

# UC & Covid-19

With many lockdown restrictions coming to an end, furlough ending and many people being vaccinated, the Government's measures for Universal Credit over the course of the pandemic will also be ending.

The £20 per week uplift to the Universal Credit personal allowance will come to an end on 07/09/2021, so from this date onwards, or from your assessment period which 07/09/2021 falls into, will have their UC reduced by £86.66 per month. You will have started to see this warning on your UC journal.

This means, that if you are a single adult over the age of 25, your standard allowance will be reduced to £324.85 from £411.51 from 07/09/2021 onwards. If you're a couple over 25, then your UC standard allowance will be reduced to £509.92 per month (down from £596.58).

If you are **self-employed** and in receipt of Universal Credit, the Minimum Income Floor (MIF) was reintroduced at the end of July.

The MIF allows for you to be treated as having earnings that are higher than your actual profits for the month, and your UC reduced accordingly.

It had been suspended for self-employed workers during the pandemic, but this is no longer the case.

So, for example, if your MIF is set at 30 hours x national minimum wage (£267.30 per week) then if your monthly profits are less than £1,158.30, then the DWP can treat you as having earned this much, and reduce your UC accordingly.

You can work with your work coach to set your MIF at an appropriate level.

If you have concerns about your UC being reduced due to the £20 per week uplift being removed, or the reinstatement of the MIF, please do not hesitate to contact either of the Welfare Rights team for assistance.



### **EU Settlement Scheme**

When the UK left the European Union on 30/06/2021, unless an EEA or Swiss national had settled or pre-settled (Indefinite Leave to Remain, or Leave to Remain) status from the Home Office (or had already applied to the EU settlement Scheme before the deadline), then they were at risk of losing their ability to claim benefits in the UK, and access services such as the NHS for free.

The UK Government has already confirmed that they will not 'automatically' stop the benefits of an EEA/Swiss national if they have 'good reason' for failing to apply to the EU Settlement Scheme prior to the deadline.

The DWP have also confirmed that they will be carrying out a data-matching exercise for any EU/EEA/Swiss nationals who have not yet applied to the EU Settlement Scheme and ask them to contact the Home Office urgently. If, after September, any EA or Swiss national who has not applied to the EU Settlement Scheme will have their benefits stopped.

If you are an EEA or Swiss national who has not applied to the EU Settlement Scheme, please contact us urgently to be referred for specialist assistance.

# **Post Office Card Accounts**

If you are a Post Office Card Account (POCA) holder, then you would have been written to by the DWP to advise you that the POCA service is coming to an end.

If you have been unable to provide the DWP with a new bank account, credit union or building society account to have your benefits or pension paid into, then you will be moved onto the Payment Exception Service, where you will be issued vouchers which can be redeemed at the Post Office in exchange for cash.

You will be moved onto the Payment Exception Service from the end of August onwards, if you've not yet contacted the DWP with bank (or equivalent) details.

Most high street banks will offer customers a basic bank account with no or very limited overdraft facilities. They do not charge fees and they allow you to build up a credit history.

Even if you don't have photo ID, most banks will allow you to open a basic bank account with official documents such as your birth certificate, council tax bills and benefit letters.

More information on basic bank accounts can be found here: <a href="www.moneyadviceservice.org.uk/en/hub-bank-accounts">www.moneyadviceservice.org.uk/en/hub-bank-accounts</a>

If you'd like help to set up a basic bank account, contact Heather Montgomery the Income Maximization Officer on 07458 309022

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### **Disability Benefit Backlog**

If you have applied for a disability benefit such as PIP, ESA or the disability element of Universal Credit, you may have been waiting for a medical assessment. There is a large backlog at the DWP and their medical services, so you may have to wait longer than usual to undergo a medical assessment and get your decision.

For ESA & UC claimants, until you have a medical assessment from the DWP and have a decision on your ability to work, you will need to keep handing in sick lines. Any decision about your ability to work will be backdated to 13 weeks (3 assessment periods) since you made your claim, so any work allowance or disability element will be included from then onwards, regardless of how long you've been waiting on a decision.

For PIP, your claim will be backdated to the day that you phoned for your claim form, or reported your change in circumstances.

If you have any concerns about your disability assessment, call the DWP for an update, or put a note on your UC journal.

### **Benefit Appeal Rights**

With **any** benefit decision, you have a right to challenge that decision.

For DWP benefits, you have to first ask for a mandatory reconsideration whereby another DWP decision maker looks at your claim, and can either change the first decision, or agree with the original decision made.

After you have been issued with your mandatory reconsideration notice, you can then apply to the First-Tier Tribunal which is independent from the DWP. You apply for a hearing by sending away your Mandatory reconsideration notice along with the appeal form SSCS1. You can select to either attend your hearing or ask the tribunal to look at your claim again, known as a 'paper hearing'. Appeals that are heard in person have a better chance of success as the Tribunal Panel can ask questions. If you'd like help to challenge a benefit decision, contact the Welfare Rights Service for help!

# **Best Start Grants**

**Pregnancy and Baby Payment** 

The UK Government's Sure Start Maternity Grant has been replaced with the Best Start Grant Pregnancy and Baby Payment in Scotland. Social Security Scotland began taking applications on Monday 10 December 2018.

The Pregnancy and Baby Payment replaces and expands on the UK Government's Sure Start Maternity Grant by providing eligible families with £600 on the birth of their first child and £300 on the birth of any subsequent children not putting a limit on the number of children that are supported extending the application window from 24 weeks pregnant to 6 months after the birth, giving clients longer to apply.

#### **Early Learning Payment**

The Best Start Grant Early Learning Payment is a new £250 payment to help with the costs of early learning when a child is between 2 and 3½ years old.





#### **School Payment Age**

School Age Payment is a payment of £252.50 per child. It helps with the costs of preparing for school when your child is first old enough to start primary school. You can get the payment for multiple children, if each child is the right age when you apply.

Your child's DOB Application Date

01/03/16-28/02/17 01/06/21-28/02/22

More info can be found at:

Best Start Grant and Best Start Foods - mygov.scot

### **Scottish Carer's Supplement**

The Scottish Government's top-up of Carer's Allowance- the Carer's Allowance Supplement- is paid twice a year. The next payment of £231.40 will be paid in December for claimants who were in receipt of Carer's Allowance of 11<sup>th</sup> October 2021. Payments are made automatically, so you don't have to do anything.

## **Scottish Child Disability Payment**

For many families, looking after a disabled child involves extra expenses. A child might need a specially designed pushchair or a sensory toy, or parents might have to pay more for things like heating bills, childcare, transport or suitable clothing.

To help meet these extra costs, there is a new benefit called **child disability payment**. It **replaces disability living allowance** (DLA) for children in Scotland. Applications opened on 26/7/21 for new applications from people living in three pilot areas. **Social Security Scotland will accept Child Disability Payment applications from all other parts of Scotland from 22 November 2021.** 

Child Disability Payment is tax-free and made up of 2 components: Care & Mobility

Children over 3 may qualify for both the care **and** mobility component. Children under the age of 3 do not qualify for the mobility component, but may still qualify for the care component. A child's care and mobility

needs are not only about their physical ability. They can include emotional, behavioural, mental, developmental or learning difficulties. Contact Heather or Morag for more information on this new benefit.



### Warm Home Discount

The nights are starting to draw in again, and it's that time of year when you might be starting to turn your heating back on. If you are a low income family, on benefits or disabled, you may qualify for your energy supplier's warm home discount, which is a one off payment of £140 towards your electricity bill (not every supplier pays towards gas!)

If you are a pre-pay customer, your supplier either sends you a voucher to use to top-up your meter, or, depending upon how new your meter is, they can remotely top it up with the money.

If you are on a dry meter, the £140 is credited to your account.

The WHD is paid between the months of December and March, but most energy suppliers open their applications from the end of August. Some operate on a first-come-first-served basis, as they have limited funds. That said, not every supplier runs the warm home discount, so it is best to check with your supplier.

#### Utilita have already closed their applications for the WHD.

People who are in receipt of Guaranteed Pension Credit will automatically be eligible for the WHD, and do not need to apply. If you are on other benefits, and under pension age, you'll need to check with your supplier.

If you'd like help to check your entitlement to benefits, or to apply for the WHD, you can contact Morag 07458 309043 or Heather 07458 309022



### **Child Winter Heating Assistance**

The Child Winter Heating Assistance is a new benefit from the Scottish Government.

It's a one-off payment of £202 for children and young people up to the age of 18. To qualify for the payment, the child must meet two criteria on at least one day in the third full week of September (called the "qualifying week"- in 2021, this is the week beginning on 20/09/2021). On that day the child **must** be in receipt of the **highest rate care component of Disability Living Allowance/Personal Independence Payment and** be resident in Scotland.

You do not need to apply for the payment if your child currently lives in Scotland. If the child or young person is eligible, you'll be paid automatically into the same account that your DLA or PIP

for the child is paid into. You'll get a letter from Social Security Scotland before the payment is made. If you have not had a letter by 15/12/2021, then you will need to contact Social Security Scotland.

If your child usually gets the highest rate care component but this was not being paid in the week beginning 20 September 2021, you might still get Child Winter Heating Assistance, for example, you are appealing a decision, and are successful, or you're waiting for your claim to be processed.

You can contact Scottish Social Security on: 0800 182 2222