### WELFARE MATTERS

UTTLESFORD WELFARE LIAISON TEAM



November 2024 Issue 5

## Welfare Liaison Officers

#### How we are helping Uttlesford residents

- Housing Benefit (HB) and Local Council Tax Support (LCTS)
- Discretionary Housing Payments (DHPs)
- Cost of Living Support Fund (COLSF) and Exceptional Hardship Fund (EHF)
- Welfare calls, as well as visits for vulnerable residents
- Social Outreach Service (SOS hub)
- Proactively seeking to maximise benefit income
- Supporting residents through managed migration to Universal Credit
- · Partnership working



## Challenges our residents are facing

- Significant increases in rents and high rent arrears
- On-going mental health crisis
- Impacts of the cost of living felt across the district
- Council tax arrears
- Navigating the managed migration process from legacy benefits to Universal Credit
- High interest rates
- · Rising energy costs

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# 2024/25 Winter Fuel Payment Output Description: 2024/25 Winter Fuel Payment

\*One in 3 older people are due to miss out on the Winter Fuel Payment this winter. Are you one of them?

This winter, changes to the eligibility for the means-tested Winter Fuel Payment requires recipients to be born before 23 September 1958, live in England and Wales and receive Pension Credit, Universal Credit, Income related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA) or income support.\* Eligibility is based on your circumstances between 16 – 22 September 2024, so if you already receive one of these benefits, you will automatically qualify.

800,000 older people could possibly miss out...

However, it is estimated that more than 800,000 older people live on incomes below £218.15 a week for a single person and under £332.95 for couples in the UK and are already missing out on the Pension Credit alone.

Check your eligibility online or call the Winter Fuel Payment Centre if you're not sure. You cannot make a claim by phone.

Fuel Payment Centre - Telephone: 0800 731 0160

#### **Pension Credit**

Applications for Pension Credit can be made online www.gov.uk/pension-credit/how-to-claim or over the phone by calling 0800 99 1234 (Monday to Friday 8am to 6pm).

The last possible date to make a successful backdated claim to receive the Winter Fuel Payment is 21 December.

## COUNCIL TAX



The Council is aware of the ongoing cost-of-living crisis causing hardship to Uttlesford residents who aren't able to improve their circumstances in the short term.



If you or someone you know is struggling to pay their council tax, there is a financial assistance scheme to help towards the 2023 and 2024 financial year bills.



We hope that by providing assistance with your council tax bill, it will free up funds for other priority bills and outgoings you have had increases to.





Applications to help from the fund can be made online at www.uttlesford.gov.uk/cost-of-living-support-fund





Please contact the Customer Service Centre on 01799 510510 if you require support completing the application.



## Discretionary Housing Payments

UDC is given a sum of money each year to help people who are in receipt of Housing Benefit or the Housing Element of Universal Credit and appear to require further financial assistance in order to meet housing costs.

www.uttlesford.gov.uk/discretionaryhousing-payments

#### **Housing Benefit**

Housing Benefit can help you pay your rent if you're on a low income and pension age, and/or in supported/temporary accommodation.

The majority of working age residents will claim housing costs through Universal Credit

www.uttlesford.gov.uk/housingbenefit

## Local Council Tax Support (LCTS)

LCTS is provided to people on low incomes to help with their Council Tax bill. You can apply for Local Council Tax Support if you own your home, rent, are unemployed or working.

www.uttlesford.gov.uk/lcts

#### **Universal Credit**

Universal Credit is a Department of Work and Pensions (DWP) administered benefit, that has replaced legacy benefits such as Income Support and Tax Credits.

Universal Credit is a payment to help with your living and housing costs. It's paid monthly.

You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be working (including self-employed or part time) or be out of work.

www.gov.uk/universal-credit

Further assistance and information online: www.uttlesford.gov.uk/cost-of-living

#### **Managed Migration to Universal Credit**

The 'Move to Universal Credit' activity will bring those remaining on the older, legacy benefits onto Universal Credit, completing the implementation of this major welfare reform. The migration to Universal Credit is for working age families. Pensioners will remain on their existing benefits.

Your current benefit:	When you may get your letter:
Tax credits, only if you are below State Pension age	From March 2023
Tax credits with Housing Benefit	From April 2024
Income Support  Income Support only  Income Support with tax credits  Income Support with Housing Benefit  Income Support with Housing Benefit and tax credits	From April 2024
Housing Benefits only	From June 2024
Income-related Employment Support Allowance (ESA), with Child Tax Credits	From July 2024
Tax credits (if you are of State Pension age and are asked to move to Pension Credit)	From July 2024
Tax credits (if you are of State Pension age and are asked to move to Universal Credit)	From September 2024
Income-based Jobseekers Allowance (JSA)	From September 2024
Employment and Support Allowance (ESA) only	From September 2024
Employment and Support Allowance (ESA) with Housing Benefit	From September 2024

There is guidance available on the Gov.uk website to assist claimants through the journey of transitioning to Universal Credit, such as a step-by-step video explaining the application process.

ucmove.campaign.gov.uk/univer sal-credit/support-andindependent-advice/

The Money and Pension Service have created a 'Bill Prioritiser' tool, to help manage finances during the transition period.

www.moneyhelper.org.uk/en/money-troubles/cost-of-living/bill-prioritiser

#### **Benefit Entitlement Calculators**

There are a selection of independent, free and anonymous benefit calculators to check what you could be entitled to and provide an estimate of:

- the benefits you could get and how much your benefit payments could be
- how your benefits will be affected if you start work or increase your hours
- how your benefits will be affected if your circumstances change for example, if you have a child or move in with your partner

www.uttlesford.gov.uk/article/9058/Benefit-calculators

















Benefits









Cost of Living

Mental Health

Housing

Addiction

A collection of charities and organisations are working together in Uttlesford to help support people.

10am to 2pm on the last Thursday of each month

Find us at: Saffron Walden Community Link, 1A Market Street, CB10 1HX





employ-ability

The Social Outreach Service offers a once a month drop in service for local residents. Here you can access help and advice from a variety of specialist agencies, who can support with the following:

- Rent and council tax queries, arrears and access to hardship funds
- Benefit advice and application assistance
- Housing advice and homelessness support
- Mental health, addiction and wellbeing
- Employment advice

## SPOTLIGHT ON PARTNERSHIP WORKING



- Food shares
- Community café



citizens advice

#### **Uttlesford**

- Warm Homes
- Money Doctor
- Benefit application support

## Peabody

- Housing and welfare
- Wellbeing
- Isolation
- Debt

#### Money Helper

 Helping people in crisis with free emergency food and essentials.  Free and impartial money and debt advice backed by Gov.





Find out about local services and support here!

- Community response hub
- Dementia cafe

