## **Advice Bulletin: Winter 2021**

### The Advice Shop

We've put together this bulletin to help spread awareness of welfare rights and debt matters relevant to people in Edinburgh so that we can assist individuals, households and communities to prevent and alleviate poverty and promote social inclusion.

Over the past 12 months, our team in the Advice Shop has assisted over 4500 people to make 1800 claims for benefits, dealt with 500 disputes about benefit decisions, carried out nearly 1000 benefit checks, dealt with over £500,000 of personal debt and achieved more than £7.8m in financial gains for clients as well as providing information and advice on all aspects of debt and welfare rights, including our specialist Macmillan partnership for people affected by cancer.

Email us Advice.shop@edinburgh.gov.uk
Call us on 0131 200 2360 or see our website
www.edinburgh.gov.uk/adviceshop

### **Tenant Hardship Fund**

This new initiative from Scottish Government will see around £1.4m distributed to landlords to cover rent arrears caused by difficulties tenants faced due to Covid. Edinburgh Council is in the process of assessing enquiries and publicising the fund.

It is hoped that payments can start to be made soon.

To make an enquiry, contact <a href="mailto:Edinburgh\_TGF@edinburgh.gov.uk">Edinburgh\_TGF@edinburgh.gov.uk</a>
More information is on the Council website.

## New Benefit launch: Child Disability Payment

A major new Scottish benefit was launched on 22 November 2021 - Child Disability Payment is replacing child Disability Living Allowance.

Claims can be made for someone under the age of 16 who has a disability. This can be physical, emotional, behavioural, mental, developmental or learning difficulties. Apply either online at <a href="Child Disability">Child Disability</a> <a href="Payment">Payment</a> or by phone on 0800 182 2222.

When applying it is important to note in the application who can provide supporting evidence for the claim, whether this is a GP, consultant, physiotherapist, support worker, teacher, family member or friend.

People in receipt of child DLA will gradually be 'migrated' to CDP so if someone is already getting child DLA there is no need for any action at present.

# Universal Credit – end of the £20pw uplift

UC recipients will all now have received a reduced payment of UC with people losing up to £86 per month. While there is nothing that can be done to restore the same level of UC payment, it is essential that each UC recipient is offered a full benefit check to ensure that they are in receipt of their full benefit entitlement as there will often be other income that is unclaimed.

A DHP claim to assist with housing costs could be appropriate for some UC claimants.



## **Universal Credit - Work Allowance**

The budget has introduced beneficial changes to the UC Work Allowance and continuation of the surplus earnings allowance (for self-employed claimants) so that people in work can keep more of their income. The changes include:

- reduction in the taper rate that applies in UC from 63 per cent to 55 per cent
- increase in the Work Allowances the amount that households with children or a household member with limited capability for work can earn before their UC award begins to be reduced - by £500 a vear.
- continuation of the temporary increase in the surplus earnings threshold to £2,500 for UC claimants until April 2023, when the threshold will reduce to £300 (paragraph 5.12)



## Personal Independence Payment – delays to claims

It is now becoming common for PIP claimants to wait more than 9 months for a decision on their application. DWP advise that claims are taking an average 19 weeks to process but this would be the quickest timescale according to many advice workers.

If a person is experiencing financial hardship due to a long wait for a decision on their PIP claim, then the matter can be escalated through the PIP service - emphasising safeguarding and wellbeing concerns may enable a claim to be dealt with more swiftly.

If concerned about unreasonable delays to PIP claims, it is often worth raising the matter with the local MP to see if they can escalate concerns to get decisions made more quickly.

### **Winter Fuel Costs**

As we head into winter the cost of gas and electricity is increasingly concerning, especially for those on low incomes. It is essential that people are given the information they need to avoid fuel poverty and receive the support that is available to them.

There are funds that are paid to people in receipt of certain benefits and for pensioners:

- Warm Home Discount is available if your energy provider is part of the scheme and you are on a low income. For details see www.gov.uk website
- Winter Fuel payment is for those on state pension or in receipt of certain benefits. For details, see www.gov.uk
- Child Winter Heating Assistance can provide £200 payment if a child under 19 gets higher rate care component of DLA or CDP or enhanced daily living component of PIP. For further details see mygov.scot
- The <u>Cold Weather Payment</u> is paid to people in receipt of state pension if the temperature drops below freezing for a period of days. Payment should be automatic.

<u>Home Energy Scotland</u> can assist with fuel bill issues, fuel efficiency, insulation, grants and onward to a wide range of energy related assistance

<u>Changeworks</u> provides advice and assistance with all aspect of home energy and fuel consumption.



## State pension underpayments and delays

Recent investigations have revealed that around 134,000 pensioners have been underpaid so DWP is seeking to reimburse people who it knows have missed out. The DWP will contact pensioners. More details on the National Audit Office website.

Some pensioners who turned 66 earlier in 2021 have not been paid their state pension on time, leading many to experience financial hardship. There has been a significant backlog in payments for new pensioners. If you know anyone who has not received their pension on time then an application to the Scottish Welfare Fund could be appropriate to get short-term financial assistance – call 0131 529 5299 or go to Scottish Welfare Fund

### **Scottish Child Payment**

This £10 per week payment – rising to £20 pw in April 2022 - for low income households was introduced in 2020 in order to help tackle child poverty. Research has shown that around 25% of eligible households are not yet receiving this so we all need to work harder to raise awareness and assist applications.

A parent or carer must be in receipt of qualifying benefits such as UC, tax credits, income related JSA or ESA, income support or pension credit. To claim, call Social Security Scotland on 0800 182 2222, claim online or download a paper application form.



## **Benefit Cap reminder**

With changes to the LHA rate there are now more single person households affected by the Benefit Cap and while numbers are quite low in Edinburgh the impact per household can be very significant. If you know of anyone affected by the cap, ensure they get advice on their options – there could be exceptions that may remove the cap or they may be eligible for assistance with rent costs such as through <a href="Discretionary Housing Payment">Discretionary Housing Payment</a>. Some may also need advice on housing options if they cannot afford to remain in their home.

#### **Settled Status for EU citizens**

It is still possible for EU citizens to apply for Settled Status so if you know of any individual who has not yet applied – especially if they have been resident in the UK for decades and think it isn't something they have to do – then please urge them to do so ASAP. 'Good reason' needs to be given for a late application but there is no clear definition of this so any reasonable explanation could be given. Citizens Advice Edinburgh can still assist with all EUSS enquiries and applications.

People with pre-Settled Status may still be in limbo as the DWP's appeal regarding benefit entitlement has no date to be heard still. The 'Fratila' case as it is known, should clarify entitlement.

In the meantime, we urge people to make applications and challenge refusals for benefits. There are resources on CPAG's test case pages to help with this.

## Sanctions update

Recent changes to regulations now mean that new style JSA and ESA recipients will be subject to the same claimant commitment obligations as UC.

While sanctions have been relatively rare in recent times, this change could see more people have their benefits reduced if they do not show good cause for not meeting their obligations (or if the DWP do not recognise the claimant's reason for being 20 minutes late for an appointment as valid).

Never ignore a sanction, always challenge such a decision as a further sanction will often cause severe financial hardship.

#### **Advice Services Review**

The Edinburgh Partnership has initiated a review of advice services in the city with a view to improving provision so that access is easier, and people understand better where to go for assistance. A mapping exercise is planned with actions to be progressed in Spring 2022 to ensure more coordinated and integrated services.

#### **Feedback**

We'd love to hear what you think of the Advice Bulletin. Please drop us an email adviceshop.admin@edinburgh.gov.uk

#### Contact us

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