



# Benefit Bulletin

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## What we are seeing – Universal Credit

Over the pandemic people couldn't visit Jobcentre Plus offices to verify their identity, so that aspect of Universal Credit was taken on trust.

Now the DWP is going through those claims to check the identity, it seems by giving people very short notice to make a Jobcentre Plus appointment with proofs. If claimants fail to do this, UC are cancelling the claim back to the start and deciding there has been an overpayment from day 1 of the claim.

In one case the claimant had gone back to work several months ago and wasn't claiming UC, so he ignored the request. So, the first he knew there was something wrong was when a Debt Management letter arrived saying he owed UC over £7,000.

The problem is that UC don't seem to be going through the proper procedure of a decision notice with rights of Mandatory Reconsideration. It seems they move immediately to Debt Management even when the decision is challenged. There seems to be a special team to do this work systematically. If your clients come across incidents like this, please contact us.

## Scam text offering fake government energy bill support

Scammers seek to take advantage of the government's energy grant scheme

As energy bills rise, scammers are seeking to take advantage of unsuspecting consumers. Their latest trick involves sending a malicious text message link that asks you to sign up for the government's energy grant.

[Read more here](#)

# Case Study

## Client A – Welfare Benefits Team

### Client situation

Our client got in touch with our Welfare Benefits Team because they needed assistance to fill out a PIP form.

Our client had worked all their life in the NHS and was bringing up two children alone.

Our Welfare Assistant helped to fill in the PIP form and discovered the client's situation was worse than initially disclosed. Our client had cancer and it was moving towards a terminal diagnosis. We advised that we could ask for a DS 1500 as this means the claim is fast tracked.

### How did we help?

We applied for PIP with the client and they were awarded enhanced rate mobility and enhanced rate daily living from the date of application then ongoing at a weekly rate of £156.90 per week.

However, the backdated money the client should have received was not paid and the client got in touch to inform us of this.

We had to ask the reasons why this decision was made by getting in touch with the decision maker at the DWP and they informed us the client had a historic overpayment and they were using the money to offset this overpayment. This money was desperately needed for our client's needs and along with our Debt Team we asked the decision maker to reconsider offsetting the outstanding overpayment.

We also advised that as our client was in receipt of PIP daily living element then their eldest child could apply for Universal Credit including the Carers Element of UC for assisting with the care needs of their mother. The client's eldest child was getting no help and had been caring for their mother for months without financial support.

### What were the results?

Our Welfare Caseworker and Debt Caseworker had the decision overturned and all backdated money was awarded to the client.

Additionally, the eldest child was able to apply for Universal Credit with a care element added of £164 per month and is now able to stay at home (with no work searching commitments) to care for their mother and younger sibling. This was a great source of relief and comfort to the family at this difficult and very sad time. This money will help the client so much and the client was beyond grateful for our help and valuable assistance at this very difficult time.

**£8100.00** backdated payment was awarded to our client.



## Client B – Debt Team

### Client Situation

Our client was referred to us by Torus for advice regarding a large Housing Benefit overpayment. They needed some advice on how to deal with the overpayment, as it was in his deceased wife's name.

### How did we help?

We wrote to Liverpool City Council about the invoice received for **£9950.00**. The recovery had commenced from the client, however the decision to recover from our client was challenged and it was agreed that the client was not liable for the invoice.

### What were the results?

Liverpool City Council have now confirmed that the invoice for £9950.00 is no longer recoverable from our client and the **£800.00** he had endeavoured to pay of the invoice is to be returned to him. The client was happy with outcome.



# Raise Achievements and Successes

## Welfare Benefits Team

Total Welfare Benefits gains by Raise for September was **£298,000**.

The highest single gain for a client was **£14,777**

**(Tim Parkes – Welfare Benefits Adviser)**

'Thank you for the appeal you submitted to Warrington Borough Council on 10.05.2022 in respect of your client.

I can confirm that your client's Housing Benefit has been re-instated for the period 16.12.2019 to 01.06.2022. Please note I have also awarded a Housing Benefit transitional payment to the 15.06.2022 due to your client being in receipt of Universal Credit from 01.06.2022.

**£10839.17 will be sent direct to your client's landlord Torus.'**

**(Tereza Mclean – Welfare Benefits Claims Worker)**

My client has been able to keep his award for enhanced rate mobility and enhanced rate daily living elements of PIP, which allows him to keep his mobility car, which is a lifeline for him!. The award was given until September 2026 and was an annual figure of **£8,408.80**. I was also able to apply for a **£250.00** fuel support payment for his mum who he lives with. Our client was delighted with the outcome and wanted to say how happy he was with our help. He said he couldn't have won this award without our help.

So happy to do this Job 😊



## Debt Team

Christine Brookfield and Claire Ponsonby recently gained MIMA accreditation. Using the MIMA (Cert) means their specialist professional status stands-out. It is now a requirement by many employers recruiting Money Advisers. Laura Pierce now has DRO (debt relief order) intermediary status.

The Team made successful grant applications for over £10,000 in September.

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

I have just had **£914.15** written off for a British Gas customer.



## News from Housing Systems

### UC claimants wrongly refused a Cost-of-Living Payment

What does this mean for claimants who didn't receive a payment of UC for that Assessment Period? That depends on why they didn't receive a payment directly to themselves. Section 2 of the Social Security (Additional Payments) Act 2022 states that to be entitled to a Cost-of-Living Payment, the UC claimant must have been entitled to a payment of at least 1p for the relevant Assessment Period. UC payments are usually made to the claimant – but there are times when these are paid to another person/body. For instance, when UC is paid to the landlord as an APA Managed Payment, it's not the landlord who is entitled to the money, it's the claimant. Paying the landlord is simply the method used to pay the money to which the claimant is entitled.

[Read more here](#)

## News from Rightsnet

### PIP light touch reviews will involve 'minimum necessary contact' with claimant

In response, DWP Minister Ms Claire Coutinho advised -

'The principle of a 10 year light touch review for ongoing awards was introduced in 2013. The first claims of 10 year duration are now coming due for review. We are currently reviewing the design of the light touch review process following helpful insight provided to us by stakeholders, including by Parkinson's UK and other organisations representing people with long-term conditions. Our aim is to have the minimum necessary contact with the claimant to check whether anything has changed, adjust the award if needed, and ensure we hold up to date information.'

[Read more here](#)

## News from CPAG

### CPAG'S RESPONSE TO DWP REPORT REJECTING CALLS FOR DEDUCTIONS TO BE PAUSED

The cost-of-living crisis has pushed many families to the brink as a difficult winter looms. With around 2 million children living in households affected by deductions, the Work and Pensions Select Committee is right to say that now is time to pause these repayments. If the Government is serious about supporting vulnerable households through the punishing months ahead, it must urgently reconsider its position on deductions, remove the benefit cap, and increase benefits to a level that reflects real need.

[Read more here](#)



## Raise Website & Social Media

Have you check-out the Raise website?? 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 social media. 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)