



# Benefit Bulletin

## In this issue: September/October 2022

<b>Case Study</b>	<b>2</b>
Client A – Welfare Benefits Team	2
Client B – Debt Team	3
<b>Raise Achievements and successes</b>	
Welfare Benefits Team	4
Debt Team	4
Enable Team	4
<b>News from Housing Systems</b>	<b>5</b>
<b>Changes to the 'Administrative Earnings Threshold' (AET)</b>	<b>5</b>
<b>News from Rightsnet</b>	<b>5</b>
<b>£400 Energy Bills Support Scheme payment</b>	<b>5</b>
<b>News from CPAG</b>	<b>5</b>
<b>Time limit to request a UC 'backdate'</b>	<b>5</b>
<b>Raise Website &amp; Social Media</b>	<b>6</b>
<b>Further support, information and training</b>	<b>6</b>
<b>About Raise Advice</b>	<b>6</b>
<b>About Raise Training</b>	<b>6</b>

# Case Study

## Client A – Welfare Benefits Team



### Client situation

Client's Universal Credit and Housing Benefit were cancelled after it came to light they had received a large pay out a number of years ago after a betting win and hadn't reported it.

This resulted in both benefits being cancelled and large overpayments on both, going back a number of years.

The DWP took the stance even though the claimant no longer had the money they had deliberately deprived themselves of capital in order to receive benefit.

Based on this decision the claimant would have no entitlement to means tested benefit until 2024 and was at real risk of being evicted.

### How did we help?

We appealed both the decisions by the DWP and the Local Authority on the basis that the claimant hadn't set out to deprive themselves of capital.

We prepared submission for both and attended tribunals with the claimant, supporting them through the process.

We also had the claimants MP involved due to the time that the Local Authority was taking to make a decision on the Housing Benefit situation.

### What were the results?

Both appeals were successful and overpayments of nearly £40,000 were offset by the decisions and the claimants Housing Benefit and Universal Credit claims were reinstated and backdated.

## Client B – Debt Team

### Client situation

The client is a 43yr old single parent living in 3-bedroom private rented property with two dependent children. She has several health issues including a heart condition. Prior to the COVID pandemic she was working full time up to 40hrs a week, but this was reduced during the lockdown to just 10hrs per week. She accrued debts of £23,748.53 including rent arrears, council tax arrears, water arrears and a tax credit overpayment.

### How did we help?

Following a benefit check we advised the client to consider applying for Universal Credit which she did and was immediately better off. We advised her of the options available to deal with her debts and the client chose to apply for a Debt Relief Order (DRO) to help her to make a fresh start.

### What were the results?

We activated Breathing Space to protect the client from enforcement action by her creditors and prepared a referral to the DRO Unit. We are pleased to say that the client's DRO was approved on 13 July 2022.



# Raise Achievements and Successes

## Welfare Benefits Team

**(Lisa Cashman – Welfare Benefits Adviser)**

Our client had a stroke which left him with long lasting problems with speech and memory. Supported him to apply for PIP and he was refused at application and MR stage.

This case went to tribunal and he was awarded Enhanced Rate Daily Living and Enhanced Rate Mobility with backpay of £9500!

**(Ernie Jamarudi – Welfare Benefits Claims Worker)**

The client's PIP award was stopped after a review. We supported the client with requesting a Mandatory Reconsideration of the initial decision. We highlighted the error in the assessment report reasoning that report made it look like the client had a face-to-face assessment when it was in fact a phone assessment. The DWP apologised and reinstated the client's award.

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

The client was on ESA. We supported him to apply for PIP. He was awarded Enhanced Rate Daily Living and Enhanced Rate Mobility. He also got £2800 back pay. We have also supported him to apply for the severe disability premium in his ESA which means he will receive another £69.40 per week, which will also be backdated to the date his PIP was awarded from.

## Debt Team

**(Lois Corso – Money Advice Administration Assistant)**

This month I have had £2927.67 written off for water arrears for our client 😊 it's the biggest one yet!

## Enable Team

**(Aidas Macijauskas - Advice Assistant)**

A client of the Enable team was disputing an overdue tax return and I got in contact with someone from Torus who was able to dispute that debt and got it written off - £1737.18

## News from Housing Systems

### Changes to the 'Administrative Earnings Threshold' (AET)

From 26th September 2022, the Administration Earnings Threshold (AET) will be raised:

from £355 to £494 a month for a single claimant  
(ie equal to or more than 12 hours at the national minimum wage)  
from £567 to £782 a month for a couple  
(ie equal to or more than 19 hours at the national minimum wage)

It is estimated that this change will move around 114,000 claimants who are currently in the 'light touch' regime across to the 'intensive work search' regime. These claimants will have to attend mandatory work search interviews and undertake work search activities or risk being sanctioned.

This change could also impact claimants whose UC award includes a Transitional Element if they stop working, receive just Statutory Sick Pay (SSP) for a prolonged period or see a sustained drop in their earnings. [Read more here](#)

## News from Rightsnet

### £400 Energy Bills Support Scheme payment

Government to introduce legislation to ensure landlords pass on the £400 Energy Bills Support Scheme payment to tenants who pay all-inclusive bills

## News from CPAG

### Time limit to request a UC 'backdate'

In this important Upper Tribunal decision, a panel of three Judges rejected the DWP's argument that it is a claimant's duty to state, when making a claim, the date from which a UC award should begin. They also disagreed with the DWP's view that it is impossible to request a 'backdate' after the end of the claimant's first Monthly Assessment Period. **WARNING** Having the start date of a UC award 'backdated' may mean that they then no longer qualify for the Transitional Severe Disability Premium Element (TSDPE) and so lose more than they gain. [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)