



Benefit Bulletin

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News from Helen Oliver our Welfare Technical Lead at 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?

Some clients may have only been awarded relevant benefits, that make them eligible for the cost of living payments, retrospectively with a start date before the cut off for the cost of living payments (24.05.22).

If you come across anyone in this situation, they can use the following link to claim this.

[Report a missing Cost of Living Payment - GOV.UK \(dwp.gov.uk\)](#)

Please note claims for Pension Credit can be backdated for 13 weeks so can potentially still lead to eligibility and cause to use the above link.

We believe the cut off for the 2nd Autumn/October payments will be mid-August 2022.

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 bought the property in question a number of years ago but due to ill health was no longer able to work and therefore unable to meet the mortgage repayments. His son was supplementing his income to help him repay the mortgage on the agreement that once the property was sold our client would repay his son. Our client's son was unable to loan his father money indefinitely and as a result our client began to fall into arrears with his mortgage.

The property had been up for sale for some time with an asking price of £100,000 and had no interest at all. Our client submits that repossession proceedings had commenced and he had approached Housing Options as he was expecting to become homeless in the near future.

Ethical Partners contacted our client and made him an offer of the full asking price on the proviso that only £75,000 would be payable immediately with the remaining £25,000 being retained by Frank Mentors and a lump sum of £1,250 payable to our client annually.

At the point of accepting this offer there was no other interest in the property and our client would have undoubtedly become homeless in the following months. This gave him the means to repay his son the money he owed him and repay the balance of the existing mortgage. Our client submits there were no other options available to him.

How did we help?

We lodged an appeal with the Tribunal Service to appeal the decision that he was not entitled to Housing and Council Tax Benefit as he was deemed to have deprived himself of capital in the sum of £25,000, by loaning the amount to Ethical Partners Ltd as part of the sale agreement.

We argued that our client had no option but to enter into the sale agreement but has never had "beneficial ownership of the capital" in question. He was in receipt of a means tested benefit at the time (ESA) and had no reason to believe this would end given he would not receive the sum of £25,000 in question. We asked the Tribunal to consider that this was not our clients 'Significant Operative Purpose'.

What were the results?

We represented our client at the hearing and the judge found in his favour, resulting in approximately **£6,100** arrears of Housing Benefit and **£1,400** Council Tax Support being paid to our client and therefore securing his tenancy which had been under threat due to his mounting rent arrears.

Client B - Debt Team

Client situation

Our client has multiple catalogue debts and is regarded as very vulnerable for several reasons. She is 57 years old and lives alone in a one-bedroom flat. She has multiple physical health conditions as well as personality disorders, agoraphobia and severe anxiety and depression. She was moved to her current property due to domestic violence at the hands of her ex-partner. Our client is unable to work due to her health conditions.

She has no assets or savings. She is in receipt of PIP and Universal Credit and has less than £50 surplus income per month. The client was finding it very difficult just to get by, to the point where she tried to get her gas meter removed as she just couldn't afford heating and this was causing great distress. Her local councillor was so concerned about her that he raised her case in the House of Commons. She also disclosed that she had not been eating properly as she felt that she had to keep up with non-priority debt repayments instead.

The client had been trying to prioritise repayment of her catalogue debts. The client confided that she started using catalogues more when the domestic abuse worsened. In order to cope at the time, the client started buying items from catalogues in an attempt to feel a little better about herself. However, she found herself unable to keep up with repayments. The client is now out of that relationship and receiving support from RASA Merseyside. However, the debts that she ran up during this traumatic period remained and were a constant reminder of the past.

How did we help?

We approached the catalogue companies and asked them to write off our client's debts on discretionary grounds, given her numerous health conditions and the traumatic experiences she has been through, coupled with the reason she took out these debts, her inability to manage financially and the remote chance of her ever being able to repay her non-priority debts.

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 her.



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. Also, Building confidence and achieving dream career, Proof reading job applications to help clients get through a recruitment sift, Advice & guidance for interviews and mock interviews and feedback.

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

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](#)

Drop-in Sessions are:

L6 Community Centre 99 Queens Rd, Liverpool L6 2NF, **Tuesday 10:00am til 1pm**

The Eldonian Centre, Burlington St, Liverpool L3 6LG, **Tuesday 1:30 pm to 4.30pm**

L6 Community Centre 99 Queens Rd, Liverpool L6 2NF, **Wednesday & Thursday 9.30am to 3.30pm**

Everton Community Garden, Prince Edwin St, L5 3SJ, **Friday 10:00am til 12:30**



Raise Achievements, Successes and Client Feedback

Welfare Benefits Team

(Donna Roxby – Welfare Benefits Claims Worker)

Today my client has been awarded enhanced rate mobility element of PIP with a back payment of **£2,860.20**. He originally only received standard rate.

Debt Team

(Lois Corso – Money Advice Administration Assistant)

I have just been notified that my applications to have 2 lots of water arrears written-off have been successful. The first one was for **£1995.21** and second for **£430.48**. That brings my total water arrears write off to **£13,909.69** since starting here 9 months ago!

(Jennifer Jenkins – (Money Advice Caseworker Trainee)

LCVS have just emailed me, they are giving us £250 towards our client's electric bed 😊. Hopefully the charity we have applied to will award the rest.

Enable Team Client Feedback

Quotes from successful clients who have received our support and attended our last sessions:

Maria said about the Budgeting session, "Going to sit down with the family and discuss which food we will use, so we can meal prep in advance."

Olu said about Mastering Job Interviews, "The delivery was awesome!"

Olivia said about The Online job search session, "Enjoyed the informal nature of the session and it's usefulness in providing info about application forms". Recently been offered a job at John Lewis after using techniques she acquired from our course.

News from Housing Systems

Wrongly Advised to claim UC: Ending a Claim

From 26th July 2022 [amending regulations](#) ensure that legacy benefits are abolished /terminated from the point at which the claimant makes a claim for UC. They are no longer able to return to legacy benefits if they withdraw their claim for UC, even if the basic entitlement conditions for UC are not satisfied.

If someone has claimed UC and withdrawn it prior to this date it is possible that they might be able to get their legacy benefit reinstated but the criteria for this are very limited.

News from Rightsnet

Just 19 universal credit overpayments were waived between April 2021 and July 2022

There were 19 cases waived on medical grounds and there were no waivers on financial or other grounds.

[Chapter 8](#) of the DWP's Benefit overpayment recovery guide was updated in February 2022 to advise that a waiver is -

'... normally only considered where both current and future recovery action will result in severe issues for the welfare of the debtor or their family.'

News from Citizens Advice

Big Energy Saving Campaign

Throughout this campaign we will deliver key energy advice to clients across England and Wales, helping them save money while keeping warm this winter. We are keen to work with partners who can help us reach consumers who are not able to access the internet or those who are at risk of fuel poverty. If you would like to be part of our campaign this winter, please do contact researchandcampaigns@citizensadvice.org.uk

Raise Website & Social Media

Have you check-out the Raise website?? You can find us at 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

And finally....

The Raise Team work hybridly. As some of the Team are working from home on some days, others are out delivering services in clients' homes or at various community venues, not everyone is in our Scotland Road Offices in Everton at the same time. Add to that the arrangements put in place during the height of the pandemic and beyond, ... what a joy it was to have a full Team day together a couple of months ago and have the Team, including some volunteers ... in the same place ... at the same time!!

We had a Team development day, which included Project development planning, an expert session on understanding stress/anxiety triggers and innate responses, and an excellent training on Loan Sharks, (both of which were very enlightening). We enjoyed a super lunch and sweet treats morning and afternoon in the training room at Rotunda.

I know I may be biased, but the Raise Team are a fantastic group of people. 😊

Penny - Chief Officer.

