

Emergency measures ending

The Department for Work and Pensions (DWP) has confirmed that the £20 per week uplift in universal credit (UC) will be removed in early October 2021.

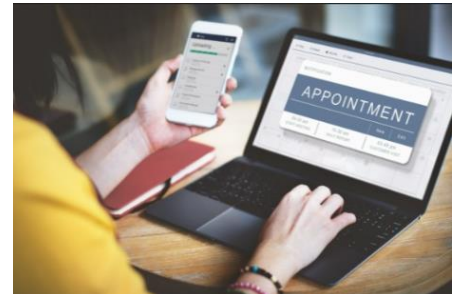
The uplift was introduced in April 2020 as an emergency measure to help claimants cope with the economic effects of COVID-19. Estimates suggest it helped 700,000 people stay above the poverty line during the pandemic. The uplift was originally due to be removed at the end of the financial year (April 2021), but was then extended to early October 2021.

Claimants will experience the effects of the loss of the uplift on different days depending on their UC assessment period. For UC assessment periods ending before 6 October 2021, the uplift will be included in the month's award. For UC assessment periods ending on or after 6 October 2021, the £20 uplift will no longer be included.

The standard allowance for a single UC claimant aged 25 or over will reduce from £411.51 per month to £324.84 per month, while the standard allowance for a couple where one or both are aged 25 or over will reduce from £596.58 to £509.91.

The DWP has said that before October 2021 they will start communicating with the current claimants who receive the £20 uplift, to make them aware that they will start to see an adjustment in their payments.

The Self Employment Income Support Scheme will also close after 30 September 2021, and the COVID job retention scheme (which subsidises employers who are paying the wages of workers on furlough) will end at the same time.



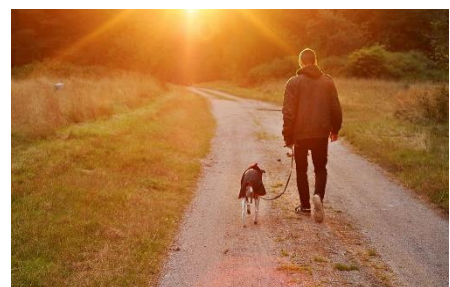
Face-to-face assessments resume



Return of minimum income floor



Online PIP form



Benefits after bereavement



Face-to-face assessments

Face-to-face assessments for health and disability benefits have resumed after being suspended due to the pandemic - but only where it's deemed necessary. Most claimants are still being offered paper-based or telephone assessments.

The return of face-to-face assessments is good news for some universal credit and ESA claimants, who have been waiting many months after being told that their work capability assessment can only be completed by means of a face-to-face meeting.

Some claimants will qualify for large amounts of arrears due to the delay.

Claimant guidance on face-to-face assessments, including COVID protection measures, is available at [gov.uk](https://www.gov.uk). The guidance says that claimants should attend alone if possible. They are still allowed to have someone accompanying them for support, but if they plan to be accompanied by somebody from a different household (eg a friend or support worker) they should tell the assessment provider in advance. This is so the assessment providers can make sure there is enough space to socially distance during the assessment.

In the experience of the Money Advice Unit, it is often beneficial for claimants to have a trusted person accompanying them to the assessment, whether to assist them with the journey, help with explaining the effects of their disability, or simply for moral support. So we recommend claimants should still take a companion when appropriate.

It is strongly advisable that face coverings should be worn at assessments unless exempt, and those who are exempt should notify the assessment providers in advance.

Assessment providers will not make physical contact with claimants during examinations, but will observe them from a distance (except for industrial injuries benefit assessments, which may involve physical examinations with contact using protective equipment).

Claimants completing PIP forms, or capability for work questionnaires, should explain on their form if they would find it especially difficult or distressing to attend a face-to-face assessment, or if there are any access considerations such as being unable to use stairs to evacuate in an emergency. If they could not cope with attending an assessment venue, they can ask to have a home visit. Medical evidence is normally required to support this.

Providing good supporting evidence at an early stage in the claim (or benefit review) can reduce the chance of being summoned for a face-to-face assessment.

If someone is asked to attend a face-to-face assessment but is unable to do so, they should contact the assessment provider as soon as possible, and should seek advice if necessary. Benefit could be disallowed if the claimant fails to attend an assessment without good reason.

DWP uses discretion on minimum income floor

The Minimum Income Floor (MIF) was temporarily suspended on 6 April 2020 and had been due to return at the end of April 2021. Its reintroduction was postponed until 1 August 2021, and even after that, its implementation will be discretionary.



This is good news for many who are self-employed and claiming universal credit (UC). The minimum income floor is an assumed level of earnings. When calculating how much UC you'll receive, the Department for Work and Pensions (DWP) assumes that self-employed people who have to look for work as a condition of getting benefit, will be earning at least the minimum wage once they have been in business for 12 months. Without the MIF in place, people earning less than that level would be assessed on their actual monthly profit, and therefore get more UC, linked to their lower earnings.

The Treasury has confirmed that the MIF will be reintroduced gradually from August. Even after 1 August 2021, DWP work coaches will be given discretion to not apply it. This will be done on a case-by-case basis where workers' income continues to be impacted by COVID-19 even if they've returned to self-employment.

For example, Sandy is a self-employed mobile barber. During the pandemic, he couldn't do home visits at all. He couldn't get the Self-Employed Income Support Scheme as he hadn't been trading long enough, but he had been in business for over 12 months. He claimed UC instead. The MIF was not applied. He recommenced home visits in April 2021 but only has 40 per cent of the custom he had before. He still qualifies for a small amount of UC, as his costs are now much higher too due to buying and cleaning PPE etc.

From 1 August 2021, the DWP could assume he is earning 35 x £8.91 per week (£1351 a month). That would knock him off UC altogether. But he explains to his work coach how his business is being affected, with fewer customers and more costs, so the work coach uses discretion not to apply the MIF. As Sandy has to declare his profits to the DWP each month, his work coach will check how his business is progressing before applying the MIF.

Resumption of overpayment recovery

In April 2020, the DWP temporarily stopped recovery of benefit overpayments as a concession during the pandemic. They are now resuming action to recover overpayments. During recent weeks many claimants have received letters from the DWP and/or Debt Management Service saying that their benefits will now be reduced to recover overpayments, or asking them to make contact to arrange repayments.

Claimants should seek advice if necessary so that they can arrange repayment in a way that is affordable for them. There are rules about the maximum rate of deductions that can be taken from benefits for overpayment recovery; these vary for different benefits and depending on personal circumstances. In many cases, it's possible to negotiate with the DWP or Debt Management Service to reduce the rate of repayment.

Last chance for EU claimants to protect right to benefits



The deadline for EEA and Swiss citizens (and their family members) to apply to the EU Settlement Scheme (EUSS) and protect their right to claim benefits in the UK has now passed. However, the government has confirmed that the Home Office are willing to consider late applications [where there are reasonable grounds for a late application](#)

Those who are eligible may be able to get an extra statutory payment, allowing benefit payment whilst DWP does some final signposting.

The Home Office are now writing to EEA and Swiss nationals who have still not applied to the EUSS, telling them to urgently contact the Home Office and apply or risk their benefit payments being stopped.

In September 2021 the DWP will issue a final letter to DWP and housing benefit claimants, to ensure that they understand the requirement to make a late application to the EUSS. If there is still no application made within one month, benefits will be suspended. Following suspension, the claimant will have a further month to make an application to the EUSS. If a claimant subsequently applies for EUSS within this month then extra statutory payments can continue until a final immigration decision is made.

If the claimant does not apply for EUSS within this month then extra statutory payments will cease, and their claim will be terminated as they will be treated as a Person Subject to Immigration Control.

Claimants who are appealing against an EUSS decision can continue to receive extra statutory payments until the outcome of the appeal is known.

Extension of bereavement benefits to surviving cohabiting partners with children

The DWP has laid draft legislation that will extend bereavement benefits to surviving cohabiting partners with children. This follows a Supreme Court ruling on 30 August 2018 (McLaughlin) that the current entitlement conditions for widowed parent's allowance are incompatible with the European Convention on Human Rights. The High Court subsequently made a similar ruling in relation to bereavement support payment in February 2020 (Jackson).

Currently, claimants need to have been married or in a civil partnership at the time of their spouse's or civil partner's death. The [draft Bereavement Benefits Remedial Order](#), once agreed by Parliament, will extend eligibility to surviving cohabiting partners if they were pregnant at the time of bereavement or entitled to child benefit.

The DWP has said "Under these draft plans, a surviving partner with dependent children will only need to have lived with the deceased on the date of death. Once approved by Parliament, the changes will apply retrospectively from 30 August 2018, with any backdated payments being made as lump sums."

Help with child care costs

A new House of Commons Library briefing paper, [Childcare: support with costs](#), provides information about all the various forms of financial support available to help with childcare costs, including:

- free hours of childcare for younger children
- childcare vouchers (employer supported childcare)
- tax-free childcare
- working tax credit childcare element
- universal credit childcare costs element
- help with upfront childcare costs under universal credit
- support for undergraduate (and some postgraduate) students



Charging for care

Updated information materials about charging for residential care and community care are available from Hertfordshire County Council Adult Care Services. This includes leaflets and factsheets, with Easy Read and large print formats.

- [Charging for Residential Care](#)
- [Charging for Community Care Costs](#)
- [Fastfacts: Residential Care Costs](#)
- [Fastfacts: Care at Home Costs](#)

There are Easy Read factsheets: Care Costs and Financial Assessment Guide - Paying for Care. Three leaflets targeting key groups: Finances for Carers, Finances if you have a disability, and Planning for future care costs, are also available.

There is also a factsheet about [disability related expenses](#), which can sometimes be taken into account to offset the amount people have to pay for their care.

These materials are available for staff and the public at www.hertfordshire.gov.uk/payingforcare

Terminal illness definition to be extended

The DWP has confirmed that they intend to extend the current six-month terminal illness provisions in social security benefits to 12 months. This means that claimants who have a progressive disease which can reasonably be expected to cause death within 12 months will be able to access benefits under the special rules for terminal illness. This will enable them to receive benefit more quickly, and in many cases to receive a higher amount than they would if assessed under the normal rules.

The proposed timetable for implementing the new 12-month end-of-life approach will start in 2022 for universal credit and employment and support allowance claims, followed by attendance allowance, disability living allowance and personal independence payment 'when parliamentary time allows'.

Tax credit renewals and scam warning

Despite universal credit being introduced for new claims, tax credits remain a key source of support for thousands of families in Hertfordshire. Existing claimants can continue to renew their claims (as long as they have not claimed universal credit), and renewal packs for 2021/22 have now been sent out to all claimants.



Some claimants may have their awards automatically renewed, and others are required to make a declaration of income. In either case it is important to check that income and details of the claim are correct. Renewals can be completed online at gov.uk/manage-your-tax-credits.

HMRC has issued a warning about scams by e-mail, text and telephone concerning tax credits renewals. If claimants cannot verify the identity of a contact or caller, HMRC recommends that they do not speak to them. Check [GOV.UK for HMRC's scams checklist](#) to find out how to [report tax scams](#) and for information on how to [recognise genuine HMRC contact](#).

Tax credit reviews and disability benefits

Tax credit rules have been amended to clarify that a tax credits decision can be reviewed at any time, if a disability benefit has been awarded that affects entitlement in that tax year. A review must be requested within one month of the date of the decision on the disability benefit. This applies to any tax credits decision, including old decisions, even if the claimant is no longer getting tax credits. A request for a review of a tax credits decision following an award of a disability benefit does not have to be in writing, and can be made by phone to the Tax Credits Helpline.

The disability benefit will most commonly be:

- personal independence payment (PIP) for an adult, giving rise to entitlement to working tax credit as a disabled worker, and the disabled worker element; or
- disability living allowance (DLA) for a child

The decision on the disability benefit could be following a mandatory reconsideration or appeal, which in some cases can result in the disability benefit being backdated several years, consequently the tax credits decision can also be backdated several years. HMRC must review the decision as soon as is reasonable, and may request further information or evidence. The sole purpose of the review is to consider whether the decision should be changed as a result of the award of the disability benefit. The outcome of the review must be notified and there is a right of appeal against the new decision.

See [The Tax Credits Reviews and Appeals \(Amendment\) Order 2021](#)



A new goal for Healthy Start food campaign

Can you help the County Council reach 5,000 families who are missing out on Healthy Start food vouchers?

The vouchers were increased from £3.10 per child to £4.25 from April 2021 following lobbying from England footballer Marcus Rashford, who

has now teamed up with TV chef Tom Kerridge to help provide families with recipes to make the most of the vouchers. To access 52 great recipes, based on the voucher scheme, visit Full Time: Get cooking with Marcus & Tom by visiting [Full Time Meals - Tom Kerridge](#)

People who are at least 10 weeks pregnant or have a child under four years old could be entitled to Healthy Start Vouchers worth £4.25 per child per week (£8.50 if aged under one year old) to spend on milk, plain fresh or frozen fruit and vegetables, and instant formula milk. You can also use them to buy pulses and canned fruit and vegetables as long as they have no fat, salt, sugar or other flavouring added. The vouchers can be redeemed at local retailers.

People entitled to Healthy Start Vouchers will also get free vitamins designed to help pregnant and breastfeeding women and growing children.

To be eligible you should be in receipt of certain means-tested benefits. Check eligibility on www.gov.uk/healthy-start. Pregnant young women under 18 years old qualify whether or not they are entitled to a qualifying benefit.

There are over 5,000 pregnant women and young children in Hertfordshire missing out on £221 - £442 per child per year to spend on healthy food, so it's important to be aware of this useful source of support.

Take-up of the vouchers is very low, around 50 percent of those eligible, so it is important to check eligibility as soon as possible to prevent missing out. Application leaflets are available from GP's surgeries or baby clinics. Alternatively, a form can be obtained by ringing 0345 607 6823 or by downloading and printing one from www.healthystart.nhs.uk/healthy-start-vouchers/how-to-apply/

To access free information about benefits and check eligibility, visit the benefit-checker on Hertfordshire County Council's website: www.hertfordshire.gov.uk/benefits

Free PPE for unpaid carers

Unpaid carers who do not live with the people they care for can now [benefit from free PPE](#) through a new national scheme. Following a successful pilot scheme to establish the distribution method and logistics, free PPE is now being made available to 'extra-resident' unpaid carers who need it.

PIP online form

Some new claimants of personal independence payment (PIP) are now being offered the option to fill in the “How your disability affects you” form (PIP2) online instead of by way of a traditional paper form. As yet, we are not clear what the criteria for being offered the option of an online form are, but it is due to be rolled out as an option to all claimants in the future. Claimants will still be able to opt for a paper form if they prefer.

Unlike the paper form, the online form can be accessed immediately once the first part of the application process has been completed on the phone. The claimant will be sent an email from a government email address

dwp.health.pdu@notifications.service.gov.uk containing a link to a webpage. The email can be forwarded to the adviser helping with the PIP application. By clicking on the link, the user is directed to a secure webpage hosted under gov.uk.

The user is then asked if this is the first time they have used the “Apply for PIP” service online. Answering “yes” redirects to a page titled “Register” where the claimant is asked to enter their email address, national insurance number and date of birth. If all three are correct, a six-digit code is sent to the mobile that was registered at the time of starting the PIP application on the phone. Next, the user is asked to create a password which must be at least eight digits long and contain at least one capital letter and one number.

The online form can now be accessed. It follows the format of the “PIP2 January 2021” paper form. It consists of five sections:

1. “Tell us about your health” (list of physical/mental health conditions, details of medication/treatment and contact information of health professionals);
2. “Tell us about your daily living activities” (each daily living activity has its own subsection) ;
3. Tell us about your mobility activities” (“Planning and following a journey” and “Moving around” are the two subsections) ;
4. “Tell us about anything else”;
5. “Upload supporting evidence and apply”.

The online form does not need to be completed in one go. The answers entered for each section are automatically saved every time the user moves to the next section. It is possible to come back to the form by logging in again through the email link or by saving the URL in the web browser. The password created the first time will need to be entered each time the online form is accessed.

There is the option to upload medical evidence before submitting and to download a PDF copy of the application form after clicking “Submit”.



What difference do letters make?

Research has found that even small differences in the tone and design of letters about debt can make a big difference to the people that receive them. At its worst, alarming or threatening language can leave people feeling trapped and hopeless, like there is no way out of their financial problems. Half of people with a debt problem also have a mental health problem, and people with debt problems are three times as likely to have thought about suicide in the past year. Intimidating debt collection practices can pile on the pressure and contribute to this increased risk.

On the other hand, sensitive, well-designed letters can have a positive impact. However bad the financial problem, **free, independent help is out there**. Letters including prominent messages of reassurance and information about free debt advice services can be a turning point, helping people to see a way out and start to practically address their financial problems.

The Financial Conduct Authority (FCA) **will introduce new versions of its information sheets from October**, designed to be more supportive and include new information about mental health support for those who are struggling. (Please note that as the new FCA information sheets are not officially live until October, some of the links might not work yet.)

The Money and Mental Health Foundation has also produced a new report on universal credit and mental health **Set Up To Fail Campaign Press Release - Money and Mental Health**

What a relief!

Debt Relief Orders (DROs) are one way to deal with debts if you do not have much spare income and do not own your home.

Previously, DROs were only available to people with debts totalling less than £20,000, but from 29 June 2021 they are an option for people with debts up to £30,000.

Many types of debt (but not all types) can be written off after a DRO has been in place for 12 months.

For further information, see www.gov.uk or contact **National Debtline** on 0808 808 4000



MoneyHelper

The Money and Pensions Service has launched **MoneyHelper**, a new support service and website for customers. This brings together the national Money Advice Service, The Pensions Advisory Service and Pension Wise. The three legacy websites for those services are no longer active – anyone trying to access them will be redirected to the most applicable MoneyHelper webpage.

But please note that Hertfordshire's Money Advice UNIT is not part of the above. It is still very much alive and our webpages still have all our factsheets, benefit guides, a fantastic benefit calculator and a very popular and simple on-line universal credit training course – www.hertfordshire.gov.uk/benefits

Query from the MAU advice line

Every working day, the Money Advice Unit answers benefits queries from statutory and voluntary organisations on our advice line on 01438 843444 (9.30 am - 12.30 pm) or by email at moneyadvice.unit@hertfordshire.gov.uk This advice line is for professionals only.



Question

I'm helping a 56-year-old lady whose husband has just passed away unexpectedly. He was claiming employment and support allowance, personal independence payment and housing benefit, while her only income is carer's allowance (as his carer). They have a joint tenancy on a privately rented property. She is terrified of not being able to pay the bills now she is alone. What should she do about benefits?

Answer

When she registers his death, she will be given details of how to use the [Tell Us Once](#) service to report the death to most government organisations in one go – including the DWP and local council. Her husband's benefits will stop. She can continue to receive carer's allowance for eight weeks from the Sunday following his death.

She is likely to qualify for a [bereavement support payment](#) (only available for claimants below pension age), provided that her late husband met national insurance contribution conditions in any one tax year of his working life. The bereavement support payment will provide a lump sum of £2,500 followed by £100 per month for 18 months. (Higher rates are payable for people who are pregnant or entitled to child benefit).

As the housing benefit and council tax support claim was in her husband's name, this will stop. For most claimants under pension age, it's no longer possible to start a new claim for housing benefit (and it doesn't sound like she falls into any of the exceptions). Housing costs can be paid via universal credit (UC) instead.

She should apply for UC online at gov.uk, and can also phone the UC helpline on 0800 328 5644 to request an advance payment (loan) if she needs money to tide her over until her first regular payment of UC. She will not be expected to seek work for six months following the bereavement.

She should make a new application for council tax support (see local authority website) and ask for it to be backdated to the date following her husband's death.

She could also qualify for a [funeral expenses payment](#). You have to be claiming a qualifying means tested benefit to get a funeral payment, so she should put in the application for UC first, and then apply for the funeral payment, explaining on the form that she is waiting for a decision on her UC application.

