**Newsletter for advisers in the North East** 

## **Benefits**Bulletin



North East Scotland Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets guarterly throughout the year.

### **October 2023 Newsletter**

If you would like an article included in the next bulletin, please contact <a href="mailto:admin@nesaf.co.uk">admin@nesaf.co.uk</a>



Sign up for latest news and information at <a href="https://www.nesaf.co.uk/contact/">www.nesaf.co.uk/contact/</a>

Register to add and comment on our Message Boards at <a href="https://www.nesaf.co.uk/wp-login.php?">www.nesaf.co.uk/wp-login.php?</a> action=register

### **Benefit calculator**

ABERDEN CITY COUNCIL

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 >>>

## Open consultation Work Capability Assessment: activities and descriptors

### How to respond

We encourage you to respond online via <a href="www.gov.uk/government/consultations/work-capability-assessment-activities-and-descriptors">www.gov.uk/government/consultations/work-capability-assessment-activities-and-descriptors</a> if possible.

Please email wcaactivitiesanddescriptors.consultation@dwp.gov.uk if:

- you would like to respond via email
- you have any other enquiries specifically relating to this consultation

### **Warm Home Prescription Trial**

Working in collaboration with Energy Systems Catapult, Scarf alongside NHS Grampian offered energy advice and financial support to individuals living with COPD in Aberdeen and Aberdeenshire. This 'warm home prescription' emphasised the promotion of warmth and comfort as a preventive measure, rather than the traditional method of providing assistance only when illness strikes.

The outcome of the trial was presented by Scarf at the Energy Action Scotland Conference. 486 households were engaged in the pilot program, in which their heating costs were covered throughout the winter season. £300,000 in financial support was disbursed to qualifying households within the NHS Grampian area.

The results were encouraging: 80 percent of participants reported an improvement in their physical health and 70 percent said it had a positive effect on their mental health

Warm Home Prescription recommended by 93% of health professionals (catapult.org.uk)





### **Meaning of Care**

SM v Secretary of State for Work and Pensions (UHC): [2023] UKUT 176 (AAC)

Upper Tribunal Administrative Appeals Chamber decision by Judge Markus KC on 18 July 2023.

Read the full decision in **UA-2022-000261-UHC**.

### **Judicial Summary**

The additional bedroom condition in paragraph 12(A1) of Schedule 4 to the Universal Credit Regulations 2013; meaning of "care"; whether care must be required; meaning of "regular".

## Universal Credit Work Capability Assessment, April 2019 to June 2023

Official statistics on the number of people on Universal Credit with a health condition or disability restricting their ability to work.

Quarterly statistics on the number of people on Universal Credit (UC) with a health condition or disability restricting their ability to work, by stage of process and monthly Department for Work and Pensions (DWP) decisions and outcomes.

<u>Universal Credit Work Capability Assessment, April 2019 to June 2023 – GOV.UK (www.gov.uk)</u>

## **Work Capability Assessments - update**

Although we continue to prioritise new claims for a Work Capability Assessment, we plan to conduct more Department-led reassessments as we recover capacity post-Covid.

Reassessments help ensure claimants receive appropriate financial support and account for the fact that health conditions and disabilities can change and affect people differently over time. We want to ensure claimants who can work are supported to do so, and reassessments help us do that. If customers who use your services enquire, please advise them to complete their medical questionnaire if applicable and to attend their reassessment. If they don't, their benefits may be affected.

More information about the Work Capability Assessment can be found at these links: <u>Health</u> <u>conditions, disability and Universal Credit: If you need a Work Capability Assessment</u> and <u>New Style Employment and Support Allowance</u>.

### **Community Impact**

The cost of living crisis places a financial strain on households, and we're pleased to share how we've made a positive impact in Aberdeen City for the financial year 2022-23, as outlined in the **Annual Outcome Improvement Report.** 



We have helped save households in Aberdeen City £134,464.52 on their energy bills. Additionally, we've participated in community events, organized by Aberdeen City Council and our partners to ensure we're supporting our customers in every way possible.

We've witnessed a 20% increase in referrals, with over 2,500 requests for fuel poverty support and almost 2,000 direct inquiries, primarily from individuals facing fuel poverty. Our commitment to our customers remains as we navigate these challenging times together.

CPA-APR-2022-23.pdf (communityplanningaberdeen.org.uk)





## Second 2023/24 Cost of Living Payment dates announced

On 20 September the Government announced that millions of UK households will shortly get a Cost of Living Payment of £300.

## The payment will be made to eligible customers between 31 October and 19 November

This is the second of three payments over the financial year totalling up to £900. Eligible pensioner households will also receive a further £300 payment later this year as an addition to the Winter Fuel payment.

Millions to receive
£300
Cost of Living Payment
between 31 October
and 19 November

Help for
Households

Eligible tax credits-only customers who do not qualify for a payment from DWP will receive £300 from HMRC between 10 and 19 November.

Customers will receive the payments automatically. They do not need to contact DWP or do anything to receive the payment.

From 20 November, people who have become retrospectively entitled, or think they should have had a Cost of Living Payment but have not received one can report it via GOV.UK. If the person is not able to use the internet or they do not know someone who can help them, they can report a missing payment via their benefit telephony line.

Read more information about the **Cost of Living Payments** on GOV.UK.

For further information about the government's cost of living support package, please visit <u>Help for Households</u> on GOV.UK.

Read full press release

## 17 September 2023 set as qualifying day to establish entitlement to the second cost of living payment for 2023/2024

**New statutory instrument** 

SI.No.1017/2023 is available from legislation.gov.uk

### Cost of Living Payments 2023 to 2024

Guidance on getting extra payments to help with the cost of living if you're entitled to certain benefits or tax credits.

#### **Contents**

- Low income benefits and tax credits Cost of Living Payment eligibility
- Payment dates for low income benefits and tax credits Cost of Living Payment
- Disability Cost of Living Payment eligibility
- Payment dates for the Disability Cost of Living Payment
- Find out how to report a missing Cost of Living Payment
- Pensioner Cost of Living Payment
- 2022 Cost of Living Payments
- Other help

Cost of Living Payments 2023 to 2024 - GOV.UK (www.gov.uk)





## Providing social security support for people with Alzheimer's

Thursday 21 September was World Alzheimer's Day, a time when people come together from to raise awareness and challenge the stigma around the disease. To mark the day, we are urging people diagnosed with Alzheimer's, and their carers, to check if they are eligible for our disability and carer benefits.

Although Alzheimer's is associated with older people around 5% to 6% of people in the UK with Alzheimer's disease develop symptoms before age 65. It is a physical illness that damages a person's brain and can eventually cause dementia.

The first noticeable symptom is often memory problems and people may find it difficult to recall recent events or conversations. This can mean that individuals become unable to recognise loved ones, make decisions for themselves or carry out everyday tasks like eating or moving around without assistance.

Applying for Adult Disability Payment
People diagnosed with Alzheimer's may be
entitled to extra financial support via Adult
Disability Payment. This could be used to
cover basic costs such as travel, energy or food.

It could also help pay towards more specialist items, like alarms to remind someone that food is ready or to take their medications, or to alert family members if a person has left the house.

If the person applying is over state pension age, then they should apply for <a href="Attendance Allow-ance">Attendance Allow-ance</a> which is delivered by the DWP. Pension Age Disability Payment will replace Attendance Allowance in a phased approach from Autumn 2024 and provide financial support to help with personal care for individuals of state pension age and over with a physical or mental disability.

When processing disability benefit applications, our client advisers can access advice from our team of experienced health and social care practitioners. This means decisions are supported by people who have a full understanding of how Alzheimer's can impact on daily life.

<u>Social Security Scotland - Providing social</u> <u>security support for people with Alzheimer's</u>

# More than 38,000 automatic payments help families with the costs of early learning and starting school

Simpler social security system saves families time.

More than 38,000 payments have been paid to families to help with the costs of early learning and starting school.

Families who qualify for Scottish Child Payment are now automatically awarded Best Start Grant Early Learning Payment and School Age Payment when their child becomes eligible, without them having to apply separately.

Figures showed that since Social Security Scotland introduced automation of the payments in November last year, 14,825 Early Learning Payments and 23,810 School Age Payments have been made, up to the end of June 2023.

Early Learning and School Age Payments are one-off payments of £294.70 to help eligible families as their child grows up, with things like clothes, travel, stationery or toys for home learning.

Social Security Scotland began making these payments automatically to eligible families who already get Scottish Child Payment, which is £25 per child per week, when it was extended to under 16 year olds.

1.7 million Best Start Grant and Best Start Foods payments have been made with more than £130 million paid to clients since the benefits launched in 2018.

Background -

Best Start Grant and Best Start Foods: high level statistics to 30 June 2023

Full article -

Social Security Scotland - More than 38,000 automatic payments help families with the costs of early learning and starting school





### Growing the economy and tackling poverty

Scottish Government 2023-24 Programme for Government published.

Delivering in the year ahead In the coming year, I will take forward the following critical activity. Tackling poverty

- Invest £405 million in the Scottish Child Payment this year, improving the lives of over 300,000 children
  across Scotland while continuing to drive forward cross government programmes which support the three
  drivers of child poverty reduction (cost of living, income from employment and income from social security and
  benefits in kind) in key areas, such as parental employability, early learning and childcare, mental health,
  transport, and affordable housing building on our place-based partnership work with local authorities and
  local partners to change how services are delivered.
- Establish a new Ministerial group, focusing on the delivery of Best Start, Bright Futures across government to strengthen our approach and more closely co-ordinate policy to maximise impact on child poverty, ensuring that we take a whole family wellbeing approach to our child poverty work, which will enable us to support the Government's commitment to keeping The Promise.
- Continue to invest in a package of funding for income maximisation, welfare and debt advice services, supporting at least 40,000 people with free debt advice and increasing the accessibility of advice in education, health and community settings. Social Security
- Invest £5.3 billion in Scottish Government benefits in 2023-24, supporting over 1.2 million people, as well as improving the support we provide to carers by introducing the Carer Support Payment to replace Carer's Allowance in Scotland working closely with the Minimum Income Guarantee Expert Group to consider the Social Renewal Advisory Group's recommendation to model a minimum income guarantee for unpaid carers, the majority of whom are women, and who have been hard hit by the cost of living crisis.
- Continue to drive forward the safe and secure transfer of cases from the Department of Work and Pensions to Social Security Scotland, bringing tens of thousands more people into our social security system.
- Support families by introducing regulations that remove income thresholds and so increase eligibility for Best Start Foods to around an additional 20,000 people from February 2024.
- Support care leavers into employment, including through the Job Start Payment, and the Care Experienced Internship Programme at Social Security Scotland, as we work to keep The Promise.
- Undertake an independent review of Adult Disability Payment to ensure the benefit continues to meet the
  needs of disabled people, building on the analysis of a consultation on the mobility component of Adult Disability Payment published in August.
- Support people with the cost of living by increasing the Scottish Child Payment, Funeral Support Payment and all disability and carers benefits in line with inflation.

**Equality, Opportunity, Community - Our Programme for Government (www.gov.scot)** 

### Scottish Recommended Allowance for foster and kinship carers

Foster and kinship carers play a valuable role in providing stable and nurturing homes for children and young people, and it is important that they are financially supported to do so. The new SRA means that for the first time foster and kinship carers across Scotland will receive a set rate, which all local authorities must pay, to support them in caring for the children and young people they look after. This is being funded by an additional £16 million from the Scottish Government, and we estimate that it will benefit more than 9,000 children. Payments will be backdated to 1 April 2023.

Where local authorities are already paying above the SRA this will continue, so that no kinship or foster carers currently in receipt of the allowance will be worse off.

The weekly allowances, which will be backdated to 1 April 2023, are:

0 to 4 year-olds: £168.31
5 to 10 year-olds: £195.81
11 to 15 year-olds: £195.81
16-years-old and over: £268.41

Scottish Recommended Allowance for foster and kinship carers | Scottish Parliament Website

SAVE THE DATE: Challenge Poverty Week film screening and discussion

Screening and discussion for Challenge Poverty Week

Venue: TBC (Aberdeen City Centre) 10am-12noon, Friday, October 6<sup>th</sup> 2023

Join **shmu**, **Cfine**, **AberNecessities** and **Aberdeen Cyrenians** for a special event to mark **Challenge Poverty Week**. The event will include films from people with lived experiences of poverty, as well as organisations that are helping to support them. The event seeks to bring together policy makers, the third sector and communities to engage in a conversation about tackling poverty in Aberdeen City and beyond.

After the screening there will be an opportunity to be part of a conversation, bringing third sector organisations, policy/decision-makers, and community members together to discuss what more we can do together to Challenge Poverty.

Coffee, tea and refreshments will be provided.

This is an open event, and everyone is welcome so please share with your contacts.

Please book your space using this short form: https://forms.office.com/e/jQBQxJ9bj4

Kind regards,

Dave Black < dave.black@shmu.org.uk > Community Development Manager Station House Media Unit

## Scottish government reopens Independent Living Fund after 'human catastrophe' warning

By John Pring on 7th September 2023

Disabled people's organisations (DPOs) have welcomed the Scottish government's decision to open the Independent Living Fund (ILF) to new claimants for the first time since 2010\*.

The decision by Scotland's new first minister, Humza Yousaf – which will only affect disabled people in Scotland – was announced on Tuesday as part of his first **Programme for Government**.

\*The Independent Living Fund has been closed to new applicants <u>since 2010</u>. It closed completely across the UK in June 2015, but the Scottish government established <u>ILF Scotland</u>, which provides funding for former ILF recipients through the Scottish government, and administers funding for former recipients from Northern Ireland

Full article - <u>Scottish government reopens Independent Living Fund after 'human catastrophe'</u> warning – <u>Disability News Service</u>

First Minister Announces Re-Opening of ILF | ILF Scotland



## **Scottish Diligence Statistics**: 2022-23

Accountant in Bankruptcy (AiB) has released official statistics reporting diligences executed and Charge for Payment served in Scotland for the financial year 2022-23.

Total diligences executed, for all warrant procedures and diligence processes, decreased by 6.7% from 282,495 in 2021-22 to 263,570 in 2022-23. When compared to pre-pandemic levels in 2019-20, total diligences executed, for all warrant procedures and diligence processes, decreased by 9.6%.

The majority (91.2%) of diligences carried out in 2022-23 were by local authorities pursuing council tax debts, using the Summary Warrant procedure.

Diligences executed in respect of council tax debts decreased by 5.8% when compared with the previous financial year. Total diligences executed for council tax debts are at levels similar to those before the pandemic, only 0.2% lower than in 2019-20.

For the Non-Summary Warrant procedure, diligences executed decreased by 19.5% from 22,280 in 2021-22 to 17,930 in 2022-23. The 2022-23 level is still below levels seen prior to the pandemic.

The largest number of diligences executed by Sheriffdom were granted in Tayside, Central and Fife followed by Lothian and Borders.

The number of diligences carried out varied across the six Sheriffdoms. Decreasing in: Tayside, Central and Fife (-15.1%); South Strathclyde, Dumfries and Galloway (-18.4%); North Strathclyde (-21.3%); Grampian, Highlands and

Islands (-22.1%); and increasing in: Lothian and Borders (48.8%); Glasgow and Strathkelvin (1.4%).

The number of Charge for Payments decreased from 277,545 in 2021-22 to 270,120 in 2022-23, a decrease of 2.7%. The majority (79.2%) were served in respect of council tax debts.

### **Background**

A full statement of Scottish diligence statistics for the financial year of 2022-23 is available: <a href="https://www.aib.gov.uk/about-aib/statistics-data/diligence-statistics">https://www.aib.gov.uk/about-aib/statistics-data/diligence-statistics</a>

## AiB Annual Report & Accounts 2022-23

The 2022-23 Annual Report and Accounts reports the business and financial activities undertaken by Accountant in Bankruptcy (AiB) over the last financial year from 1 April 2022 to 31 March 2023.

The document outlines AiB's accomplishments for the year and high level key statistics outlining the trends in debt solutions around Scotland.

### Highlights include:

- The success of the Debt Arrangement Scheme reforms from 2019 with over 15,000 people having fully repaid their debts and over £400m repaid to creditors through the scheme
- We continue to update our processes moving closer towards a "digital by default" model
- The focus on Cyber Security remains and continues to grow to adapt to the ever changing cyber landscape
- Following consultations The
   Bankruptcy and Diligence (Scotland)
   Bill was introduced in Parliament in
   April 2023. The Bill has been referred
   to the Parliament's Economy and Fair
   Work Committee for consideration,
   with Stage 1 due to complete later this
   calendar year
- AiB won the Future Stars Award at the 2022 Ayrshire Business Awards
- Developing a series of local plans and strategies in response to the climate emergency and supporting the Scottish Governments drive for carbon zero by 2045

## Accountant in Bankruptcy Annual Report 2022-23

An accessible word friendly version of this report is also available on request from AiB communications.



## New prepayment meter rules extend protections for vulnerable people

Energy suppliers have been banned from forcibly installing prepayment meters for **people over 75 with no support in their house and homes with children aged under 2**, thanks to new protections put in place by Ofgem.



The energy regulator has today (13 September) confirmed that the Code of Practice for the involuntary installation of prepayment meters (PPMs) will be made mandatory. It has also extended protections even further to prevent involuntary installations for the most vulnerable households.

The voluntary PPM Code of Practice, which all energy companies signed up to in April, was put in place after evidence emerged of bad behaviour by suppliers severely affecting struggling customers.

Following a public consultation over the summer, the code will now become part of suppliers' licence conditions, which if breached can result in enforcement action and substantial fines.

Initially, the no-install rule applied to customers aged 85 and over (with no other support in their home) or households with residents with severe health issues including terminal illnesses or those with a medical dependency on a warm home.

By dropping the upper age limit to include consumers aged 75 and over without support in the household and adding homes with very young children, Ofgem is ensuring that more people will be protected this winter.

Currently, no suppliers are carrying out involuntary installations and will face severe penalties if they do unless they meet strict criteria set by Ofgem. When suppliers do so, the new rules – which come into effect on 8 November after a mandatory 56-day notice period – will ensure they are acting in a fair and responsible way with involuntary installations used only as a last resort.

Full article here – New prepayment meter rules extend protections for vulnerable people | Ofgem

### Destitute EU Nationals with Pre Settled Status can rely on EU Charter of Fundamental Rights to obtain Universal Credit

A note for welfare rights advisers on how to use the judgment to assist their clients is available <a href="https://example.com/here/budgment/4023">here (version 2 updated 24th January 2023)</a>.

This note also explains when to use the various templates we have prepared to assist advisers in getting *AT* applied and getting cases decided whilst the *AT* appeal is pending and provides links to those templates.

Read the full article and associated documents here

- Destitute EU nationals with PSS can rely on EU
Charter of Fundamental Rights to obtain Universal Credit | CPAG

# Ukraine Advice Scotland transfer to the Scottish Refugee Council

Please note: As of 1 September 2023, the Ukraine Advice Scotland project is transferring to the Scotlish Refugee Council from JustRight Scotland.

For more information, please direct service users to <a href="Ukraine Advice Scotland">Ukraine Advice Scotland</a> – <a href="Scottish Refugee Council">Scottish Refugee Council</a> and you can contact the free helpline on **0808 1967 274** or email

at <u>ukraine@scottishrefugeecouncil.org.uk</u>

<u>Ukraine Advice Scotland – Scottish</u>

<u>Refugee Council</u>



## Challenge Poverty Week is co-ordinated nationally by the Poverty Alliance:

The first Challenge Poverty Week was launched by the Poverty Alliance in 2013. We wanted to highlight **the injustice of poverty in Scotland**, and to show that **collective action based on justice and compassion can create solutions**. The week is an opportunity for you to raise your voice against poverty and unite with others in calling **for a just and equal Scotland**. (https://www.povertyalliance.org/cpw/)

As in recent years, a group of local organisations are working together to develop an Aberdeen focus on Challenging Poverty in Aberdeen, during October 2<sup>nd</sup>-8<sup>th</sup> and beyond. Here's how you can get involved in supporting the initiative:

- 1. **Share content** on your social media channels help to demonstrate that there is a widespread demand for change.
  - a. Click here for a shared social media resource pack (which will continue to be updated up to October 2nd).
  - b. Create your own resources using the **Poverty Alliance templates** (scroll down to "Resources").
  - c. Follow the local organising partners, shmu, CFINE, Abernecessities and Cyrenians, and share their posts during the week. Use the hashtags: #ChallengePovertyWeekABZ #CPWABZ
- 2. Attend the **film screening and discussion event** on October 6<sup>th</sup> (10am-12noon) at Aberdeen Music Hall **Register here** (limited spaces remaining).
- 3. Encourage colleagues to undertake Public Health Scotland e-learning on Challenging Poverty Stigma and Discrimination click here (free simple enrolment required)
- 4. Tune into shmu radio 99.8FM, Monday to Friday from 11am to 12noon for our **policy themed shows**, and all-day Thursday October 5<sup>th</sup> for the **radio takeover day**, featuring organisations such as ACVO, Citizens Advice Bureau, Tillydrone Community Flat and GREC.
- 5. **Reach out to elected officials and policy makers** around the 5 Policy Asks <u>click here</u> and scroll down to Policy Asks. Use <u>Write to Them</u> if you're not sure who to write to.
- 6. Engage with and promote events happening across Scotland including online sessions.
- 7. **Share your views** on the changes you think need to happen in Aberdeen and beyond. Complete the short Microsoft Form here.

If you have any questions or want to get more involved, please get in touch.

Dave. On behalf of Challenge Poverty Week organising group Aberdeen

Dave Black dave.black@shmu.org.uk

Community Development Manager

Station House Media Unit www.shmu.org.uk

## State pension rise due to triple lock will be 'wholly unfair' on benefits claimants, charities warn



The state pension rise according to the triple lock, meaning older generations will see their bank balances boosted by wage growth, will mean benefits recipients could be left behind

The state pension is set for another bumper rise from April because of the triple lock – meaning older generations could see a boost to their bank balance alongside <u>wage growth</u>.

But campaigners have said it will be "wholly unfair" if benefits are not similarly increased.

State pension rise due to triple lock 'unfair' on benefits claimants (bigissue.com)