



# Benefit Bulletin

**In this issue: July/August 2022**

News from Raise ..... 2

Case Study ..... 3

**Client A – Welfare Benefits Team** ..... 3

**Client B – Debt Team** ..... 3

Enable Team ..... 4

Support into Employment ..... 4

    Do you know someone who is looking for work, now or in the future? ..... 4

Raise Achievements, Successes and Client Feedback ..... 5

**News from Housing Systems** ..... 6

**UC Claims being closed and large overpayments recovered due to retrospective verification** ..... 6

**News from Rightsnet** ..... 6

**SSAC raises concerns that DWP has not taken responsibility for informing claimants about temporary changes to fuel deductions from benefits in response to escalating fuel prices** ..... 6

**News from CPAG** ..... 6

**DWP Statistics: One in twelve children live in families affected by the two-child limit.** ..... 6

Raise Website & Social Media ..... 7

Further support, information and training ..... 7

About Raise Advice ..... 7

About Raise Training ..... 7



# News from Raise

## Cost of Living Payment (Low Income)



As you will be aware people on low incomes and in receipt of a qualifying benefit on 24.05.22 are eligible for additional payments due to cost of living, for eligibility [Read more here](#)

### People Missing Out?

However, people on the new State Retirement Pension, namely *a man born on or after 6 April 1951 and a woman born on or after 6 April 1953*, who are not receiving Pension Credit, are not eligible for the Cost of Living Payment

We are aware that since the introduction of the New State Retirement Pension that many pensioners are not entitled to a Pension Credit “top up” and therefore won’t receive the £650 payment currently being paid in 2 lump sums in July 2022 and October 2022.

The Government states that a single pensioner (without any disabilities or caring responsibilities) needs £182.60 per week to live on and couples need £278.70 per week to live on. The New State Pension is £185.15 per week which means that single pensioners are £2.55 per week over the threshold for Pension Credit and couples are £91.60 over the threshold. Therefore, they are not eligible for this payment or other benefits that come with Pension Credit entitlement, such as free dental care, glasses, TV licence for over 75s etc.

If they have disability benefits in payment or caring responsibilities, then they could be missing out on Pension Credit.

The cut off for eligibility of this payment is 24.05.22 and it is still possible to make claims for Pension Credit that can be backdated 3 months possibly bringing retrospective entitlement to Pension Credit.

We are already receiving calls from clients who are expecting this payment but are currently ineligible.

Should you have any tenants/clients affected please refer them for an URGENT BENEFIT CHECK.

## Case Study

### Client A – Welfare Benefits Team

#### Client situation

Our client was previously receiving PIP and had a severe disability premium included in her ESA. Upon renewal, her PIP award ended as she had been awarded no points.

#### How did we help?

We represented her with an appeal, which was heard by a Tribunal. The appeal was heard at the Tribunal centre and we attended. This was one of the first appeals we attended since the start of the Coronavirus – the centres had been closed during the Coronavirus and appeals have been heard by telephone. The appeal was successful and both enhanced rates of PIP were awarded. The client was also entitled to her severe disability premium again.

#### What were the results?

In addition to a weekly benefit increase of around **£226.30**, our client was also entitled to arrears of over **£7000**.

### Client B – Debt Team

#### Client situation

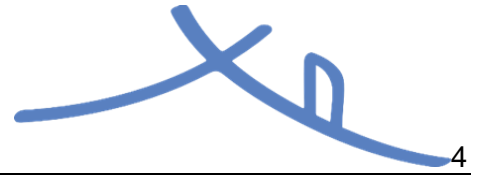
Our client was referred for help with a loan to Halifax Building Society. He was struggling to keep up with the repayments, as he had to give up work due to his health, so his income was significantly lower. He worked for 42 years as a forklift driver and had to have 2 knee replacements leaving him with limited mobility and it also affected his mental health.

#### How did we help?

We contacted Halifax to explain the situation and provided medical evidence demonstrating the adverse effects of the debt on our client's physical and mental wellbeing. Based on this we requested the remaining debt was written off.

#### What were the results?

Halifax agreed to write off the remaining debt which was **£8580.45**. The client was very happy with this and stated it had taken a huge amount of stress off him.



## Enable Team

# Support into Employment

### Do you know someone who is looking for work, now or in the future?

Our Enable Team can offer advice and support to anyone in the Liverpool City Region who is looking for work or thinking of looking in the future. There are a whole range of skills-related support available, that will also help to build confidence and maybe develop new plans.

We can support with job search, applying for jobs, and finding suitable training to enhance their career and CV.

If you have any clients/family/friends who are interested, please contact Jamie or Aidas at [Enable@raiseadvice.org.uk](mailto:Enable@raiseadvice.org.uk)

We are also running a series of fabulous FREE courses at the Ponnie Community Centre, 56 Christian Street L3 3EN. Please call us on 0151 459 1556 for more information.

**If you prefer to have a face-to-face chat, why not come along and meet one of the team at our weekly drop in sessions.**

The Eldonian Centre, Burlington St, Liverpool L3 6LG, **Tuesday 1pm to 4.30pm**

L6 Community Centre 99 Queens Rd, Liverpool L6 2NF **Wednesday 9.30pm to 12.30pm**

FREE one to one budgeting and employability support if you sign up to one of our Enable projects to improve your skills. For more information on our projects and courses please visit our website page- [Training Courses - Raise Advice](#)



### Making Your Money Work For You

- Understanding budgeting and its benefits
- Know how to budget
- Recognise ways to save money

Thursday, 11th August  
11am - 12pm

Find out more:  
[Enable@raiseadvice.org.uk](mailto:Enable@raiseadvice.org.uk)  
0151 459 1556



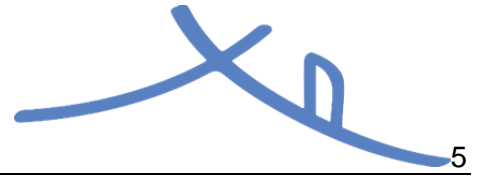
### SHINE: Master Interviews With STAR

Thursday 4th August @ 11am - 2pm

- Types of Interviews and their purpose
- Knowledge about the job in question
- Key questions and their purpose
- Discover S.T.A.R. interview techniques
- Quality feedback from industry experts



Find out more:  
[Enable@raiseadvice.org.uk](mailto:Enable@raiseadvice.org.uk)  
0151 459 1556



---

# Raise Achievements, Successes and Client Feedback

## Welfare Benefits Team

### (Donna Roxby – Welfare Benefits Claims Worker)

Our client had applied for his wife's PIP 4 times on his own and was refused 4 times. After support to claim again his wife was awarded the mobility element and backdate. Also, I supported him to claim a Discretionary Housing Payment and he was awarded this for 6 months rather than 3 months.

Another client originally applied for PIP and only got standard rate. After supporting her to appeal this she has now been awarded Enhanced Rate Daily Living and Enhanced Rate Mobility. She received a backdated payment of £1543.56. They backdated her a whole year.

### (Tereza McClean - Welfare Benefits Claims Worker)

I had a client just coming to pension age who's PIP review was due. I helped with the form and she was awarded Enhanced Rate Daily Living and Enhanced Rate Mobility. However, her award letter stated this was only for 10 months. Our client was very distressed, so we got in touch with PIP and now she has the award until 2032 and only a light review then. Our client was extremely happy as this has made a huge difference to her life moving forward. She said she could not have done this without our valuable help.

### (Theresa Larkins - Welfare Benefits Adviser)

I assisted a woman who had recently separated from her husband. She has a young family and does not speak English. Her husband had left the country and he was the main benefit claimant. Our client had to make a new claim for Universal Credit. Only half of the Housing Element was being paid as the DWP said that her husband was liable and should be paying half of the rent. Raise challenged this by requesting a mandatory reconsideration. We had to escalate this by making a complaint as we did not receive a reply. Our client is now receiving the full Housing Element and this was backdated to the start of her tenancy.

## News from Housing Systems

### UC Claims being closed and large overpayments recovered due to retrospective verification

At the beginning of the pandemic the DWP decided not to require every UC claimant to verify their ID, rent, household constitution before UC could be awarded: a system they called Trust and Protect.

A “Repair Team” was set up in spring 2021; they have been contacting UC claimants who claimed under Trust and Protect requesting that they verify their ID and provide any missing evidence. Claimants who fail to provide this or whom the DWP have been unable to contact, are having their UC awards closed retrospectively – back to the date of claim – causing huge overpayments. Under UC, all overpayments are recoverable regardless of the cause. There are reports of this happening even where the DWP has not yet asked the claimants for evidence, and even where the claimant has uploaded the required evidence onto their UC account.

**Please refer any tenants/clients to Raise if they are affected by this.**

## News from Rightsnet

### SSAC raises concerns that DWP has not taken responsibility for informing claimants about temporary changes to fuel deductions from benefits in response to escalating fuel prices

The regulations introduce a temporary change to claims and payments regulations so that the DWP will no longer accept requests for ongoing consumption payments (OCPs) from energy suppliers for either new arrangements or increased payments. [Read more here](#)

## News from CPAG

### DWP Statistics: One in twelve children live in families affected by the two-child limit.

Many families capped by the benefits system are unable to escape the cap by taking a job or extending their working hours, because they have very young children. Most people subject to the cap have been assessed by the DWP as not required to look for work. For single parents it is particularly difficult to reach the earnings threshold at which claimants are exempt from the cap since they are the sole earners and often have to cover childcare costs with a single income.

[Read more here](#)

## Raise Website & Social Media

Have you check-out the Raisewebsite?? You can find us at [www.raiseadvice.org.uk](http://www.raiseadvice.org.uk) where you can find all the relevant information about Raise. We also publish our monthly bulletin on our website, however if you prefer a PDF copy, let us know and we can arrange it.

Raise on SocialMedia. Give us a “follow” and share on the links below:

[Raise Advice | LinkedIn](#)

[@RaiseAdvice | Instagram](#)

[@RaiseAdvice | Twitter](#)

<https://www.facebook.com/RaiseAdvice>



## Further support, information and training

Find all **Raise Benefit Bulletins** on our website <https://www.raiseadvice.org.uk/>

**CPAG** produce useful updates for professional in [Welfare Rights Bulletin](#). You can also sign up to receive the paper version at a cost.

The **DWP** produce useful items for professionals in [Touchbase](#): DWP news about work, working-age benefits, pensions and services.

**Newcastle Welfare Rights** provide [benefit bulletins](#) for professionals.

**Housing systems** also provide an [newsletters](#) for Housing Association professionals.

**Citizens Advice** produce useful updates via [Advisor](#).

## About Raise Advice

We are a charity covering Liverpool and the surrounding areas. We receive funding from Registered Social Landlords to provide welfare rights, debt and financial capability advice to their tenants. To make a referral please visit our [Referral Portal](#)

## About Raise Training

We have provided Welfare Rights training to Housing Associations since 2008. Please see our [website](#) for a list of training available. Our training is written with Housing Association tenants in mind and we use our clients to inform the content of all our training material. All of our training can be tailored to meet the learning requirements of your staff. If you wish to speak to us about bespoke training, please email us at [training@raiseadvice.org.uk](mailto:training@raiseadvice.org.uk)