMRC has been contacting customers recently to encourage them to take action and will continue to contact them to remind them.

HMRC urges everyone to be alert if they are contacted out of the blue by someone asking for money or personal information. Customers should always type in the full online address <a href="https://www.gov.uk/hmrc">www.gov.uk/hmrc</a> to access the correct HMRC contact information. HMRC sees high numbers of fraudsters emailing, calling or texting people claiming to be from the department. If in doubt, HMRC advises not to reply directly to anything suspicious, but to contact them straight away and to

NB - the <u>DWP confirmed in September</u> <u>2021</u> that it had extended the availability of the accounts for DWP benefit purposes for a further year until November 2022.

search GOV.UK for 'HMRC scams'

#### PIP claimants to be given option of completing PIP<sub>2</sub> form digitally from 6 December 2021

An online version of the PIP2 How your disability affects you' claim form is scheduled to be made available to all new claimants from 6 December, if everything goes to plan.

In an email to stakeholders DWP stated:

'During the week commencing 30 November 2021 SERCO will begin upskilling all New Claims Agents to offer the email service. Upskilling will be completed within a week and by 6 December the email service will be offered to all customers who make a claim in their own right (appointees will still not be eligible).... we anticipate that approximately 1000 customers per day will take up the offer.'

The digital PIP2 claim form is currently being offered to around 500 claimants a day.

However, all DWP staff dealing with new PIP claims are currently being trained on how to explain the online claims process to claimants. The training is expected to be completed by the end of this week, with the form being offered to all new claimants from 6 December.

It is understood that take-up will be optional. You can still choose to be sent a paper form instead.



# How could DWP improve health assessments for PIP and ESA?

This survey is for people who have had an assessment to claim Personal Independence Payment (PIP), and/or people who have had a Work Capability Assessment to claim Employment and Support Allowance (ESA) or as part of a Universal Credit claim. You don't have to be claiming either benefit at the moment, and you can still fill in the survey if your claim wasn't successful.

We will use your responses in our Health assessments for benefits inquiry. We might publish some or all of your responses on our website or social media, or read them out when we're asking questions in a public Committee meeting or in the House of Commons. We won't ask for your name or publish any details that could identify you.

If you have had an assessment for another health related benefit that isn't PIP or ESA (for example, Attendance Allowance, Disability Living Allowance or Industrial Injuries Disablement Benefit), or you are responding on behalf of an organisation, you can send evidence to our inquiry here: <a href="https://committees.parliament.uk/">https://committees.parliament.uk/</a> work/1468/health-assessments-for-benefits/.

This survey will be open until mid-February 2022. The full list of questions is available HERE, if you would find it useful to see them in advance of completing the survey: <a href="https://committees.parliament.uk/work/1468/health-assessments-for-benefits/news/158609/mps-want-to-hear-your-experiences-of-applying-for-pip-and-esa/">https://committees.parliament.uk/work/1468/health-assessments-for-benefits/news/158609/mps-want-to-hear-your-experiences-of-applying-for-pip-and-esa/</a>

# Local housing allowance rates for 2022/2023 are to be maintained at their 'elevated' 2020/2021 levels

### **Question for Department for Work and Pensions**

To ask the Secretary of State for Work and Pensions, with reference to page 56 of Autumn Budget and Spending Review 2021, Policy Costings, whether Local Housing Allowance rates will be maintained at their 2020-21 levels in 2022-23.

#### **Answered on 4 November 2021**

As advised at the Autumn Budget, the forecast default is that Local Housing Allowance rates for 2022-23 will be maintained at the elevated cash rates agreed for 2020-21. This will be confirmed at the uprating review.

In April 2020, Local Housing Allowance rates were increased to the 30th percentile of local rents. This investment of nearly £1 billion provided 1.5 million claimants with an average £600 more housing support in 2020-21 than they would otherwise have received.

Local Housing Allowance rates have been maintained at the same cash level for 2021-22 rather than reverting to previous rates which were much less generous.

For those who require additional support, Discretionary Housing Payments are available. Since 2011 we have provided over £1 billion in Discretionary Housing Payments to local authorities for households who need additional support with their housing costs.

https://questions-statements.parliament.uk/written-questions/detail/2021-10-28/65363

#### **Guidance on HMCTS Video Hearing Service**

Guidance about how the HMCTS Video Hearings service works and how to take part.

www.gov.uk/guidance/hmcts-video-hearings-service-guidance-for-joining-a-hearing

www.youtube.com/watch?v=FKF6kFcE3O0





# Over a million jobseekers to benefit from new training opportunities

Over a million jobseekers could benefit from extra training following the latest changes to Universal Credit, helping fill vacancies from the care sector to the engineering industry.

Across Great Britain, Universal Credit claimants can attend full-time work-related training courses for up to 12 weeks while still receiving benefit payments, following an extension to the rule changes around the Department for Work and Pensions' Train and Progress (TaP) initiative.

Before the DWP Train and Progress initiative started in April 2021 claimants were limited to training lasting just eight weeks, but since the rules were changed, jobseekers have benefited from the improved training opportunities.

The extension to DWP Train and Progress means those receiving Universal Credit who are in the intensive work search group can take advantage of more sector-specific training – from digital skills to social care and engineering – while continuing to receive financial support.

People of all ages can make the most of the opportunities, with Work Coaches matching jobseekers to the best courses for them.

People can also search for free courses for jobs at **World of Work**, or can talk to their Work Coach to find out more.

# Introduction of an enhanced evidence upload feature as part of its online 'Manage Your Appeal' service

#### Audio/video evidence

HMCTS introduced a new feature to the MYA service in October 2021, which enables all parties to the appeal to upload audio and/or video (A/V) evidence. Appellants and their representatives can do this through MYA, if they have signed up

See <u>SSCS Tribunals project: expansion of</u>
<u>Submit your Appeal / Manage your Appeal for</u>
<u>other DWP appeal types</u> from gov.uk.

The <u>online presentation</u> is also available on the HMCTS YouTube channel.



# Bringing New Style JSA and ESA obligations in line with Universal Credit

This week a change was made to bring the obligations in new style JSA and ESA benefits in line with those in Universal Credit

This will mean that, as is the case for Universal Credit claimants, if someone in receipt of new style JSA and ESA fails to do what they have agreed to in their Claimant Commitment without good reason - such as having or caring for a child, or a change to a health condition - their payments may be reduced for a set period. This is known as a sanction.

All Claimant Commitments are tailored to a person's personal circumstances and local jobs market, and claimants affected by this change are being informed of the introduction of the new process.

Sanctions are only applied as a last resort when a claimant is not engaging with the commitment they have made. If someone disagrees with a decision they can ask for it to be looked at again.

# Pension and Disability Benefit claimants to get a Christmas bonus

People who receive pension or disability benefits will receive a tax-free Christmas bonus of £10. The payment will be made before 25 December, and paid directly to customers' bank or building society.

Letters will be sent out by the Department to inform people when they will receive their £10 bonus.

Find out more about the bonus and eligibility <u>here</u>.

# DVP Department for Work and Pensions



# Staggering payments of benefit arrears by instalments (Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment and Support Allowance)

This memo gives guidance on The Social Security Benefits (Claims and Payments) (Amendment) Regulations 2021, [SS(C&P)(Amdt) Regs 2021], SI 2021 No 1065.

#### CHANGES

The current options for making payment of benefit arrears are

- 1. pay the arrears as a lump sum or
- 2. with the claimant's consent, pay the whole amount to a third party

These regulations introduce a further option and offers claimants payment of arrears by instalments if they would prefer to receive the money they are owed in this way.

From 18.10.21 payments of benefit arrears can be staggered rather than be paid as a lump sum where the

- 1. DM believes it is necessary to protect the interests of the claimant and
- 2. claimant gives their consent

This option only applies to arrears of delayed payments for past periods and not for on-time payments of current entitlements.

A specialist team, Advanced Customer Support Team, will consider whether it is in the best interests of the claimant to stagger payments of arrears considering the individual circumstances of the claimant. Both the claimant and the DM must agree it is in the claimant's best interests

DMG Memo 13/21 and ADM Memo 18/21



# Helping people understand how Universal Credit can support them

DWP has launched a new campaign to help people understand the support that Universal Credit (UC) could offer them.

The digital advertising campaign will help people, including those on legacy benefits, understand the tailored support they could access through Universal Credit, whether they're in work, out of work, or unable to work at the moment.

A new web page will help guide people through Universal Credit, detailing the support it offers and how it works to make sure people are getting all the financial support they are entitled to – all in one place.

Find out more





#### **Universal Credit work allowances**

#### **Updated 9 November 2021**

#### 1. Universal Credit tops up your earnings

When you start work, the amount of Universal Credit you get will gradually reduce as you earn more. But unlike Jobseeker's Allowance, your payment won't stop just because you work more than 16 hours a week.



#### 2. Total income

Your total income will be your earnings plus your new Universal Credit payment. The more you earn, the higher your total income will be.

Your claim continues when you start work, so you can take temporary or seasonal jobs without worrying about making a brand new claim or any gaps between paydays as you move in and out of work.

#### 3. Work Allowance

In some cases, you may be eligible for a work allowance. A work allowance is the amount that you can earn before your Universal Credit payment is affected.

You will be eligible for a work allowance if you (and/or your partner) either have:

- responsibility for a child
- limited capability for work

The monthly work allowances are set at:

- £293 If you are getting housing costs as part of your Universal Credit award, or housing costs from the Local Authority because you are in temporary accommodation
- £515 If you do not receive housing support

If you have earnings but you (or your partner) are not responsible for a child or do not have limited capability for work you will not be eligible for a work allowance.

#### 3.1 Unreimbursed work expenses

When you are either working or starting work, you may have some one—off costs that you have to pay. This might be for a uniform, travel, licences or equipment. If your employer is not willing to meet these costs and you pay for them with your own money, we call these costs unreimbursed work expenses.

If you have some of these expenses when you are either working or starting work, speak to your Work Coach and you may be able to offset these expenses against your Universal Credit Payment.

#### 4. Universal Credit earnings taper rate

Once you earn more than your work allowance your Universal Credit payments will be reduced at a steady rate. This is known as the Universal Credit earnings taper.

The Universal Credit earnings taper rate is currently 63%. This means that for every £1 you earn over your work allowance (if you are eligible for one) your Universal Credit will be reduced by 63p. this amount will be deducted automatically from your Universal Credit payment.

#### 5. Other support to help you earn more

The government's aim is to support people on Universal Credit to increase their earnings and ultimately move off benefits altogether. If you are able to, we will help you to take every opportunity to earn more and work more.

These changes were brought in along with a range of measures to ensure you can earn more. These include:

- bringing in the National Living Wage
- increasing the personal tax allowance to £12,570 from April 2021
- increasing and providing support for eligible costs of childcare in Universal Credit to 85% and doubling the free early years provision to 30 hours a week for working parents of 3 and 4 year olds

<u>www.gov.uk/government/publications/universal-credit-work-allowances/universal-credit-work-allowances</u>



#### Sanctions for New Style Jobseekers Allowance and Employment and Support Allowance claims



From Wednesday 3 November 2021, sanctions can be applied to a New Style Jobseekers Allowance (JSA) and Employment and Support Allowance (ESA) claim.

Up to now, DWP has not applied sanctions to new style benefits, however, a sanctions process is being introduced which will enable this to happen.

This means that New Style JSA and ESA claimants who do not meet the responsibilities agreed in their Claimant Commitment, without having a good reason, will lose some or all of their payment.

This brings new style benefits in line with legacy benefits and Universal Credit.

More information on this change for both JSA and ESA can be found on www.gov.uk.

LA Welfare Direct 11/2021 is available from gov.uk

### Proposed benefit rates and pension rates for 2022 to 2023

The Secretary of State for Work and Pension's annual review, announced today (Thursday 25 November 2021), confirms they will be increased in line with the Consumer Price Index (CPI) for the relevant reference period (the year to September 2021).

This means the basic State Pension will increase to £141.85 per week and the full rate of new State Pension will increase to £185.15.

- State Pensions and benefits will be increased by 3.1 percent next year, <u>it</u> has been confirmed.
- Local housing allowance rates for 2022/2023 are to be maintained at their 'elevated' 2020/2021 levels

<u>Proposed Benefit and pension rates</u> 2022/2023

#### Refugees: Afghanistan

Question for Department for Work and Pensions UIN 75168, tabled on 15 November 2021

#### Question

To ask the Secretary of State for Work and Pensions, what progress she is making to (a) backdate benefit payments to Afghan refugees and (b) reduce the delay in payments to those refugees.

#### **Answered on 23 November 2021**

The Department has played a key role in Operation Warm Welcome, including legislating to exempt those arriving under the Afghan relocation and resettlement schemes from the usual residency tests, which restrict access to certain benefits for arrivals to the UK, including Universal Credit. This means that eligible individuals will meet the residency requirements and are able to access benefits when they arrive in the UK.

DWP work coaches have supported all those in bridging hotels who need to make a claim, with currently over 2,900 claims for Universal Credit on the caseload, which covers roughly 4,500 claimants (families are treated as a single claim).

Immediately after a claim for Universal Credit has been taken, the full support of the Department is available, including job searches and training, as well as other support. The Home Office have issued cash cards to those arriving under the Afghan relocation and resettlement schemes for expenses until such time as their first Universal Credit payments, meaning those relocated are supported financially as soon as they enter the UK.

Accommodation and meals are paid for, as well as the provision of other additional essential items for those in bridging hotels, such as nappies, baby food/milk and toiletries including women's sanitary products.

As for those who were placed in local authority accommodation before claiming Universal Credit, the local authorities will provide financial support, including weekly cash support up until the first Universal Credit payment.

https://questions-statements.parliament.uk/written-questions/detail/2021-11-15/75168



### Social Security Scotland

Tèarainteachd Shòisealta Alba





#### First Minister announces £20 payment from April

The Scottish Child Payment will be doubled to £20 per week per child from April 2022.

First Minister Nicola Sturgeon confirmed that more than 105,000 children will immediately benefit from the increased payment, which supports low income families with children aged under 6.

First introduced in February 2021 as a £10 per week payment designed to tackle child poverty, it provides regular, additional financial support for eligible families.

The benefit, which is unique in the UK, will be fully rolled out to children under the age of 16 by the end of 2022, subject to data on qualifying benefits being received from the Department of Work and Pensions. It is expected over 400,000 children could be eligible for the doubled payment from that point.

From 2023/24 it will represent an annual investment in tackling child poverty of around £360 million a year. The increase to £20 per week further

underlines the Scottish Government's national mission to tackle child poverty.

#### Background

Social Security Scotland delivers a number of benefits for families. These include Best Start Grant Pregnancy and Baby Payment, Early Learning

Payment, School Age Payment and Best Start Foods. The newly doubled Scottish Child Payment, together with the three Best Start Grant payments and Best Start Foods, could give families up to £8,400 by the time their first child turns 6.

Ahead of extending the Scottish Child Payment to under 16s, the Scottish Government introduced bridging payments worth £520 a year which are

being paid in 2021 and 2022 to provide immediate support to around 145,000 children and young people of school age.

The Scottish Government committed to introducing the Scottish Child Payment in June 2019 as part of the Tackling Child Poverty Delivery Plan.

Around 400,000 children under 16 are expected to be eligible for the Scottish Child Payment when it is extended, with an anticipated take-up of over 300,000. Expenditure is expected to be around £360 million in the first full

financial year, 2023/24. This can change depending on take -up of the benefit and the Scottish Government has a duty to encourage benefit take-up.

Almost 60 per cent of all children in poverty in Scotland live in a family where a child is under 6.

<u>www.gov.scot/news/doubling-the-scottish-child-payment/</u>



### UPDATE ON THE NEW TERMINAL ILLNESS DEFINITION FOR DISABILITY ASSISTANCE IN SCOTLAND



This affects healthcare professionals who complete <u>DS1500 forms</u> and the new Scottish <u>BASRiS forms</u>.

**Child Disability Payment**, which replaces Disability Living Allowance for Children, is **launching nationally across Scotland on 22 Nov 2021**. This means Scotland's new terminal illness definition, based on clinical judgement, will apply to children who become terminally ill. This moves away from the current DWP time limited '6 month' definition.

From 22 November 2021 BASRiS forms (instead of DS1500 forms) should be completed to support applications for disability assistance for children living anywhere in Scotland.

Applicant		Which form to use
26 July to 22 Nov 2021	For <b>children</b> living in pilot areas; Dundee City, Perth and Kinross and Western Isles	Complete a <b>BASRIS</b> form and return it to Social Security Scotland
	For <b>children</b> living outside pilot areas and for <b>all adults</b> (Scotland)	Complete a <b>DS1500</b> form and return it to DWP
From 22 Nov 2021	For <b>all children</b> living in Scotland aged 0-16 years	Complete a <b>BASRIS</b> form and return it to Social Security Scotland
	For all adults	Complete a <b>DS1500</b> and return it to DWP

- From Summer 2022 you'll be able to use BASRiS forms for adults, aged 16 to pension age, living in Scotland.
- The date for when you'll be able to use a BASRiS form for adults over pension age is yet to be announced.
- For updates go to: www.socialsecurity.gov.scot/terminal-illness

#### Do I complete a DS1500 or a BASRIS form? New terminal illness definition

You can find full details of the new terminal illness definition in the <u>CMO and CNO letter</u> issued in June 2021. It also explains how this change will be rolled out for each of Scotland's new forms of disability assistance.

It is important to highlight that this change in the terminal illness definition applies to <u>disability assistance in Scotland only</u>. Please Note: There are other legislative definitions of terminal illness (e.g. Carers (Scotland) Act 2016) which remain unchanged.

#### **Chief Medical Officer's guidance**

As a clinician, you must use the **Chief Medical Officer's guidance** when completing a BASRiS form, to comply with the Social Security (Scotland) Act 2018.

#### How to get BASRiS forms

We will be distributing BASRiS forms to GP practices and NHS Boards throughout Scotland before the national launch of Child Disability Payment. Those in the pilot areas have already received their forms. If you have not received BASRiS forms for your organisation, you can order them by emailing:

#### Glasgow.mailroom@socialsecurity.gov.scot

#### **Additional Support**

Several additional sources of support have been developed to ensure that clinicians are well-prepared to implement the required changes. These have been developed in conjunction with stakeholders, including clinicians, the British Medical Association, the Royal College of General Practitioners in Scotland and the Royal College of Nursing, to ensure relevance to professional regulatory requirements.

#### These include:

- 'frequently asked questions'
- factsheet for clinicians outlining the changes
- **leaflet** for patients and those who support them
- Clinical Helpline managed by Social Security Scotland

All supportive information will be available in a single place on our website:

#### www.socialsecurity.gov.scot/terminal-illness

#### Stakeholder Events

Social Security Scotland are hosting two stakeholder events which will be of particular interest to clinicians and others who support terminally ill children. Information on these can be accessed here: Social Security Scotland - Child Disability Payment - Special Rules for Terminally III Children and Young People information event













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#### **Dependent relatives to get EU Settlement** Scheme family permits

The UK's agreements on the post-Brexit rights of EU, EFTA and Swiss residents allow for beneficiaries to sponsor their non-European family members to live with them in the UK. There are broadly two types of eligible family members: direct family members, such as spouses, civil partners, children and dependent parents, who form the bulk of family reunion

extended family members, a smaller group made up of (1) unmarried partners and (2) other more distant relatives like siblings and cousins who are dependent on their sponsor Within extended family members, the rules for unmarried partners are different, so this article only looks at the situation for the second group, dependent relatives.

#### Family permits for dependent relatives

Dependent relatives need a type of visa called a family permit to join their sponsor in the UK. Before Brexit, these were labelled **EEA family permits**. Post-Brexit, they are called **EUSS** family permits.

Article 10(3) of the UK/EU Withdrawal Agreement requires the Home Office to process EEA family permit applications from dependent relatives as long as they applied by 31 December 2020. But the department imposed a second deadline: 1 July 2021. From that date, even though the Home Office continued to process EEA family permit applications, it stopped issuing the actual permits to successful applicants. It also informed applicants that EEA family permits already issued but not yet used for travel to the UK were now invalid.

Where someone met the criteria for an EEA family permit but could not be issued one because the decision was made after 30 June 2021, the Home Office approach was to consider whether they met the criteria for an EUSS family permit instead. This was an entirely pointless exercise because dependent relatives have never qualified for EUSS family permits. The net result was that whilst the Home Office was meeting the Withdrawal Agreement obligation to *consider* applications from dependent relatives, anyone approved was robbed of their right to join their sponsor in the UK.

As you can imagine, civil society, lawyers, the European Commission and the Independent Monitoring Authority were of the view this approach ever so slightly breached the Withdrawal Agreement. The Home Office agreed that something needed to be done to stop dependent relatives from falling through the cracks. It has now amended its **guidance** which *begins* the process of remedying the situation.

Read FreeMovements full article **HERE** 

#### The EU Settlement Scheme — which family members can still apply?

In this long form article, Djamilla Hitchins explains which family members can still apply to the EU Settlement Scheme and the process for doing so.

Although the deadline for applying to the EU Settlement Scheme (EUSS) was June 30 2021, the scheme will remain open indefinitely for some applications. These include upgrading from pre-settled to settled status, late applications and for family members not yet in the UK.

This article will cover family members of those with EUSS status, and some others, who can still apply to the scheme. We will look at the who can sponsor a family member, categories of family members who can still apply and what the process is.

A reminder that the EUSS covers citizens of the European Economic Area (EEA) who were resident in the UK by 31 December 2020 and their family members. The EEA consists of all the European Union (EU) countries plus Norway, Iceland and Liechtenstein. Switzerland whilst not in the EEA — is treated in the same way.

https://medium.com/adviser/theeu-settlement-scheme-whichfamily-members-can-still-apply-521e7fd7a203





- ⇒ This Budget will leave the poorest households hundreds of pounds a year worse off
- **Resolution**Foundation

⇒ Maxed out credit cards & only able to pay the minimum

Debt Camel

⇒ Credit cards – the minimum payment trap

WinVisible

⇒ Universal Credit: disabled mums & disabled children lose more



- ⇒ The scale, causes, and impacts of homelessness among EEA Citizens
- ⇒ Taking too much? The experience of benefit deductions to pay for energy and other debts



⇒ Universal credit uplift failure was 'unfair, unjustified and discriminatory', court hears

2.8m people with mental health problems fell into council tax debt during pan-

demic — and need extra support from councils ahead of further rises in bills



- ⇒ HMRC needs to give taxpayers time to pay debt, NAO says
- ⇒ We need to maintain face to face money advice services in Glasgow



advice

- ⇒ System Error? The Challenges Of Using Digital Services For Financial Inclusion & Debt Advice
- ⇒ How DWP hired 13,500 new work coaches without meeting a single one
- ⇒ Full Briefing on DWP benefit sanctions statistics November 2021 release



We're currently hiring Customer Service Advisors to be based (home/office hybrid working) in Aberdeen or Dundee. Feel free to share with any professional or personal networks!

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#### **READ MORE**

#### In other news...

- Regrettably, we have decided to postpone our **drop-in advice sessions** at our Aberdeen and Dundee offices until the New Year due to rising Covid-19 cases.
- As the energy crisis claims yet more suppliers, a reminder that our advisors are on hand to offer reassurance and advice to householders. Call freephone 0808 129 0888 to talk to an advisor or email heat@scarf.org.uk.
- The Warmer Homes Scotland scheme is open and taking applications. Subject to eligibility, householders could receive funding for new boilers, radiators, insulation, home renewables and more. Call Home Energy Scotland today 0808 808 2282 or check out their website for more information.



# Universal Credit court case could help tens of thousands of families with disabled children lies with disabled children

The High Court is hearing a case brought by the parent of a disabled child affected by the cut to the lower child disability addition under **Universal Credit**.

The parent is arguing that it is discriminatory not to offer transitional protection to families with a disabled child, in order to shield them from a sudden cut to financial support when they move onto Universal Credit. This transitional protection is given to disabled adults, but not children.

Contact has provided a supporting statement to the family bringing the court case.

If the family is successful, it could lead to protection from a cut to financial support when a family has a change of circumstances that sees them move onto Universal Credit from the older 'legacy benefits'. We are watching with interest what happens in the case and will report back as soon as we hear the judgement.

Under Universal Credit a significant number of families with disabled children are worse off by £1,884 per year per child. This is because additional Universal Credit payments for having a disabled child are normally lower than the equivalent additions under legacy benefits like tax credits and income support.

Only the most severely disabled children – who either get the higher rate of <u>Disability Living</u> <u>Allowance (DLA)</u> care component or who are registered blind – continue to qualify for equivalent additional payments under Universal Credit. All other disabled children qualify for significantly lower additions under Universal Credit than the old legacy benefits.

This means that more than 100,000 disabled children with significant care needs are likely to lose out under Universal Credit.

Contact has <u>campaigned against these cuts over</u>
<u>several years</u> and as a minimum has called for transitional protection to protect families from the reduction in financial support following a move onto Universal Credit.

Source



# Legacy benefits freeze left disabled people living on 'historically' low payments, court hears

THE BIG

Ministers refused to give disabled people on legacy benefits the same £20 per week increase universal credit claimants got during lockdown

The government went against the European Convention on Human Rights when it refused to increase legacy benefits in line with **universal credit**, the High Court has heard.

Four people on legacy benefits – welfare payments such as employment and support allowance, which are mostly claimed by sick and disabled people who cannot work – brought a **legal challenge** against the Department for Work and Pensions (DWP) after it failed to give them the same £20-per-week increase in lockdown.

Read thee Big Issue article **HERE** 



### Aberdeenshire Council encourages residents to install new interlinked fire alarms as a matter of urgency

<u>Aberdeenshire Council is encouraging residents</u> to install new interlinked fire alarms as a matter of urgency ahead of next year's deadline.

The Scottish Government has confirmed that from **February 2022**, new standards for fire and smoke alarms are being introduced through the implementation of the Housing (Scotland) Act 1987 (Tolerable Standard) (Extension of Criterion) Order 2019.

The Tolerable Standard is defined in housing legislation and prescribes a minimum standard a property must meet to be considered suitable for human habitation. Requirements are:

- Satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire
- One smoke alarm installed in the room most frequently used for general daytime living purposes (normally the living room/lounge)
- One smoke alarm in every circulation space on each storey, such as hallways and landings
- One heat alarm installed in every kitchen
- All smoke and heat alarms to be ceiling-mounted and all smoke and heat alarms to be interlinked

### 16 Days of Activism against Gender-Based Violence

The <u>16 Days of Activism against Gender-Based Violence</u> is an annual international campaign that starts on 25 November, the International Day for the Elimination of Violence against Women, and runs until 10 December, Human Rights Day.

#### 16 Days - Toolkit

The National Violence Against Women Network have developed a toolkit of resources to add value to local 16 Days of Activism Against Gender-Based Violence campaigns across Scotland.

This toolkit supports a number of activities which can be progressed locally and nationally to maximise the impact of this year's campaign (25 November – 10 December 2021).

#### The toolkit includes:

- Images of the National Network logo to be used on campaign materials and virtual meeting backgrounds. The logo banner images have been updated to include this year's theme of #LightUp and the slogan #WhatWillYouDo.
- Infographics and animations on key statistics/messages relating to Violence Against Women and Girls (VAWG) and gender equality.
- A template communications schedule for social media during the 16 Days campaign.
- A template schedule for local summits on VAWG, including themes/discussion questions.

#### Download the toolkit here

In order to showcase the use of this toolkit and activity across Scotland, please take pictures and videos of your activity during 16 Days and send to <a href="mailto:vaw@improvementservice.org.uk">vaw@improvementservice.org.uk</a>
16 Days - Calendar of events

As part of 16 Days, this page will host an online calendar of events to promote and share the activity going on across the National VAW Network and any other activity relating to 16 Days in Scotland. To add your event to this calendar please contact <a href="mailto:samantha.keogh@improvementservice.org.uk">samantha.keogh@improvementservice.org.uk</a>



Tackling Violence Against Women and Girls in Scotland 25th November - 10th December



#### November - Budget 2021

#### Universal Credit taper and work allowance

The Universal Credit taper rate will reduce from 63% to 55% by 1 December 2021. This means that a claimant's award will reduce by 55p instead of 63p for every £1 that they earn after any appropriate work allowance. The work allowances (available to those with children or limited capability for work) will increase by £500 per year.

#### **Surplus Earnings Threshold**

The Surplus Earnings Threshold is a slightly fiendish calculation which comes into play when Universal Credit claimants earn enough to take them off Universal Credit plus at least £2500 – the idea being that claimants should make the extra income last before a month. This £2,500 threshold had been due to drop to £300 in April 2022, a change which would have meant far more claimants were affected. The government has decided to push back the drop for another year until April 2023.



#### **Terminal illness rules**

Confirming what had been previously announced, the budget covered the extension of the special rules for claimants who are terminally ill. The current rule requires that death is reasonably expected within 6 months. The change extends this timescale to 12 months, although it is still not clear when the changes will be implemented

#### **Pension Credit housing element**

We have known for a long time that the long-term goal is that Housing Benefit for claimants over State Pension age will be replaced by a housing element in Pension Credit. The budget gave us an updated timescale for this change: pushing the date back from April 2023 to April 2025 to coincide with the planned completion of managed migration to Universal Credit.

#### **LHA Shared Accommodation Rate**

Victims of modern slavery and domestic abuse were due to become exempt from the LHA shared accommodation rate rules from April 2023. The budget has brought this change forward by a year, to April 2022.

#### **Bereavement Support Payment**

Another change which we were aware of – the government has confirmed that bereaved cohabiting parents who are not married or in a civil partnership will be entitled to Bereavement Support Payment. New legislation is likely to be in place in summer 2022 with payments starting in September. It is confirmed that some claimants will be entitled to a backdate to August 2018.

## Here's what you can do if you feel your energy supplier isn't supporting you

If you're struggling with energy payments:

- Ask for a payment plan. If you know you're going to struggle paying your energy bills, contact your supplier as soon as possible. According to the regulator, suppliers must work with you to agree a payment plan you can afford.
- 2. Pay off your debt through your benefits. It might be possible to repay your debt directly from your benefits through the Fuel Direct Scheme. A fixed amount will be taken from your benefits to cover what you owe, plus an extra amount for your current use.
- 3. Consider energy hardship funds, which some providers offer. If you have been hit by a huge bill and find yourself in arrears there's help available. Some providers offer an energy fund scheme to help with arrears if you're facing serious

financial hardship.

 Complain to the energy ombudsman if you feel your supplier is not helping. If you've asked for help from your provider but have been unsuccessful, then you can take your complaint to the <u>Energy Om-</u> <u>budsman Service</u>, which is approved by Ofgem.





#### Personal Independence Payment — Revisions and Supersessions of Fixed Term Awards

Personal independence payment (PIP) awards are normally made for a fixed period of time. When the fixed term period elapses the award comes to an end unless the claimant re-claims benefit or the award is increased in length. It is possible for the Department of Works and Pension (DWP) to change an ongoing fixed term award. This can lead to an increase or decrease in entitlement. This now happens more frequently due to the DWP practice of organising a planned review of a PIP award 12 months before the end of the fixed term period. This means that understanding this process is **crucial** to advising claimants correctly. **This article** explains the mechanisms for changing an ongoing PIP award and provides tactical advice for advisers on this issue.

#### Post Office Accounts are Closing: Basic Bank Accounts



The decision by the Post Office to close its bank accounts has now been delayed until November 2022.

The reason for the delay is to allow people who currently get benefits paid into Post Office accounts, time to transfer to another. If people don't own another account, and with over 1 million people in the UK not having bank accounts this could mean quite a few people, they will be moved onto the Payment Exception Service.

<u>www.advicescotland.com/post-office-accounts-are-closing-basic-bank-accounts/</u>

## Frontline Worker Survey 2021



Are you:

- A frontline worker, directly supporting people experiencing homelessness? We classify homelessness as including individuals living in hostels, shelters, and temporary or supported accommodation, as well as hidden homelessness for example people sofa-surfing or living insecurely in sheds or cars.
- A paid employee or volunteer working in the public, statutory or voluntary sector? This could be in a range of roles from outreach workers to probation workers to welfare benefits advisers.

If so, now is the time to have your say on some of the key issues you are witnessing in your work alongside the solutions needed to ensure that suitable, secure, affordable housing is available to all.

Listening to lived and frontline experience is crucial to addressing homelessness. Last year 930 frontline workers responded to our survey, you can view our findings <a href="here">here</a> which were shared with decision makers to help inform action to end homelessness.

Take the survey here - www.research.net/r/
FrontlineWorkerSurvey2021

# Bulb collapses into 'special administration' – what it means for your gas and electricity

Bulb, which supplies more than 1.7 million households, has collapsed into a so-called 'special administration', becoming the largest firm to fail during the current energy crisis. This process, which hasn't been used before in the energy market, means Bulb will continue to operate as usual for existing customers for now. But it's no longer taking on new customers and its future as a company is uncertain.



MoneySavingExpert.com

bulb

If you're a Bulb customer, you don't need to do anything and nothing will change for now. We've full info on what it means for you <u>in this article</u>, plus some thoughts from MoneySavingExpert.com founder Martin Lewis...

#### New UC Regulations from 15th Dec limit further which disabled students can claim UC

Amending Regulations that come into effect on 15th December 2021 close a loophole that some disabled students could have used to claim Universal Credit whilst 'receiving education'.

Before we look at the change in detail, we need to look at who it applies to.

#### What are the rules for students claiming Universal Credit?

The UC Regulations say that individuals who are 'receiving education' cannot claim UC whilst undertaking their course unless they fall into one of the exceptions.

So, to know whether a student can claim UC, you need to first consider if they are 'receiving education'.

If they are, then they will only be able to receive UC whilst studying if they fall into one of the excepted groups of students that can claim - this includes those students who would be classed as 'qualifying disabled students'.

The UC Regulations have always made it difficult for disabled students to claim - this change now means it is even more restricted.

#### So, who's affected by the new rules?

The rules regarding who is 'receiving education' can be a bit confusing so

Let's look at who's definitely affected -

- Students on full-time advanced courses (i.e. foundation, undergraduate or postgraduate degrees, level 4 or 5 BTECS/NVQ/SVQ including HNC or HND), and
- Qualifying young people (i.e. aged 16-19 and on a full-time course of non-advanced education)

For everyone else, whether or not they are 'receiving education' could depend on what course they on, what (if any) student income they receive and whether their course is compatible with their work related requirements.

Where someone is not 'receiving education', they will not be affected by these new rules and their entitlement to UC will depend on whether their course is compatible with their work related requirements.

#### What do the Regs say before the changes?

The UC Regs state that anyone who is 'receiving education' will be excluded from claiming UC unless they fall into one of the exceptions. The exception for disabled students has always been quite strict and currently states that they would only be able to claim whilst 'receiving education' if –

- They are entitled to Personal Independence Payment, Disability Living Allowance, Armed Forces Independence Payment, Constant Attendance Allowance or Attendance Allowance AND
- It has been determined that they have (or there has been a decision to treat them as having) a Limited Capability for Work or Limited Capability for Work and Work-Related Activity AND
- Where they were receiving education on the date of their claim for UC, the determination of LCW(RA) was made on or before the day they made their claim OR
- Where they were receiving UC before they started receiving education, the determination of LCW(RA) was made on or before the day they started receiving education

This meant that someone 'receiving education' who was getting PIP, DLA, AFIP, CAA or AA and hadn't had a LCW decision could make a 'credits only' claim for New-Style ESA and be referred for a Work Capability Assessment. If they were found to have (or there has been a decision to treat them as having) a LCW(RA), they could then apply for UC as a 'qualifying disabled student' as the LCW(RA) decision was made before they made their claim for UC – even though the decision was made after they started their course.

However, the DWP's intention was always that to be entitled to UC whilst 'receiving education', a disabled student should have been found to have a LCW(RA) before they started their course.

#### So, what do the new Regs say?

A short additional phrase closes this 'credit only' loophole as the Regs will, from 15th December 2021, now say for UC claims made on or after that date –

Disabled students will only be able to be awarded UC whilst 'receiving education' if -

- They are entitled to Personal Independence Payment, Disability Living Allowance, Armed Forces Independence Payment, Constant Attendance Allowance or Attendance Allowance AND
- On a date before the date on which the person starts receiving education it has been determined that they
  have (or there has been a decision to treat them as having) a Limited Capability for Work or Limited
  Capability for Work and Work-Related Activity

This means that a disabled student who is 'receiving education' will only be able to receive UC whilst studying if they –

- Are found to have (or there has been a decision to treat them as having) a LCW(RA) before they start their course, or
- They fall into one of the other exceptions that allow them to claim UC whilst 'receiving education'. These are that they –
  - o Live with a partner who is eligible to claim UC, or
  - o Are responsible for a child or qualifying person, or
  - o Are state pension age (i.e. in a mixed age couple), or
  - o Are under 21, on a full-time non-advanced course and 'without parental support'.

Read the full article **HERE**. Curtesy of HousingSystems.

### Deaf Action's Bright Deal Service

Firstly, I would like to introduce myself, my name is Jack Speirs and I work for Deaf Action which is a deaf led charity based in Edinburgh. Recently we have set up the Bright Deal Project which is targeted towards the Deaf and hard of hearing communities in Scotland. The aim of this project is to advise people on how to manage their energy bills within their households.

Bright Deal is a free service funded by **Energy Saving Trust**.

We have British Sign Language interpreters available who are able to provide communication with those who are hard of hearing.

For further information, you can access our website and book an appointment with us. You can book a 10-minute video-call with our advisors, or book a house visit (within a week) with our advisors.

To book an appointment, please use the following link:

https://www.deafaction.org/ services/home-energy-advicebright-deal/

Alternatively, you can email us at <a href="mailto:brightdeal@deafaction.org">brightdeal@deafaction.org</a> or contact us via WhatsApp on 07365490306



### Bright Deal supports deaf and hard of hearing people in Scotland to understand and manage their energy.

We can offer advice in BSL to help you live comfortably, save on energy bills and understand your energy usage.

To find out more, visit: www.deafaction.org/bright-deal

www.deafaction.org

\*deaf includes people who are Deaf BSL users, deafened, deafblind and hard of hearing

Registered Company Number SC 396876. Registered charity SC 009898. Registered address, 49 Albany Street, Edinburgh, EH1 3QY





As part of the service, we provide advice and information on the following areas. The links below provide access to the information in British Sign Language with subtitles.

- Home energy advice Bright Deal Home energy advice on Vimeo
- Energy Bills Bright Deal How to pay energy bills on Vimeo
- Ofgem energy prices rising Bright Deal Ofgem & rising energy prices on Vimeo
- Switching energy providers Bright Deal Switching providers on Vimeo
- Help to understand bills and read meters <u>Bright Deal Understanding your bills on Vimeo</u>
- How to access renewable energy <u>Bright Deal Renewable energy on Vimeo</u>
- Winter Fuel Poverty <u>Bright Deal Save money this winter on Vimeo</u>
- How to set up a heating controls Bright Deal Controlling your heating on Vimeo
- Learn about running costs of appliances- <u>Bright Deal Energy efficient appliances on</u>
   Vimeo
- To receive save tips such as low-cost energy measures <u>Bright Deal Energy saving tips on</u>
   Vimeo
- And much more...

#### Important information for unpaid adult carers and young carers

The Carers (Scotland) Act 2016 came into effect in April 2018 and introduced new rights to all carers in Scotland. These include Adult Carer Support Plans and Young Carer Statements that help carers look at their caring role, how it affects them and what support might be needed. Other support includes local carer strategies, involving carers in the hospital discharge of the person they care for and providing information and advice services for all carers. Visit Aberdeenshire Council's Carers' Rights and Legislation webpage to find out more.

#### **Aberdeenshire Young Carer Information**

There are young carers in primary and secondary schools across Aberdeenshire. A young carer is anyone under the age of 18 (or 18 if still at school) who cares for a family member or friend due to illness, disability, a mental health problem or an addiction. A caring role can be physical, practical or emotional support. Caring can include cooking, cleaning, shopping, helping with younger siblings, giving medications, helping with dressing or washing, keeping the cared-for person company and reassuring the person when they worry.

Young carers may have been caring for a long time and might not even be aware they are carers. Others may have more recently become young carers or seen an increase in their caring role with changes in circumstances, which has been the case for some carers during the Covid Pandemic. Caring for a family member can be very rewarding but also hard work. Young carers often have to look after themselves too and can find it hard to keep up with school work, go out with friends and stay healthy. A caring role if unsupported can have a huge impact on a carer's health, both physically and mentally.

#### Aberdeenshire Carer Support Service

Quarriers is commissioned to provide a Carer Support Service for Aberdeenshire <u>Young Carers</u> and <u>Adult Carers</u>. Quarriers can help carers look at how their caring role affects them and what support might be needed. Quarriers can also provide support, information and advice, help them have opportunities to meet up with friends and meet other people in caring situations if they want to. For more information and advice, email <u>aberdeenshirecarers@quarriers.org.uk</u> or telephone 01467 538700.

#### Carer Support Information for Aberdeenshire Young Carers

Further information on young carer (and unpaid adult carer) support is available on the <a href="Months:Aberdeenshire Council">Aberdeenshire Council</a> Caring For Others webpage and the <a href="Aberdeenshire GIRFEC young carer website">Aberdeenshire Young Carer Support Service</a>). If you would be interested in displaying leaflets or posters to support young carers, please email <a href="mailto:carersupport@aberdeenshire.gov.uk">carersupport@aberdeenshire.gov.uk</a> or telephone 01467 536677.

#### Aberdeenshire Young Carer Health and Wellbeing Grant

Young carers in Aberdeenshire can now apply for a Health and Wellbeing Grant to take time out from their caring role and enjoy activities, hobbies or spend time with friends. Young carers can decide what to buy with the grant, as long as it helps to look after their health and wellbeing. The grant is a one-off payment that does not need to be paid back. To apply for the grant, contact Quarriers Aberdeenshire Carer Support Service on 01467 538700 to ask for help to complete a Young Carer Statement. This will determine if a young carer can apply for the grant or if they would benefit more from an individual budget for ongoing support.

#### Young Scot Young Carers Package

Young carers aged 11 to 18 can access a nationwide Young Scot package of discounts and opportunities. The Young Carers Package includes discounts at certain stores and leisure venues as well as other opportunities, such as free cinema tickets and CV advice. The aim is to support young carers to make the most of their leisure time, learn and feel more confident.

To find out more about the young carers package and how to access it visit <a href="https://young.scot/young-carers">https://young.scot/young-carers</a> The Young Scot website has lots of other useful young carer information, including a Carers (Scotland) Act 2016 Jargon Buster for Young Carers, which explains some of the words and phrases in the Act.

#### Young Carer Grant

Young carers aged 16 to 18 and living in Scotland, may be eligible for a £300 annual payment to help access life opportunities that are the norm for other young people. The young carer must provide care for an average of 16 hours or more per week and the person/or people being cared for must receive a qualifying benefit. Further information including how to apply can be found at <a href="https://www.mygov.scot/young-carer-grant">www.mygov.scot/young-carer-grant</a>

#### **SVQ Qualification for Young Carers**

Young carers in Aberdeenshire can undertake a SVQ qualification relating to their caring role. The skills, experience and knowledge a carer has from providing care can be transferred into a SVQ, which is recommended for S3 upwards. For more information <u>visit Aberdeenshire Council's Carer Training and Qualifications</u> <u>webpage</u> or email <u>carersvq@aberdeenshire.gov.uk</u> There is currently a waiting list for the qualification when the cared-for person is a child, but spaces are available for when the cared-for is an adult.

Quarriers can provide advice on the full range of grant and support options available to adult carers too.

#### **Carers Trust video clips**

The Carers Trust has produced a series of video clips with young carers to highlight the issues they experience. The films are aimed at adults who encounter young carers through their work, but give useful insight into lives of carers for everyone.

- Media Ambassadors 2021 film with intro and Q&A YouTube
- Media Ambassadors 2021 short YouTube