#### Newsletter for advisers in Aberdeen City & Aberdeenshire

# BenefitsBulletin

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



#### March 2022 Newsletter

#### Scottish Budget Bill passed

## Funding announced to help tackle the cost of living crisis.

In a <u>statement to the Scottish</u>

Parliament yesterday during the final stage of the Scottish Budget

*Bill*, Ms Forbes set out the government's plans to support households with the cost of living crisis, advising that, pending final confirmation from the Treasury of the £290 million funding allocation to Scotland consequent upon similar <u>cost of living</u> <u>support measures announced for England last</u> <u>week</u> -

- £150 will be provided to every household in receipt of council tax reduction in all council tax bands in Scotland;
- local authorities will receive funding to pass on £150 to other occupied household in bands A to D in Scotland;
- in total, combining these elements, 1.85 million, or 73 per cent of all households, will receive £150 of support; and
- the Fuel Insecurity Fund will receive £10 million funding for 2022/2023 so that it can continue to help households at risk of self-disconnection, or self-rationing their energy use, due to unaffordable fuel costs.

Responses from the <u>Child Poverty Action Group</u> in <u>Scotland</u> and the <u>Joseph Rowntree Founda-</u> tion were a little less supportive.

For more information see, <u>Scottish Budget Bill</u> <u>passed</u>



The Scottish Government Riaghaltas na h-Alba

### **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 <u>benefits for people affected by Coronavirus</u>.

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.

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

<u>START >>></u>



#### Aberdeenshire agrees Council Tax rise of 3% and limits council rent increase to 1.5%

Residents in Aberdeenshire will see a 3% rise in their Council Tax for the new financial year 2022/23 as councillors seek to balance budgets in the face of growing demand on services and increases to costs.

It means that a Band D property will be £1,339.83, a rise of £3.90 per month (if paid over 10 months) before other charges are applied.

A cost of living payment of £150 will be made to households with a Council Tax band of A to D, previously announced by Westminster and passed to the Scottish Government in recognition of the rising cost of living, in particular on food and energy.



# WP Department for Work and Pensions

#### **Claimant experience of telephone**based health assessments for PIP. ESA and UC

DWP commissioned external researchers NatCen to conduct surveys with PIP, UC and ESA claimants to gather feedback on their experience of telephone based assessments.

www.gov.uk/government/publications/claimantexperience-of-telephone-based-health-assessmentsfor-pip-esa-and-uc

#### Case law has confirmed that a UC claim cannot be withdrawn after it has been accepted

The judge ruled that the claimant could not withdraw his claim for UC (and therefore have his Housing Benefit reinstated) because the DWP had accepted his claim and issued a 'stop notice' to the Local Authority - this happened within 2 hours of his claim https://lnkd.in/gUCzMrPx

The DWP has confirmed that it has agreed on the data it needs to provide to the Scottish Government to support the roll out of Scottish child payment for children aged six and over.

https://committees.parliament.uk/publications/8785/ documents/88943/default/

#### The House of Commons has approved the Social Security **Benefits Up-rating Order 2022**

203

HM Courts &

Tribunals Service

HM Revenue

& Customs

https://hansard.parliament.uk/ commons/2022-02-07/debates/CCBCEC9D -2179-444F-BD02-1A3ADAA3D3F3/ **SocialSecurityAndPensions** 



#### Improving telephony services within DWP

Conversational Platform (CP) is one of a suite of new strategic solutions being introduced by DWP to provide an improved modern telephony service in line with changing customer needs.

CP will transform the customer journey by providing an automated conversational experience, replacing existing Interactive Voice Response (i.e. press 1 for X, 2 for Y) with a voice led solution (What are you calling about today?').

As customer experience is critical in supporting the development of CP, from the end of March 2022 data will be collected regarding the reason for the call. Customers should not be concerned if they hear a "human like" voice when they contact us.



### **DWP** Department for Work and Pensions



HM Courts & Tribunals Service

#### Legacy benefit claimants lose High Court challenge on £20 uplift

The legacy benefit claimants that challenged the government's decision not to apply the £20 per week 'uplift' to their claims in the same way as to universal credit claims have lost their case.

The High Court decision notes -

The central question raised by the Claimants' discrimination claims is whether it was lawful for the Secretary of State to direct her attention to the position of new benefits claimants – all of whom would have made claims for Universal Credit. I consider that she was. New benefits claimants would need to adjust to a loss in income. They would be affected differently to persons already claiming benefits. Given the objective pursued by the 2020 Regulations and the circumstances in which the decision to make those Regulations was made, legal scrutiny of the must allow the Secretary of State a degree of latitude. All this being so, the distinction between the legacy benefits personal allowances and the Universal Credit standard allowance, consequent on the 2020 Regulations, rested on sufficient reason.' (paragraph 31)

The judgment - https://www.bailii.org/ew/cases/EWHC/Admin/2022/351.html

#### DWP confirms trial of 'new tech to match jobs to people' as part of its Way to Work campaign

Automated matchmaking service to be tested at 20 jobcentres across England and Scotland from March 2022 in areas that have the highest ratio of vacancies to unemployed jobseekers

The DWP has confirmed that it is trialling 'new tech to match jobs to people' as part of its <u>Way to Work</u> <u>campaign</u>.

In an article published in the Birmingham Mail earlier this week, it was reported that -

'The DWP is stepping up its efforts to get more benefit claimants back to work with an automated matchmaking service. The new technology - whose developers have created an <u>AI career coach</u> <u>called Bob</u> - will be tested across England and Scotland from March 2022 in areas that have the highest ratio of vacancies to unemployed jobseekers.

The automated system will connect people with local roles, including training routes or jobs they haven't previously considered, the DWP said.'

The technology will be trialled at 20 jobcentres in England and Scotland in areas that have the highest ratio of vacancies to unemployed jobseekers - in Stafford, Blyth, Chester, Edinburgh, Exeter, Hudders-field, Huntingdon, Maidstone, Newark and Rusholme - and will aim to connect people with local roles, including training routes or jobs they haven't previously considered -

'Award-winning AI software is being brought in to help connect people to their next job or training opportunity, backed by £1.3 million Government investment. People looking for work – at any age or stage – will be asked a series of questions about themselves and their employment history in order to build their online job-seeking profile.

Building on this information, the cutting-edge software will then make intelligent suggestions based on live local jobs market data. Using specialist algorithms, the AI service will recommend next steps, which could point jobseekers to a live vacancy or a local skills bootcamp to help unlock other careers and training opportunities.'

To deliver the initiative, the Birmingham Mail article outlines that the government is partnering with three firms specialising in job-matching artificial intelligence: <u>FutureFitAl</u>, <u>Bayes Impact</u>, and <u>Adzuna</u>.

NB - the DWP adds however that -

'We will not make taking part in this test mandatory for anyone. Universal credit claimants would not be at risk of a sanction if they didn't believe a service would be useful to them or decided not to use it for another reason.'

In a <u>tweet from its Press Office</u>, the DWP links to the Birmingham Mail article and says -"We're supporting our Work Coaches with the smartest technology out there to help get every jobseeker – at any age or stage – into work faster" - Minister for Employment @mimsdavies

As part of #WayToWork, we're trialling new tech to match jobs to people.'

For more information, see <u>DWP will use £1.3m robot to find people jobs in latest Universal Credit</u> <u>crackdown</u> from birminghammail.co.uk

# **DWP** Department for Work and Pensions



ম্দ্রুরু HM Courts & Tribunals Service

#### Disabled people's experiences of the benefits system: Committee

#### publishes Government-commissioned research

The Work and Pensions Committee has used parliamentary powers to publish a Government-commissioned report into disabled people's experiences of the benefits system that the DWP had consistently refused to make public.

- Read the Report The Uses of Health and Disability Benefits
- Work and Pensions Committee

Department for Work & Pensions

Government Social Research

The report *The Uses of Health and Disability Benefits* was received by the Government in September 2020. It followed a research project led by the National Centre for Social Research (NatCen), which interviewed disabled people about their experiences of receiving PIP, ESA and Universal Credit. It reveals that people who did not have income outside the benefits system "reported that they were often unable to meet essential day to day living costs", such as food, rent and heating.

The Government Social Research Publication Protocol, in place since 2015, states that research of this kind should be published "no more than 12 weeks following agreement of final outputs".

In December, the Secretary of State was given one final chance to reconsider her decision not to publish the research. Following her refusal, the Committee ordered NatCen to hand over the report for publication.

#### Chair's comment

Rt Hon Stephen Timms MP, Chair of the Work and Pensions Committee, said: "The report gives a valuable insight into the experiences of people claiming health and disability benefits. While the system is working for some, we now know that others reported that they are still unable to meet essential living costs such as food and utility bills.

By persisting in its decision to hide away evidence of the struggles people are facing, the DWP will only have further harmed its reputation with disabled people at a time when - as its own officials have acknowledged - lack of trust is a major issue. In order to rebuild its relationship with disabled people, the DWP must stop trying to bury uncomfortable truths."

The Committee's <u>report in July on the disability employment gap</u> included a section on DWP's relationship with disabled people. It cited a report from the Social Security Advisory Committee (SSAC) which revealed that DWP officials acknowledged that lack of trust towards the Department from disabled people was 'a major issue'.

Also - MPs force publication of report into struggles of poorer disabled Britons

#### DBC responds to The Uses of Health and Disability Benefits report

Today the Work and Pensions Committee has used parliamentary powers to publish a report <u>The Uses</u> of <u>Health and Disability Benefits</u> commissioned by the Government into disabled people's experiences of the benefits system that the DWP <u>had consistently refused to make public</u>.

https://disabilitybenefitsconsortium.com/2022/02/03/dbc-responds-to-the-uses-of-health-and-disabilitybenefits-report/

### DWP Department for Work and Pensions

#### AS v Secretary of State for Work and Pensions (PIP): [2022] UKUT 24 (AAC)

Upper Tribunal Administrative Appeals Chamber decision by Judge Church on 20 January 2022.

Read the full decision in <u>CPIP/729/2021</u>.

#### **Judicial Summary**

Tribunal practice and procedure - fair hearing - Senior President of

HM Courts &

**Tribunals Service** 

**HM Revenue** 

& Customs

Tribunals' Practice Direction on 'Child, Vulnerable Adult and Sensitive Witnesses' – proper approach to rule 2(2)(c) of the Tribunal Procedure (First-tier Tribunal)(Social Entitlement Chamber) Rules 2008 - whether panel entitled to conclude from evidence that appellant with mental health problems could speak on telephone with representative that it was reasonable to expect her to be able to participate in a telephone hearing – overriding objective – need for flexibility.

#### Caselaw which allows to bypass the Mandatory Reconsideration process and appeal direct to HMCTS.

#### See extract from a sub for expediency.

'Judge Wikely held in CUC/1389/2019 (paragraphs 20 – 30). When considering the notification of the decision, that regulation 7(1) (b) of the Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment Support Allowance (Decisions and Appeals) Regulations 2013.

Provides that the requirement to carry out a mandatory reconsideration before a right of appeal is established only applies where the decision notice includes a statement to that effect. In Mrs \*\*\*\*\*\*\*\* case, the decision notice contained only what was written in her journal and therefore the claimant had the right of appeal to the First-tier Tribunal unencumbered by the usual need to apply for a mandatory reconsideration. Please see CUC/1389/2019 attached'. <u>CUC 1389 2019.pdf</u>

#### **DWP Set to Virtualise UK Benefits System**

The Department of Work and Pensions (DWP) has awarded a multi-million-pound contract to leading video specialist provider, Involve Visual Collaboration Limited, to provide communications services that support the virtualisation of the UK benefits system. The initial two-year contract value for Involve is £3.95m, with the option to extend the contract for a further two years, totalling up to £7.79m.

The DWP is the UK's largest public service department and is responsible for administering the State Pension and a range of working age, disability, and ill health benefits. The DWP's priority is to deliver accessible, effective, and fair services to customers, and assessments have traditionally been completed via face-to-face consultations. However, to respond to the increase in benefit claimants resulting from the pandemic, and to overcome the challenges customers may face in attending in-person appointments, the DWP acted fast to virtualise key business areas. <sup>1-3</sup> This includes Personal Independent Payments, Universal Credit, Industrial Industries Disablement Benefit, Employment & Support Allowance and Fraud.<sup>3</sup>

Virtual assessments will improve accessibility to DWP services, as customers will be able to attend remotely, which will reduce work absences, and the need for travel and childcare costs. Virtual meetings will also mitigate COVID-19 health risks and make it easier for people with reduced mobility or disability to access the support they need.

www.abcorg.net/item/3826-dwp-set-to-virtualise-uk-benefits-system





#### Low income and debt

The Social Justice and Social Security Committee is looking at the challenges related to low income and debt in Scotland. This is part of the Committee's commitment to investigate the key themes in its remit. This approach is helping the Committee develop its priorities for work throughout this session.

Closes 31 March On 18 November 2021 the Committee held its first meeting on this issue. At the meeting MSPs heard from frontline workers and debt advisers. The MSPs then heard from people experiencing problem debt and poverty. To ensure that people were able to share their experiences in confidence, this meeting was held in private.

The discussion raised issues including:

- social stigma around problem debt
- digital exclusion in accessing support services
- signposting to free debt advice
- the links between problem debt and health
- the high cost of childcare and issues with statutory debt solutions

The Committee shared its findings from the meeting with the Scottish Government.

At its meeting on 10th February the Committee agreed to launch a call for views looking into these issues as part of a broader inquiry.

Full information HERE

Responses should be submitted online by 31 March 2022.



#### Funeral Support Payment - Overview Session - Third Sector

This event is to provide an operational overview of Funeral Support Payment. This session will cover details on eligibility and provide an overview of the costs covered by Funeral Support **Payment**.

<u>Thu 3 Mar 2022 at 10:00</u>

#### Scottish Government confirms that self-isolation support grants will remain available while advice to self-isolate continues beyond 21 March 2022

Government also says that it will continue to consider where targeted support is required as isolation advice evolves

The Scottish Government has confirmed that self-isolation support grants will remain available while its advice to self-isolate due to Covid-19 continues.

In a statement to the Scottish Parliament yesterday, First Minister Nicola Sturgeon said that, while most Covid-19-related restrictions in Scotland will end from 21 March 2022 -

'... for now, we will continue to ask those who test positive for Covid to isolate for the recommended period. And we will continue to make self isolation support payments available to those who are eligible.'

In addition, at page 22 of its <u>Covid-19 Strategic Framework Update February 2022</u>, published yesterday, the Scottish Government says -

'While self-isolation advice remains a population-wide intervention, support for people self-isolating will continue including the self-isolation support grant. As isolation guidance evolves, we will continue to consider where targeted isolation support, including financial support, is required to support communities experiencing enduring transmission and Covid-19-related health inequalities.'

The First Minister's statement is available from gov.scot





#### **Scottish Government Position Paper - Adult Disability Payment**

Information on Adult Disability Payment, the Scottish replacement for Personal Independence Payment.

Adult Disability Payment will replace Personal Independence Payment in Scotland. It will launch for new applications in pilot areas in March and be rolled out further over this summer, with nationwide coverage beginning at the end of August. This will be a new payment for adults under pension age who do not already get disability benefits from the UK Government's Department for Work and Pensions.

People who currently receive adult disability benefits through the Department for Work and Pensions will have their awards transferred to Social Security Scotland from August, without any interruptions to their award. They will not have to apply for Adult Disability payment.

A list of Frequently Asked Questions about Adult Disability Payment can be found here: <u>Disability Assistance in Scotland: Adult Disability Payment Policy Q&A</u> (www.gov.scot)

Full article: www.gov.scot/publications/policy-position-paper-adult-disability-payment/

#### Scottish Carer's Assistance: consultation

The Scottish Government would like your views on **Scottish Carer's Assistance**. The responses should be provided by **23<sup>rd</sup> May 2022**.

Scottish Carer's Assistance will replace Carer's Allowance in Scotland. When we introduce Scottish Carer's Assistance:

- We will improve how support is provided to carers, and make links to wider services. This will include working with carers to design systems that work for them, processes that treat people fairly, with dignity and respect, and making links from Social Security Scotland into wider carer support. Social Security Scotland's Local Delivery service will also help carers with face to face support, including assistance with benefit applications. This will help carers access all the support available to them, be it financial support or more widely, and help ensure carers have a positive experience of social security.
- We will continue to provide extra money to Scottish carers. To better recognise the different impacts of different caring situations, we plan to introduce a new extra payment of £10 a week for people who will get Scottish Carer's Assistance who are caring for more than one person who is getting a disability benefit. We also intend to pay Scottish Carer's Assistance to carers when the person they care for is in the process of challenging a disability benefit decision, and receiving short-term assistance where no support is currently available. This will help provide more financial stability for carers. The extra money from the Carer's Allowance Supplement and our Young Carer Grant will continue.
- We will extend support further after launch, starting with five proposed priority actions. To protect carers' existing support and ensure everyone can benefit from these changes at the same time, we will bring forward these changes once we have safely and securely transferred carers' benefits from Carer's Allowance to Scottish Carer's Assistance. Our five priority actions are:
- ◊ removing education restrictions so full-time students can get Scottish Carer's Assistance,
- allowing carers to add together hours spent caring for more than one person to meet the caring hours requirement for Scottish Carer's Assistance,
- increasing the time carers will receive Scottish Carer's Assistance from eight to twelve weeks after the death of a cared for person,
- making payments for longer when a cared for person goes into hospital or residential care, and
- increasing the amount carers can earn and still get support.

These changes would help carers access opportunities outside of caring where they wish to do so, provide more financial stability, and better recognise different caring situations

than the current benefit. We will also seek your views on whether we should consider new support for those with long term caring roles.

CARER'S ALLOWANCE

www.gov.scot/publications/scottish-carers-assistance-consultation/

SCOTTISH CARER'S ASSISTANCE





# New regulations have been issued that provide for the introduction of adult disability payment (ADP) in Scotland.

#### The Disability Assistance for Working Age People (Scotland) Regulations 2022

These Regulations make provision for Adult Disability Payment which is a type of disability assistance given by the Scottish Ministers under section 31 of the Social Security (Scotland) Act 2018.

- Part 2 provides an overview of arrangements for payment of disability assistance for working age people ("Adult Disability Payment").
- Part 3 sets out the eligibility criteria for the daily living component and the mobility component of Adult Disability Payment.
- Part 4 sets out the required period condition for entitlement to the daily living component and mobility component.
- Part 5 sets out the residence and presence conditions for entitlement to the assistance.
- Part 6 sets out the entitlement rules relating to age.
- Part 7 sets out the rules for entitlement to the assistance on account of having a terminal illness.
- Part 8 sets out the effects on payment of the assistance when an individual is resident in a care home, hospital or legal detention.
- Part 9 deals with the making of applications, payments, the amount and form of Adult Disability Payment and ongoing eligibility. It also provides for circumstances in which assistance may be suspended, when increases or decreases of entitlement take effect, and giving assistance by way of deduction.
- Part 10 deals with reconsideration of entitlement, where an award of assistance has already been made and is being revisited. It provides for determinations without application to be made where a specified period has elapsed, there is a change in circumstances, to address error resulting in overpayments, official errors resulting in underpayments, or to effect a deduction decision.
- Part 11 provides for the situation where people in Scotland in receipt of Adult Disability Payment move to another part of the United Kingdom, or people in another part of the United Kingdom in receipt of the equivalent assistance, Personal Independence Payment, move to Scotland.
- Part 12 provides for time periods for dealing with requests for re-determination of entitlement.
- Part 13 makes provision for the Scottish Ministers to make payment to suppliers of adapted vehicles, with whom recipients of the assistance have entered agreements for hire or hire purchase. These suppliers must be accredited according to a scheme operated by the Scottish Ministers.
- Part 14 and Part 2 of schedule 2 make provision for an initial period for applications to take place before the full rollout of the assistance.
- Part 15 deals with applications for Adult Disability Payment made by individuals who are in receipt of Child Disability Payment. It also provides for a determination of entitlement to Adult Disability Payment without an application where an individual is in receipt of Child Disability Payment and is terminally ill.
- Part 16 and Part 3 of schedule 2 make provision to transfer individuals who meet the residence and presence conditions and are awarded Personal Independence Payment to become entitled to Adult Disability Payment.
- Part 17 sets out the qualifications and experience necessary to carry out assessments, where these are required to determine an individual's entitlement to receive the assistance.
- Part 18 and Part 1 of schedule 2 deal with entitlement to short-term assistance, to bridge the gap, in the event that entitlement to the assistance is reduced or removed. This is payable, in certain circumstances, during the time when the change in entitlement is being challenged but the outcome is not yet known.
- Part 19 and Part 4 of schedule 2 make provision for a consequential amendment to the Social Security Contributions and Benefits Act 1992.
- Part 20 makes further provision for the initial period for applications by way of transitory provisions.

Schedule 1 sets out the activities, descriptors and points to be applied when determining an individual's entitlement to the daily living component and mobility component of the assistance.



http://citizensrightsproject.org

У CitzRights

EURightsProject



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Our NR,NE Partnership Facilitators and Citizens Rights Project volunteers; Iona, Vikki and Laura are bringing back their EU Settlement Scheme Application support clinics in 2022. These clinics will be held monthly and appointments can be made by emailing <u>EUSSreferralsaberdeen@outlook.com</u>

These clinics can assist with:

- Late applications, for those whom missed the application deadline of 30<sup>th</sup> June
- Referral on for higher level immigration advice via Settled UK for complex and vulnerable cases
- Joining family member applications
- Following up on outstanding applications with Home Office
- Updating EUSS profiles and demonstration on how to generate share codes
- Upgrading from Pre-Settled to Settled Status

The next clinic will be held on a Saturday, 10am-3pm at the Turning Point Scotland Office; 27 Holburn Street on 19<sup>th</sup> March.

Reminder these clinics are by appointment only to minimise Covid risk and may be subject to changes depending on Government Guidance.

However should you require advice or support for an individual meantime please email the <u>EUSSreferralsaber-</u> <u>deen@outlook.com</u> email and one of our advisers will get back to you.

Thanks Iona, Vikki and Laura

On behalf of

No Recourse, North East Partnership





proof of address and telephone. The information you share with us is confidential. Social distancing measures apply.

Citizens Rights Project is regulated by OISC. Ref No. N201900077



At TV Licensing, we want to make sure our customers know that we're here to help them and we know many will come to you for support.

To make sure you have all the information you need to support your clients with their TV Licensing needs, we've listed a reminder of the concessions available and details of the Simple Payment Plan. If you have a client who may be eligible, please encourage them to get in touch or go online and get set up. If you'd like to refer someone for the Simple Payment Plan and don't know how, please contact me directly. Further information is also available on our <u>website</u> along with a wide range of <u>FAQs</u>.



#### **TV Licence fee**

The government is responsible for setting the level of the licence fee and it was announced recently that the cost of the TV Licence will remain £159 until April 2024.

#### TV Licences for over 75s

Free TV licences for all over-75s are no longer available – this ended on 31st July 2020. However, customers who are over 75 and receive Pension Credit, or live with a partner who receives Pension Credit, can claim a free TV licence.

If you know your client is over 75 and receiving Pension Credit (this applies to those in receipt of either part of Pension Credit – Guarantee Credit or Savings Credit, or both) please ask them to either call us on 0300 790 6117 to request an application form or apply through our <u>website</u>.

If your client doesn't have Pension Credit but thinks they may be eligible, you can find out more at <u>gov.uk/pension-credit</u>.

#### 50% Blind concession

If your client, or someone they live with is blind (severely sight impaired), regardless of their age, and can provide the appropriate evidence, they are eligible to apply for a 50% reduction in the cost of their TV licence. The full list of documents they can use as evidence can be found on the <u>website</u>. Those who are partially sighted (sight impaired) aren't eligible for this concession.

#### Accommodation for Residential Care concession

Customers who live in residential care homes, supported housing or sheltered accommodation may be eligible for an Accommodation for Residential Care (ARC) concessionary TV Licence. Applications for these types of licences are made by the manager of the home, so ask your client to talk to theirs and find out if this is something which is applicable to them. More information is available on our <u>web-site</u>. We can also provide training and information specifically on ARC concessionary licences, if this would be beneficial to you.

#### The Simple Payment Plan

The Simple Payment Plan was created for those in financial difficulty. Customers who qualify can choose either a fortnightly or monthly payment plan that spreads the cost of a licence over 12 months.

The Simple Payment Plan also offers flexibility if a payment is missed, as it can be spread across the remainder of the plan instead of having to pay double the amount next time.

Customers are eligible to join the Simple Payment Plan if they:

- have been visited by a TV Licensing Enquiry Officer
- have previously held a licence that was cancelled within the last six months because of missed payments are experiencing financial difficulties and are referred by a not-for-profit money advice organisation.

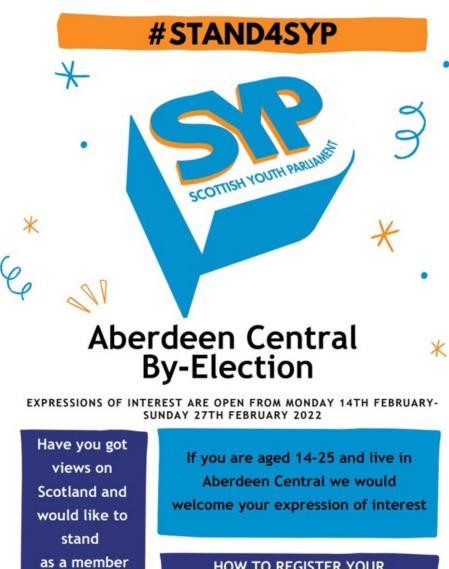
If your organisation isn't already referring customers for the Simple Payment Plan and would like to do so, please contact me directly on the details below and we can discuss your eligibility and set up a short briefing to explain the process. To find out more click <u>here</u>.

If you need any further information to help you to support your clients, if you have any queries or if you would like to know more please do get in touch and I will endeavour to help.

Anna (on behalf of TV Licensing) Anna.Hendry@smarts.agency



Expressions of interest from young people wanting to stand in the Scottish Youth Parliament by-elections for Aberdeen Central and Aberdeen Donside opens next week. Young people can register their interest on the SYP site.



HOW TO REGISTER YOUR EXPRESSION OF INTEREST:

VISIT: elections.syp.org.uk\*

\*You will be asked to leave your name, address, date of birth, e-mail address and contact telephone number

of the Scottish

Youth Parliament?



#### Scarf online events March 2022

Thinking about renewables? – As part of <u>Climate Week North East</u>, an online discussion featuring local Home Energy Scotland advisors taking a look at renewable options for community groups and individuals, including funding opportunities. **Tuesday 22 March, 12.30pm – 1.30pm.** Find more information and booking details <u>HERE</u>.

**Energy efficiency at home –** As part of <u>Climate Week North East</u>, an online workshop featuring local Home Energy Scotland advisors offering practical energy saving advice for the home and workplace.

Wednesday 23 March, 12.30pm – 1.30pm. Find more information and booking details <u>HERE</u>.

Active travel – As part of <u>Climate</u> <u>Week North East</u>, an online discussion featuring local Home Energy Scotland advisors detailing how sustainable travel can bring benefits to the planet and help you save money.

**Thursday 24 March, 12.30pm – 1.30pm.** Find more information and booking details <u>HERE</u>.

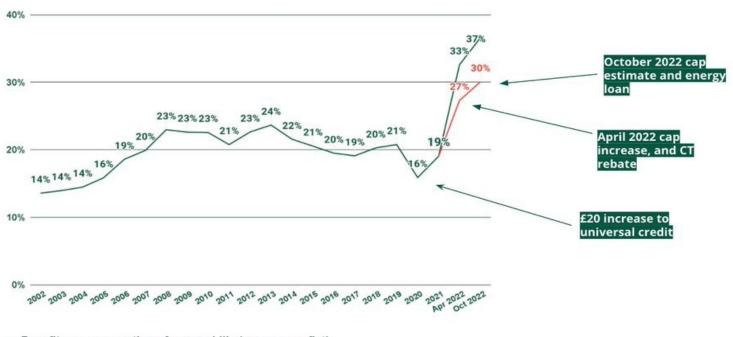




# Why the cost of living crisis is changing what advisers are dealing with for their clients.

Full article

Average proportion of unemployment benefit spent on energy bills over the last 20 years (single person excl. housing & other costs)



Benefits as a proportion of energy bills (one person flat)
Impact of Council Tax rebate and energy loan

#### Free Membership to Money Advice Scotland

Money Advice Scotland has recently relaunched their membership programme and are accepting applications.

One of the biggest changes to their membership is that it is now **free for advisers working in the free money advice sector** as well as those working in relevant third sector organisations.

Another change is that membership is now on an individual basis to help advisers better connect with MAS and each other.

The new membership programme was based on consultation with the money advice sector with the aim of ensuring what's on offer is relevant and useful, and members will have the ongoing opportunity to provide feedback and suggestions as to what they want to see from membership.

Full information including how to apply is available on MAS's website <u>https://</u> www.moneyadvicescotland.org.uk/Pages/Category/membership







#### **Energy Action Scotland Annual Conference 2022**

The Energy Action Scotland Annual Conference will run as an <u>online</u> event over three days from Wednesday 9 to Friday 11 March 2022. Over three days, six sessions will capture the key areas of policy and decision making as well as an in-depth focus on the fuel poverty landscape of support, service delivery, as well as discussion on how industry and business make that just transition towards the ever approaching goals of the NetZero.

Energy Action Scotland Annual Conference 2022 will take place over 6 events. To book a place at our sessions you can follow the links to:

Session 1: 10am, 9 March 2022

#### **Opening Addresses**

Join the Cabinet Secretary for Cabinet Secretary for Net Zero, Energy and Transport and a panel of Scotland policy experts to hear more about Scotland's ambitions for a just transition on a challenging and uncertain landscape

Session 2: 2pm, 9 March 2022 Energy Markets in 2022

Energy experts consider where we are and what is next for fuel poverty levels in Scotland as prices look set to have a devastating impact on households in ever growing numbers.

Session 3: 10am, 10 March 2022

#### Next Steps

We consider how fuel poverty can be tackled and what legislative initiatives could be considered in Holyrood and in Westminster. What private, public and third sector partnerships and collaboration should be encouraged to improve energy advice infrastructure for fuel poor households and how can the most vulnerable can be identified sooner and supported better.

#### Session 4: 2pm, 10 March 2022

#### Transforming our energy systems to the benefit of fuel poor households

Are heat networks, air and ground source heat pumps the answer for all of Scotland or have we already settled for an imperfect future? The panel will consider the case for Scotland's varied geography and population distribution as well as the possibilities offered by green gas and emerging possibilities for combining affordable warmth with our NetZero ambitions.

Session 5: 10am, 11 March 2022

The role that local government plays in supporting households in Fuel Poverty

One year after the Scottish Parliament elections and with the Scottish local authority elections looming, this is an opportunity submit questions and hear from the 5 main political parties on their plans ambitions for tackling fuel poverty.

#### Session 6: 2pm, 11 March 2022

#### Meet Scotland's new Fuel Poverty Advisory Panel with Q&A

Meet Scotland's new Fuel Poverty Advisory Panel. The Panel will contribute to policy development to tackle both fuel poverty in Scotland and will collectively hold the Scottish Government to account on their progress in tackling the four drivers of fuel poverty. This session is an introduction to the new panel members and a chance to hear about their plans and aspirations for this vital strand of work.







Debt

Camel

# How to ask your bank for a refund of overdraft charges

Have you had big overdraft problems for a long period?

You can make an affordability complaint and ask for a refund of overdraft charges if:

- your overdraft limit was increased to a level you would be unable to clear; or
- your overdraft usage showed you were in long-term financial distress. For example, being in the overdraft all the time, or using an unauthorised overdraft a lot.

This article shows how to make an affordability complaint to your bank, with a free template letter to use.



#### Every year hundreds of millions of pounds in vital financial support go unclaimed by older people in Scotland.

Our "Check in, Cash out" campaign aims to raise awareness and increase take-up of the social security available to help older people live well.

www.ageuk.org.uk/scotland/our-impact/campaigns/check-in-cash-out/ Download the campaign pack



Benefits for people over State Pension age Wednesday 16 March 10am - 12pm Tuesday 29 March 10am - 12pm

Benefits for people over State Pension Age Our 2-hour basic workshop looks at:

- Setting the scene about older people and benefits
- Non means tested benefits
- Means tested benefits
- What's changing?

#### Attendance Allowance: completing the form Tuesday 1 March 10am - 11am

Attendance Allowance: completing the form

Our 1-hour Attendance Allowance application form workshop aims to help anyone who intends to complete an Attendance Allowance form, for themselves or for someone else. It will give you information, strategies and tips to make the process more simple and less daunting.

You can take part in our workshops by video using the free Zoom app. All that's needed is a laptop / computer / tablet / smartphone and an internet connection. We do the rest!

#### How to sign up

If you would like a bespoke workshop for a group of 6 or more people we may be able to arrange a workshop specifically for you. Please contact <u>rightstraining@agescotland.org.uk</u>

To join one of our workshops, click on your chosen date below to sign up on Eventbrite. Please note that joining instructions will be sent 24 hours before the session.



ADMINISTRATIVE

#### Co-location of social welfare advice in hospital settings

Following the launch of its 2021 report <u>'Access to social welfare advice in a hospital setting: integration of services</u>', the Administrative Justice Council is delighted to be hosting a workshop on **14 March 2022**, **12:30 pm - 1:45 pm**.

Speakers will include:

- Professor Naomi Creutzfeldt (Professor in Socio-Legal Studies, Westminster University) – Chair
- Nick Wright (Manager, Citizens Advice at Great Ormond Street Hospital),
- Michael Bell (Chair, Croydon Health Services NHS Trust),
- Sarah Beardon (Senior Research and Policy Fellow, University College London)
- MoJ representative on their current/planned hubs work and general Legal Support work

Following presentations, there will be a short Q&A session and discussion.

The event will take place via Zoom

<u>Booking</u>







### In the news

- ⇒ Bright Blue: The Government's response to spiralling energy prices need to be better targeted
- ⇒ High Energy Costs Means Deciding Between Food or Warmth
- ⇒ Ofgem price cap hike confirms worst fears for struggling older customers
- ⇒ Rising Energy Prices. Deliberate Conscious Cruelty For The Poorest.
- ⇒ Carers UK comments on Government response to rise in energy costs
- ⇒ Government figures provide mounting evidence of 'worrying trends' on PIP delays
- ⇒ Martin Lewis: 'The cost of living crisis came to a head today' watch the video explaining what happened and what it means for you
- ⇒ The Scottish Government launched a public consultation on the need to end food banks in Scotland and JustCitizens responded
- ⇒ New employment service for women in Scotland launches
- Benefit claimants had poorer financial, mental, and social wellbeing in pandemic Bright Blue has today published new analysis, entitled <u>Sustained pressure?</u> The analysis reveals the extent to which benefit claimants, both those on Universal Credit (UC) and those on legacy benefits, experienced challenges to their financial, social, and mental wellbeing during the first year of the Covid-19 pandemic.
- $\Rightarrow$  Warning: Stamps that say '1st' or '2nd' class are going to become unusable from 31 January 2023
- $\Rightarrow$  Universal credit: New sanctions threat sparks fears of poverty and debt after four weeks
- $\Rightarrow$  The fiscal crisis and welfare benefits in the UK: big cuts and radical reforms
- $\Rightarrow$  What is a universal basic income? And which countries are eyeing a trial?
- ⇒ Can the Scottish Parliament stop UK Wage Arrestments?
- ⇒ Four things that we learnt from working alongside people with experience of being in debt to government – and how to fix the system

As the nation faces a cost-of-living crisis and recovers from the devastating effects of the pandemic, new research shows people who cannot afford the essentials are being pushed deeper into poverty by a rising tide of government debt.

This debt can take many forms, including paying back Advance Payments given to people on Universal Credit to cover the five-week wait for their first benefit payment, paying back council tax debt to local authorities, repaying benefit overpayments, and more. Sometimes some of these are referred to as deductions from benefits, but here we are primarily calling them debt.

 $\Rightarrow$  How to help your clients with their rising fuel bills

# Does a payment from a landlord's 'welfare fund' affect a tenant's benefit?

With the cost of living increasing and wages / benefits not keeping up, many social housing providers are considering setting up Welfare Funds to help families in particular need.

The payments could help with furniture, bedding, food, fuel bills, clothing, nappies, travel or other essential costs, in exceptional circumstances.



# But how will these payments be treated for welfare benefit purposes – could they reduce a claimant's benefit entitlement?

The answer is 'probably not, but it all depends...'.

Such payments need to be reported by the claimant to the benefit authorities, who would then classify them and decide if they affect any award.

IMPORTANT: payments made directly into a claimant's rent account or paid directly to them by their landlord for the purpose of helping them pay their rent could be seen as reducing the claimant's rent liability and therefore could reduce any Housing Benefit or Universal Credit they are entitled to.

#### Lump Sums / Irregular payments

All the benefit authorities would normally treat a one-off lump sum payment that is not attributable to a specific period as capital, as they would payments that are made irregularly and are intended to be paid irregularly.

These payments, therefore, would only affect a claimant's benefit award if it took their total capital over the savings thresholds that applied to that benefit.

Presumably if the claimant did have savings close to one of these thresholds, then they would not be in exceptional hardship and would not receiving a payment from a Welfare Fund (but we have included the limits below for information purposes).

NOTE: A lump sum attributable to a specific period could be seen as some form of income (see below).

#### **Regular payments**

Regular payments that a claimant receives from their landlord's Welfare Fund could be classed as:

- A 'charitable payment' i.e. one made by a registered charity,
- A 'voluntary payment', i.e. that has a benevolent purpose and is given without anything being given/expected in return, or
- 'Unearned income'.

Once it has been established what type of payment it is then different rules apply to the different benefits.

#### **More on Voluntary Payments**

Caselaw confirmed that a 'voluntary payment' is one that has a benevolent purpose and is given without anything being given or expected in return i.e. it doesn't benefit the payer.

We believe that if the payment made by the landlord to their tenant from a Welfare Fund is:

- not seen as benefiting the landlord, and
- not being given under some kind of agreement i.e. the landlord is expecting the tenant to do anything in return, and
- not being credited to the rent account on a regular basis i.e. every 4 weeks,

then these payments should be seen as 'voluntary payments'.

However, if the payment is conditional on the tenant doing something in return (eg staying out of rent arrears, keeping their garden tidy, refraining from anti- social behaviour) then there is a risk that it would not be seen as a 'voluntary payment'.

There is also a small risk that the benefit authority could say that the landlord benefits by being seen in a good light or that the payments reduce rent arrears.

The more specific the purpose of the payment – e.g. to reduce exceptional hardship experienced by the tenant/family, for example by preventing ill health due to cold or damp, or by ensuring the children have warm clothes or shoes that fit, the less likely this would be seen as simply a direct benefit to the landlord.

#### Does a payment from a landlord's 'welfare fund' affect a tenant's benefit? (continued)

#### **Universal Credit**

For Universal Credit, however payments from a Welfare Fund will be disregarded and so will not affect a UC award.

Regulation 66 of the UC Regulations 2013 lists income other than earnings that is taken into account and so reduces a UC award. If an income is not on the list, it isn't taken into account. Charitable

and voluntary payments are not listed, and neither are payments from the kind of Welfare Funds we are talking about.

BUT be aware that if an amount is paid regularly to a claimant whose award includes a Housing Costs Element by their landlord without any reference as to what that payment is for, then there is a risk that the DWP could regard these payments as a reduction in rental liability and thereby reduce the amount of the Housing Costs Element.

#### **Housing Benefit**

'Charitable payments' and 'voluntary payments' are disregarded as income under paragraph 14 of Schedule 5 of the HB Regulations 2006 and the Housing Benefit (PC age) Regulations 2006.

However, if the payment is considered to be benefiting the landlord in some way, then it may fall to be counted as unearned income instead and would reduce the HB award by 65p per £1.

ALSO be aware that if an amount is paid regularly to a claimant receiving HB by their landlord without any reference as to what that payment is for, then there is a risk that the HB Office could regard the payments as a reduction in rental liability and thereby reduce the amount of the HB award.

#### Income-Related ESA, Income Support, Income-Based JSA

The rules apply in the same way as for Housing Benefit, so payments not considered to be 'charitable payments' or 'voluntary payments' would reduce the award – in the case of IR-ESA, IS and IB-JSA -  $\pm 1$  for  $\pm 1$ .

#### **Pension Credit**

Pension Credit ignores all these payments. It works in the same way as Universal Credit – in that if it is not listed as an income that should be considered then it isn't.

#### **Tax Credits**

Regular payments from a Welfare Fund would not be taxable income and would not be classed as income for Tax Credit purposes

#### **Council Tax Support**

Each scheme is different so it would be advisable to check the local authority's policies.

#### **Savings Thresholds**

For working age claimants on Income-Related ESA, Income Support, Income-Based JSA, Housing Benefit or Universal Credit, these thresholds are £6,000 (where savings over £6,000 generate a tariff income), and £16,000 (where having savings above this would end entitlement).

For pension age claimants on Pension Credit there is no upper savings limit but savings over £10,000 generate a tariff income.

For pension age claimants not on Guarantee Pension Credit but getting Housing Benefit these thresholds are £10,000 (where savings over £10,000 generate a tariff income), and £16,000 (where having savings above this would end entitlement).

www.housingsystems.co.uk/News/News/id/148



### Housing Systems: Combating poverty and sustaining tenancies.