Christmas newsletter

Wednesday 21st December 2022

Creating Tomorrow's Citizens Today



Headteacher's welcome

Dear Families,

Mrs Kirk and I have decided that one all-through newsletter would be welcomed by all, at this busy time of year. Firstly, what an exhausting but wonderful week just passed. A big thank you for your patience with the snow and ice. The joys of Monday and a "snow day" were soon eclipsed by the extreme temperatures, the constant frost and worries about ice. In school this meant the children staying indoors, some slight tweaks to the timings at the end of the day and wet corridors!

However, Christmas continued to be celebrated despite the decision not to take the children and young people to the church during the day for the school's carol services. Musicians practised on site but then transported instruments and voices to All Saints Church for the evening events. A big thank you to the many parents, grandparents and ex students who joined us for two very special evenings. From readings to instrumental ensembles to choirs - the standard of musicality, and the scale of the number of performers, was just wonderful to see. The Rev. Jo has asked us to thank you for your generosity in the collection plate. Over £1000 was raised and we know that this is much needed to keep the church afloat. We were thrilled (as were the parents) to see our youngest children (the Squirrels and Hedgehogs) perform in their Nativity Play. A slight twist on the traditional story, it was amazing to watch as all of the children spoke a part, sang beautifully, and acted well in full costume! Their collaboration and professionalism was incredible for children of a Reception age.

Christmas lunches have been served this week with everyone enjoying sitting with their friends and being served by staff. No mean feat for the catering company with 390 primary and 740 secondary meals being served!

Wishing all a wonderful Christmas break, a happy new year and looking forward to seeing you all back in the new term!

Young Country Diary Competition

The Guardian newspaper is running a writing competition for children aged 8-14. The deadline for entry is noon on Monday 2 January.

How your child can take part:

Step 1 – Go out one day to where there is some nature. It could be their local woods or beach, their garden, a farm, or simply the nearest park.

Step 2 – Write an article of **200-250 words** about what they saw and what happened.

Step 3 – Send the article to The Guardian using the form on this web page:

https://www.theguardian.com/environment/2021/au g/27/nature-lovers-guardian-young-country-diary-writers?dm i=5KYK,OUOS,45PG47,32XLQ,1. The parent/carer needs to submit the form on behalf of the child.

Photos/drawings – Photos/drawings are helpful (especially landscape rather than portrait) but they are not a condition of entry. If you have some photos/drawings, please mention this in the "more information" field of the form as there is not a way to attach them to the form.

You can find all the information about the competition here:

https://www.theguardian.com/environment/2021/aug/27/nature-lovers-guardian-young-country-diary-writers?dm i=5KYK,OUOS,45PG47,32XLQ,1

The winning entries will be published in the Guardian newspaper and online.

Statutory Admissions Consultation 2024/2025

Simon Balle All-through School is re-consulting on the proposed admissions arrangements for the school year 2024/2025 and is seeking responses from parents/carers, schools and community groups.

The proposed changes are:

1. Changes to the sibling rule within and outside the Parish of Hertford and the Parish of Hertford Heath.

The reasons for the consultation are:

- 1. The Full Governing Body aims for the school to be for local children.
- 2. The Full Governing Body wishes to reduce traffic in and around the school to protect the safety of students.
- 3. Hertfordshire County Council is a sustainable travel council and the school joins with its aims to protect the environment.

The consultation period takes place between 20th December 2022 and 31st January 2023. If you wish to make any comments regarding this consultation, please email admin@simonballe.herts.sch.uk.

The proposed admission arrangements, which also contain the maps, can be found on the school website

(https://www.simonballe.herts.sch.uk/admissions/secondary-admissions/).

Dates for your diary

All through dates	
Thursday 5th	
January	Start of term
13th to 17th	l
February	HALF TERM
Monday 20th	location and on the standards
February	Inset (school not open for students)
Secondary dates	
Monday 9th	Y11 Business trip information
January	evening, 6pm
Tuesday 17th January	Y11 parents evening
January	, ,
Thursday 19th	Y9 nasal flu immunisation (day) and Spanish trip parents information
January	evening, 6pm
Tuesday 24th	- '
January	Y9 preferences evening, 6.30pm
Thursday 26th	
January	Y11 parents information evening
Tuesday 31st	
January	Business studies trip leaves
Thursday 2nd	
February	Y8 theatre trip, evening
Friday 3rd	
February	Business studies trip returns
Wednesday 8th	Drama & English trip (Othello),
February	evening
Primary dates	
Wednesday 11th	Year 6 SATs information evening,
January	6pm
Friday 20th	PSA Larch UV party after school
January	(KS1 and KS2 separate times)
Friday 20th January	Year 2 PE day at Wodson Park
	,
Tuesday 31st January	Beginners woodwind concert, 5.30pm
Monday 6th and	
Friday 10th	
February	Year 1 balanceability workshops

<u>Children's Wellbeing Practitioner Workshops (January – March 2023)</u>

Workshops are open to all young people & parents/carers of children and young people who attend a school or are registered to a GP in Hertfordshire. A referral is not needed to access a workshop.

All workshops are currently being delivered online via Microsoft Teams. For more information about what each workshop covers and to book a place onto a workshop, visit the Children's Wellbeing Practitioner Eventbrite page: https://www.eventbrite.co.uk/o/childrens-wellbeing-practitioners-school-nursingservice-hertfordshire
33494371787

<u>Workshop</u>	Date & Time
Emotional Wellbeing (For Young People 11-16) A workshop focused on adolescents managing their own emotional wellbeing and things parents/carers can do to help.	Wed, 18 th January 18:00 Wed, 15 th March 18:00
Supporting Adolescents with Self-Esteem A workshop focused on adolescents improving their self-esteem and what parents can do to support.	Thu, 26 th January 18:00 Thu, 23 rd March 18:00
Supporting your Child's Self-Esteem A workshop focused on parents/carers supporting their child to improve their self-esteem.	Thu, 12 th January 10:00 Thu, 9 th February 18:00 Thu, 9 th March 10:00
Supporting Adolescent with Sleep Difficulties A workshop focused on adolescents managing and improving their sleep difficulties and how parents/carers can help.	Wed, 15 th Feb 12:00
Supporting your Child with Sleep Difficulties A workshop focused on parents/carers supporting their child with sleep difficulties.	Tue, 17 th January 10:00 Thu, 16 th February 18:00 Tue, 14 th March 10:00
Developing your Child's Emotional Literacy A workshop focused on parents supporting their child with developing emotional literacy.	Tue, 10 th January 10:00 Tue, 7 th February 18:00 Tue, 7 th March 10:00
General Emotional Wellbeing and Regulation Tips for Parents A workshop focused on parents supporting their child's general emotional wellbeing and emotional regulation.	Tue, 24 th January 18:00 Thu, 23 rd February 10:00 Tue, 21 st March 18:00
Exam Stress A workshop supporting children and adolescents with managing exam stress.	Wed, 4 th January 10:00 Wed, 25 th January 18:00 Tue, 14 th February 10:00 Wed, 22 nd March 18:00





Welcome! Winter 2022



To our Winter edition of the Schools Stay Safe Newsletter. Read on for advice on ways to stay safe for you and your family.

Lithium Batteries and E-Scooters

You may be thinking about buying an E-Scooter for your child this Christmas, but did you know that private e-scooters are currently illegal for use on public roads and cycleways, even though they are widely available for sale? There is currently a lack of regulation of these vehicles, meaning there are no minimum vehicle standards or battery specification.

Most modern mobile devices such as mobile phones use lithium-ion batteries. Lithium-ion is the most common form of battery because it can store the most energy in the smallest space.

Because of their tendency to catch fire, lithium-ion batteries must be looked after.

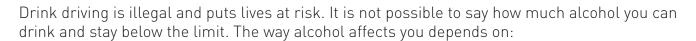
- Only buy batteries from a reputable manufacturer.
- Unplug devices when they are fully charged to avoid overheating.
- Store batteries in a cool dry place.
- It is recommended that you do not charge items such as mobile phones or tablets under pillows or on beds.
- Avoid charging devices overnight when anyone is asleep.
- You should not charge anything in a corridor or room that provides your only way out of your home.
- Ensure there is a working smoke alarm in every room where charging takes place and charge in a location where you can close a door to prevent smoke spread.
- In the event of a fire, leave immediately and do not attempt to extinguish the fire yourself.

E-bikes and e-scooters fire safety guidance (nationalfirechiefs.org.uk)

Quarterly Schools Newsletter

Road Safety and Drink Driving

As the party season approaches and we plan our Christmas parties, we ask that you are mindful of the dangers that drink driving pose. Just one drink can impair coordination, slow your reactions, and distort your judgement.



- your weight, age, sex, and metabolism (the rate your body uses energy)
- the type and amount of alcohol you're drinking
- what you've eaten recently
- your stress levels at the time

So, if you're driving, it's better to have none for the road.

Here are a few pointers to ensure you can enjoy your night safely.

- Consider allocating a designated driver for the night. You can rotate amongst groups of friends.
- Do not drink any alcohol if you are the designated driver rather than risk it.
- Book and take taxis if you are going to drink alcohol. Make sure your friends do the same.
- Use public transport where you can and if it is safe for you to do so.
- Do not get into a car with anybody you suspect has drunk too much no matter how much pressure you feel under.
- Tell somebody who has drunk too much not to drive, you could save their life.
- Inform the police if you suspect somebody is driving under the influence.





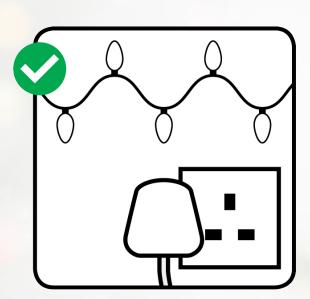
Quarterly Schools Newsletter

Christmas Fairy Lights and decorations

We all love a pretty Christmas decoration and fairy lights at this time of year, but did you know unsafe use of such items as fairy lights can cause fire.

Christmas is a magical time of year and with some careful planning it can stay that way!

- Check your Christmas tree lights carry the British Safety Standard sign.
- Never place candles near your Christmas tree or materials that can catch light easily.
- Decorations can burn easily so don't attach them to lights or heaters.
- Keep candles, lighters, and matches out of children's reach.
 Never leave burning candles unattended.
- Never overload electrical sockets.
- Always switch Christmas lights off and unplug them before you go to bed





Quarterly Schools Newsletter

Family Escape Plan for your loved ones.

At Christmas it's great to have the family come over and stay!

Have you thought about how you would all escape in the unlikely case of a fire? It only takes 5 minutes to run through your escape plan and can save lives!

- Be prepared by making a plan of escape
- Make sure everyone knows how to escape.
- Make sure exits are kept clear.
- The best route is the normal way in and out of your home.
- Think of a second route in case the first one is blocked.
- Take a few minutes to practise your escape plan.
- Review your plan if the layout of your home changes.
- Keep door and window keys where everyone can find them.





We work closely with Hertfordshire Police and Safer Neighbourhood Teams to ensure our local communities feel safe in their homes and when out and about. The below website offers items for you to purchase to keep your personal belongings safe and ensure you are protected against theft.

https://owlprotect.uk/index.php/

If you need any further information or advice on any of these topics, please feel free to call our friendly staff at your local station

- Hertford Fire Station
 01992 507611

 Hertford.fire@hertfordshire.gov.uk
- Cheshunt Fire Station
 01992 901900

 Cheshunt.fire@hertfordshire.gov.uk
- Bishops Stortford Fire Station
 01279 696800
 BishopsStortford.fire@hertfordshire.gov.uk
- Hertfordshire Fire and Rescue Service
- Hertfordshire Fire and Rescue Community Safety



Herts Adviser

produced by the Money Advice Unit (MAU)

Issue 40

January 2023

Autumn statement round-up

The Autumn Statement on 17 November 2022 included significant changes affecting welfare benefits from April 2023 onwards.

Benefit uprating

From April 2023, benefits for both working age people and pension age people will rise by 10.1 per cent, in line with the consumer price index in September 2022. The benefits due to increase by this amount include universal credit, pension credit, new style employment and support allowance (ESA), personal independence payment (PIP), disability living allowance (DLA), attendance allowance (AA) and carer's allowance; as well as the 'legacy benefits' (income-based JSA, income-related ESA, income support, child tax credit, working tax credit and housing benefit). For full details on the rise in benefits see here and <a href



Autumn statement



Help with fuel costs

Cost of living payments

There will be several further 'cost of living' payments during 2023/24, totalling £900, for people on meanstested benefits such as universal credit, pension credit and tax credits. There will also be a repeat of the £150 payment for people getting disability benefits (AA, DLA and PIP), and the additional £300 cost of living payment for all pensioners. All of these will be paid automatically with no need to make an application. See gov.uk for further information.



PIP delays

Benefit cap to be raised

The benefit cap will be increased from April 2023. For families with children living outside Greater London, the cap will rise from £20,000 per year (£384.62 per week) to £22,020 per year (£423.00 per week). For families with children living inside Greater London, the cap will rise from £23,000 per year (£442.30 per week) to £25,323 per year (£486.98 per week.) For more information on the benefit cap see here.



Mixed age couples

Housing costs

The local housing allowance (LHA), which is used to determine the maximum level of help with housing costs available to tenants in the private rented sector, is to be frozen for the third year running. This will have a significant impact at a time of rising rents in the private sector.

Meanwhile, rent increases in the social housing sector will be capped at 7 per cent in 2023-24.

From April 2023, universal credit (UC) claimants with mortgages will be able to apply for a support for mortgage interest (SMI) loan to help with interest payments after three months, instead of the current nine. In addition, UC homeowners will be able to get an SMI loan even if they are in work; currently they need to have zero earnings to qualify for this.

National living wage

From April 2023, the national living wage (NLW) will be increased by 9.7 per cent, rising from £9.50 per hour to £10.42 per hour for workers aged 23 or over. The national minimum wage (NMW) amounts for younger workers will also increase from April 2023 by the same percentage. See gov.uk for details.

However, for claimants on means-tested benefits or carer's allowance, an increase in earnings may lead to a reduction in benefits.

For example, an increase in pay for a full-time worker on NLW of £33 a week could be subject to 32 per cent reduction due to tax and national insurance. If getting UC as a wages top-up, the £22 gain is reduced by a further 55 per cent and any council tax support would fall by a further 20 per cent. The net gain from the £33 NLW increase would be roughly £5.40 a week.

Big change ahead for low-paid part-time workers on universal credit

From September 2023, the DWP will introduce a nationwide rollout of the 'In-Work Progression Offer'. This will mean that around 600,000 working claimants on UC whose household income is typically between the equivalent of 15 and 35 hours a week at the NLW (£10.42 per hour by September 2023), will be required to meet with a work coach in the job centre to discuss increasing their working hours or the amount that they are actually earning. This can be backed-up with the threat of sanctions for 'non-compliance'.

Household Support Fund

The Household Support Fund will continue in 2023-2024. with a budget of £1 billion distributed amongst local authorities, including Hertfordshire, to enable them to target specific cost of living financial support at vulnerable households.

Launch of pension credit housing costs element to be delayed

The replacement of housing benefit for people over state pension age with a housing costs element in pension credit has been postponed to at least 2028 - 2029. People over state pension age, including couples where both members are over that age, will continue to be able to claim housing benefit to help them with their rent payments if they are on a low income up to that time.

Citizens Advice extended hours

In response to the cost of living crisis, local Citizens Advice offices have extended their adviceline opening hours to include evenings 5 - 9 pm Mon-Wed; 5 - 8 Thurs and Fri; and 9 am - 1 pm on Saturdays. Call on 0800 1448848.

Time to Move? Delays to the move to universal credit



As announced in the previous issue of Herts Adviser, the Department for Work and Pensions (DWP) began the process of 'managed migration' to universal credit (UC) in May 2022. In a few regions, claimants who are still receiving legacy benefits (such as income-related employment and support allowance or income support) have been selected by the DWP and invited to apply for UC.

The managed migration to UC has only applied to small numbers of claimants in selected regions so far, and has not included claimants in Hertfordshire. The nearest is Harrow.

The initial aim was to complete the migration from legacy benefits to UC by 2024. However, it was announced in the autumn statement that this process will be delayed until 2028 for claimants who presently receive income-related employment and support allowance (IRESA).

Not all IRESA claimants will be affected by this delay. Claimants who are getting child tax credit (CTC) alongside their IRESA will move over to UC under the current arrangements. The DWP has not as yet released a schedule for rollout, so we do not know when this will affect claimants in Hertfordshire.

Claimants in receipt of IRESA could still be moved over onto to UC through the natural migration process if, for example, they experience a relevant change of circumstances. They can also choose to transfer to UC if they believe that they will be better off. Some claimants will be better off on UC. For example, a claimant on IRESA who is in the support group and receives the enhanced disability premium but does not qualify for the severe disability premium will be better off on UC, because the limited capability for work related activity element in UC is worth more than the enhanced disability premium and the support component in IRESA.

It is vital that advisers complete a better off calculation for claimants considering a voluntary move onto UC, as once a claimant has made a claim for UC they cannot return to their legacy benefit, even if they are worse off on UC. Remember, professionals can always contact the MAU Advice Line on 01438 843444 for help with better off calculations.

Fuel rights resource

Child Poverty Action Group has made their <u>Fuel Rights Handbook</u> free to access for all on their digital platform, AskCPAG.

Fuel poverty is impacting more households than ever right now. CPAG's Fuel Rights Handbook provides advisers with the information they need to help their clients cope with rising fuel bills, debt, and problems with their fuel supply. The handbook covers all aspects of the rights of gas and electricity consumers in England, Wales and Scotland, including liability, dealing with arrears and preventing disconnection, complaints, and the latest energy efficient schemes.

The online handbook will be updated regularly to reflect any changes.

Still waiting? PIP assessment delays

The number of new claimants applying for PIP has increased significantly and has been higher in 2022 than at any previous time since PIP was introduced. The DWP now has a large backlog of PIP claims and reviews, meaning that many claimants are facing long delays. The DWP is prioritising new claimants (who won't receive any PIP payments until after



their claim is decided) over existing claimants waiting for reviews/renewals (who can continue receiving their existing PIP payments while waiting for a decision).

Some claimants have now been waiting over a year to find out whether their PIP award will be renewed, or increased following a change of circumstances. The DWP is extending fixed term PIP awards by up to twelve months where necessary, to allow extra time for reviews to be considered. They have been sending out letters about this. MAU has asked the DWP to make the wording of the extension letters clearer, to help claimants understand that an extension is being made for administrative reasons and that they still need to wait for an assessment and final decision on their claim.

Independent Assessment Services, who conduct PIP assessments in Hertfordshire, are recruiting new types of health professionals to conduct PIP assessments: clinical psychologists, pharmacists, and speech and language therapists are being recruited. Their intention is that this will reduce the delays. (The DWP's rules say that a health professional conducting PIP assessment should be "an occupational therapist, nurse, physiotherapist, paramedic, doctor or, by exception, another registered health professional.") The DWP's PIP assessment guide on gov.uk includes information about the criteria for selecting and training health professionals.

Health professionals conducting PIP assessments should tell the claimant, if asked, what their occupation is. Their occupation should also be stated on the health professional's assessment report, which claimants can obtain by contacting the DWP on 0800 121 4433 after their appointment has taken place.

Independent Assessment Services have stated that telephone consultations are "here to stay" and will remain the default for assessing PIP claims, with video assessments and face-to-face also being used where appropriate.

The DWP has also decided to extend a measure introduced as a response to the COVID-19 pandemic, which is to pause inviting eligible adults claiming disability living allowance (DLA) to make a claim for PIP. Until the pause is lifted, DLA claimants will only be invited to make a claim for PIP if they are reaching age 16, nearing the end of a fixed-term DLA award, or report a change of circumstances in their health.

Any DLA claimant who chooses to do so, or wants to report a change in circumstances, can still make a new claim for PIP. They will continue to receive their DLA while their PIP claim is being assessed.

Claimants, carers and professionals phoning the DWP's PIP claim line (0800 917 2222) or enquiry line (0800 121 4433) should be aware that they may need to wait on hold for a long time before speaking to the DWP. It is not uncommon to have to wait on hold for 45 minutes to an hour, although the DWP claims that the average is less than that.

Mixed age couples reminder

Most mixed age couples, where one partner is under state pension age, and the other one is over state pension age, if claiming a means-tested benefit, need to claim universal credit (UC) instead of the more generous pension credit.

There are some exemptions for 'protected couples'. Couples can claim pension credit as a mixed-aged couple if, since 14 May 2019, they have been continually entitled as a couple to pension credit, pension-age housing benefit (HB), or both.



Example: Jemima (64) and Jeremy (71) receive pension age HB, and have been since 14 May 2019. Jeremy is the HB claimant for the couple. Jemima was working but has recently retired. The couple can claim pension credit if their income is low enough.

If the younger partner is unable to claim UC, for instance because they do not have recourse to public funds, then the partner over pension age can still claim pension credit (and pension-age HB if applicable). For more information see Money advice | Hertfordshire County Council.

What if the younger partner is the main benefit claimant of a legacy benefit?

If the younger member of the couple is the main recipient of a means-tested legacy benefit, (income-related ESA, income-based JSA, income support or HB) there is no need to make a claim for UC when the older partner reaches pension age. Instead, their legacy benefits will continue, with a pensioner premium added.

Example: Cormac (63) receives IRESA and working age HB. When his partner Pat reaches state pension age, Cormac can continue to receive IRESA and working age HB and they will continue to be paid as a couple. A pensioner premium is included in the IRESA and Pat's state retirement pension is deducted from the IRESA.

If, however, Pat was the main claimant for the legacy benefits, her benefits would come to an end when she reached retirement age and the couple would have to claim UC.

See page 6 for another example.

But when is the best time to claim UC?

If a claim for UC needs to be made, but please check this is definitely the case, then the claim should be made before retirement age is reached and the legacy benefit ends to maximise their income:

If, at the date of claim for UC the claimant was in receipt of HB, then a two week run-on will be paid. If they claim two weeks before they reach state retirement age, they will get a two week run on of HB and their IS, IBJSA, IRESA. The run on of any of these benefits does not count as income for UC.

If one, or both of the claimants, were in receipt of the support component in ESA at the date of claim for UC then this element, but only one element if both are entitled, is carried over to UC. Their UC will include the limited capability for work element (LCWRA) straight away.

By contrast, if the claim for UC is made after the legacy benefit stops, the claimant will have to go through the work capability assessment again. If found to have limited capability for work related activity (LCWRA), this element will not be paid for the first three months (unless they are terminally ill). In addition they will not receive any legacy benefit run-on. However, if the UC claim is made before the legacy benefits have stopped and the claimant is in receipt of a disability benefit, then they are treated as having LCWRA, and they will not have to go through the work capability assessment again. However, they will still have to wait for the fourth assessment period for it to be paid.

Cost of Living webinar success

The MAU recently took part in a hugely successful webinar for 400 front-line staff in ACS, CS and voluntary sector on the local support available for clients affected by the cost of living crisis. It included this flash card reminder of key contacts;

Help to manage the cost of living

HertsHelp

Trained advisors offering free, confidential advice on local services and support.

Call: 0300 123 4044 Email: info@hertshelp.net www.hertshelp.net

Help for households

Central government is offering support with energy bills, transport, childcare, household costs

> helpforhouseholds. campaign.gov.uk

Warm Spaces

Find a Warm Space near you, locations all across Hertfordshire

hertfordshire.gov.uk/ warmspaces

Citizens Advice

Receive free, confidential advice on benefits, money and credit problems, employment, housing and family issues

Call: 0800 144 8848

Money and benefits advice

Free guides on debt and benefits, disability, bereavement, housing, retirement, carer support hertfordshire.gov.uk/

ertfordshire.gov.uk, moneyadvice

Mental health

Advice and support available for your happiness, wellbeing and mental health

hertfordshire.gov.uk/ mentalhealth

See all of the support, advice and services available to help you stay safe and well at: www.hertfordshire.gov.uk/hereforyou



MAU case study

Frances (not real name) and her partner John (not real name) were referred to MAU for advice on becoming a mixed aged couple as John's state pension was due to come into effect. They were in receipt of income-related ESA with LCWRA element, enhanced disability premium and carer premium; housing benefit (HB) (subject to an underoccupancy penalty, also known as bedroom tax); and council tax reduction.

As a mixed age couple, they were not eligible for pension credit. They could have applied for universal credit, but the MAU adviser completed a benefit check, which showed that the couple were much better off staying on legacy benefits with the pension premium, remaining on HB and the underoccupancy charge being removed due to a pensioner now being included in the claim. As Frances was the lead claimant and still working age, the couple had this option.

The MAU adviser supported the couple with calling ESA, who agreed to send a notification to the benefit centre for the pension premium to be included in the claim and for a new award letter to be sent out. Once this was received and premiums checked, the adviser emailed the benefits department at the local council to advise of this change of a pensioner being included and to cease the underoccupancy deduction in their HB.

The adviser chased this up with the benefits department, who stated they weren't aware of this rule under mixed aged couples and there was nowhere on their system to do so due to the claim being working aged, therefore the under-occupancy deduction would remain. The adviser emailed the working age HB regulations in relation to bedroom tax, which specifically state that if the claimant's partner has attained the qualifying age for state pension then the bedroom tax rules do not apply. The following day an email was received advising that the bedroom tax had been removed. and HB increased from £106.82 per week to £124.21 per week.

Without this being flagged up to the HB team, the couple would have continued to have the bedroom tax deducted from their HB at the rate of £17.39 per week and would have had to continue to cover the shortfall.

Refunds due for some UC claimants

Claimants who received a hardship payment from universal credit and have already paid it back may be able to get a refund. If, between 1 January 2014 and 11 January 2021, the claimant asked for recovery of the hardship payment to be waived but the DWP refused, they can now ask for that money back. The claimant will need to show that either they could not afford to make the repayment at that time, or that repaying it had a significant effect on their or their family's health or wellbeing. Applications must be made between 19 December 2022 and 19 June 2023.

Further details and an application form are available on gov.uk

Cost of living payments summary and reminder

Most claimants who were entitled to DWP cost of living payments during 2022 should already have received them.

Those who should have received a £324 cost of living payments during Autumn 2022 include:

- Claimants who were entitled to a payment (or later found to be entitled to a payment) of universal credit for an assessment period that ended in the period 26 August 2022 to 25 September 2022.
- Claimants who were entitled to a payment (or later found to be entitled to a payment)
 of income-based JSA, income-related ESA, income support or pension credit for any
 day in the period 26 August 2022 to 25 September 2022.
- Tax credit claimants who received, or later receive, for any day in the period 26 August 2022 to 25 September 2022, either a payment of tax credits for the tax year 2022 to 2023, or an annual award of at least £26 of tax credits for the tax year 2022 to 2023.

Additionally, claimants are entitled to a separate £150 cost of living payment if they received a payment of disability living allowance, personal independence payment or attendance allowance for 25 May 2022.

Note that claimants will be eligible if they later become entitled to benefit for the relevant dates (for example, a claimant who wins an appeal against refusal of PIP and has their PIP backdated to 25 May 2022 or earlier).

Missing cost of living payments can be reported on gov.uk

Several further 'cost of living' payments will be made during 2023 and 204.

Homes for Ukraine – looking ahead

Many Homes for Ukraine sponsors are happy to continue hosting their Ukrainian guests, but would like to understand more about their options moving forward.



The first option is to continue within the Homes for Ukraine scheme. Under the scheme, hosts can receive the £350 per month thank you payment for 12 months after the guest has

arrived in the country. The government has recently announced that payments to hosts will increase to £500 per month once the Ukrainian guest has been in the UK for a year.

Alternatively, hosts and guests may wish to consider moving to a 'lodging arrangement' either now or in the future, after the 12-month period is ended.

The Money Advice Unit has helped to prepare guidance explaining the possible implications of a lodging arrangement for guests and hosts, including the effects on benefit entitlement. See the section on 'moving to a lodging arrangement' on the Ukraine sponsors page of the Hertfordshire County Council website.

Armed forces grant

The Royal British Legion has launched a new <u>cost of living grant</u> for serving and ex-serving armed forces personnel, their dependants and carers. The grant offers up to £2,400 to help people in a quick and easy way with everyday essentials such as household items.

clothes or energy costs. For help with completing the application, visit Lightning Reach Support and search for 'Royal British Legion'.



Stevenage Community Trust

Stevenage Community Trust offers grants to individuals and families across Stevenage and the surrounding villages of Aston, Benington, Cromer, Walkern, Datchworth, Graveley, Knebworth, Little Wymondley, Old Knebworth, Watton-at-Stone, Weston, and Woolmer Green.

This year they have upped their heating grants from £200 to £300, and have made them available to anyone in need as opposed to the over 50s. Hardship grants are also available. Applications must be submitted by a professional person who can verify the beneficiary's situation.

The <u>Stevenage Community Trust</u> website has more information and links to application forms.

Appeal tribunal etiquette

Tribunal judges should now be addressed in court or correspondence as "judge" rather than "sir" or "madam". So say the Lord Chief Justice and the Senior President of Tribunals. The move away from 'Sir or Madam' is intended to "reflect the important judicial role whilst maintaining the necessary degree of respect". Non-legal tribunal members should continue to be addressed as 'Sir' or 'Madam'.

Cost of living support for people with a learning disability and autistic people

For people with a learning disability and autistic people, the rising costs of fuel, food and other essentials will place them at greater risk of hardship. The Local Government Association has published a resource for council staff supporting people with a learning disability and autistic people. To get involved, offer examples of action that councils are taking, or suggestions for the resource, contact chip@local.gov.uk

Vitamins

In Hertfordshire, **free** vitamins are available from family centres for:

- all pregnant women
- all breastfeeding mothers
- all babies from the age of one month except those babies who are receiving more than 500mls of formula per day
- all children aged one to four years.

People don't have to be registered or qualify for the NHS Healthy Start scheme to access vitamins, as they do in other counties. Vitamin tablets or drops can be collected from the local <u>family centre hub</u> or child health/well baby clinic. (Call first to check stocks 0300 123 7572).

Cost of living survey

Hertfordshire County Council and Healthwatch Hertfordshire are researching the effects of the cost of living crisis on the local population. A short online survey is available <u>here</u>.

Pitfalls of reducing pension contributions

In response to the rising cost of living, some workers have already reduced or paused their pension contributions. Others are considering doing so. However, for those who are in work and getting means-tested benefits or carer's allowance, there is an issue that they may be unaware of.

Universal credit (UC) is based on net pay, with full allowance made for pension contributions. If those contributions are reduced, it therefore translates into an increase in net pay. However, an increase in net pay will generally result in a loss of 55 pence in UC for every £1 gained in net pay. So, for example, stopping or reducing pension contributions of £50 a month will reduce the amount of UC by £27.50 in the following month. If the person also qualifies for meanstested council tax reduction, the loss in benefits is increased.

There is a similar issue, using different figures, if the worker receives legacy benefits such as tax credits or housing benefit.

If a worker receives carer's allowance and their net earnings are close to the earnings threshold for carer's allowance (currently £132 per week, rising to £139 per week in April 2023), pausing or reducing pension contributions could push them over the threshold, end their entitlement to carer's allowance and may leave them worse off.

Of course there will also be longer term implications for their retirement provision.

Free advice is available from the <u>Money and Pensions Service</u>, who provide impartial money and pensions guidance, backed by government - 0800 138 7777.

MAU case study

An adult social care worker carried out a review of a disabled parent on legacy benefits (employment and support allowance with support group, enhanced and severe disability premiums and PIP) who has recently had their two children move in to live with them and needed help with benefits. A child benefit claim was already pending. The worker asked the MAU for advice.

The MAU HERT Family Finance project adviser pointed out that to claim amounts for dependent children, the family will need to move on to universal credit (UC). They cannot get child tax credit because they don't already have an existing tax credit claim in place.

As the parent has literacy issues, the adviser suggested that the social worker helped the parent to start a telephone claim for UC, and provided a better off calculation for the worker to show that the parent will be £141 per week better off by claiming UC along with the child benefit. If they choose to only claim child benefit, they will only gain £36.25 per week.

The adviser also flagged that if the parent is likely to have budgeting issues, they can request that the housing costs element of UC is paid direct to landlord so she does not fall into rent arrears.

MAU case study - PIP Video appeal tribunal

Money Advice Unit advisers have been involved in getting good outcomes at social security appeal tribunal hearings held through video link. This is a recent example from November 2022.

The PIP claim under appeal was the third PIP claim the appellant had made, but the only one she had challenged as far as appeal with the support of MAU. The first two were too late to challenge further.

When the appellant lodged the appeal, prior to MAU's involvement, she requested a telephone hearing as she is unable to leave her home. However, after discussion with the adviser she agreed to change the hearing to a video hearing, so the tribunal could see her and better understand how her condition affected her. She was also supported by her mother, who was at her house with her.

The appellant had complex needs and a young family, so we arranged for the hearing for the morning when her children were at school. Despite providing this information, and dates we were unavailable, the hearing was listed three times before a suitable date and time was provided. Fortunately, as it was a video hearing it was rescheduled within weeks. (By contrast, in our experience claimants wanting to rearrange face-to-face appeals may have to wait many months for a rearranged hearing date.)

The MAU adviser and claimant (from separate locations) joined the hearing video link 15 minutes before the hearing, as instructed. The clerk was also connected but not on the screen, and no introductions were made. It took approximately 30 minutes before the tribunal members appeared on the screen.

The tribunal was made up of a panel of three people (judge, doctor and disability member) who sat in a room together with a camera only in the corner. The camera was too far away to show their facial expressions, but they were very friendly and put the appellant at ease. There was no DWP presenting officer attending.

The panel individually asked the appellant various questions, and she was supported to answer by her mother when needed. The adviser and appellant's mother were invited to add any further information, which they did briefly as the appellant coped very well and managed to provide the information needed.

The tribunal decision was posted out, awarding the enhanced rate of PIP daily living component and the standard rate of the mobility component which was what had been requested. This has not been challenged further by the DWP, and is now in payment.

MAU would recommend that, if anyone cannot go to a hearing in person, they chose a video hearing where they can be comfortable in their own home while being supported by a friend or family and we can still continue to support remotely. The only down-side to this is if when joining the hearing there is no delay, there is no opportunity for the representative to speak privately to the appellant and offer reassurance if needed, which you can while waiting for a face to face hearing to start.

Saving and spending

Stamp swap out: don't get caught out!

The Royal Mail introduced barcoded postage stamps in February 2022. After 31 January 2023, regular stamps without a barcode will no longer be valid. People can either use up these stamps before this deadline, or apply to swap them for the new barcoded ones. Applications to swap can still be made after January 2023.



There is information on the <u>Royal Mail website</u>, but many people are still unaware that they need to swap out their stock of non-barcoded stamps. Many of us use stamps less frequently these days, and there's a risk of people being caught out by these changes.

Mail posted with non-barcoded stamps after 31 January 2023 (except special stamps with pictures), will be treated in the same way as if there is insufficient postage on it. This means that a surcharge will be imposed, post is likely to be delayed and may then be returned to the sender if the recipient is not willing to pay the surcharge. If a claimant posts a letter or evidence to support a benefit claim, and doesn't or can't use a FREEPOST address, use of an old-style stamp could mean the correspondence isn't delivered and their benefit claim is affected.

Customers can access forms to apply to swap their old stamps for new ones on the **Royal Mail website**, at Royal Mail delivery offices, or by phoning 03457 740740.

Ultra Low Emission Zones (ULEZ) charge

Disabled campaigners have won significant concessions from London's Mayor after they warned that plans to widen the <u>ultra-low emission zone (ULEZ)</u> in the capital would discriminate against tens of thousands of disabled Londoners.

ULEZ currently covers inner London, and is due to be extended to cover most of Greater London from 29 August 2023. A daily £12.50 charge is levied on older, more polluting vehicles. The Mayor has previously announced an exemption from ULEZ charges for those with blue badges until October 2027, but only to those with a vehicle tax exemption – mostly people with the enhanced rate mobility component of personal independence payment (PIP). Now the Mayor has announced that an exemption will be allowed for all those who receive the standard or enhanced rate of PIP mobility component, the higher rate of disability living allowance mobility component, and some other disability benefits, as well as all those with wheelchair-accessible vehicles and some vehicles with other adaptations.

The new exemption will also apply to those who live outside London (e.g. in Hertfordshire) and who wish to travel within the extended zone, but people must register with Transport for London (TfL) if they want to take advantage of it. The exemption will begin on 30 January 2023 and end on 24 October 2027.

People attending NHS medical appointments in London, who aren't otherwise exempt, may be able to claim <u>a reimbursement for the ULEZ charge and congestion charge from certain NHS trusts</u>

Warm home discount update

The Government has launched the warm home discount (WHD) scheme for Winter 2022-23. This year there is an increased award of £150 off the electricity bills of eligible customers in receipt of certain qualifying benefits, whose energy companies are part of the scheme.

There are now two groups eligible for the WHD:

- Core Group 1 includes those who were in receipt of the guarantee credit element of pension credit on 21 August 2022. If their energy supplier is part of the scheme and they are named on the bill, they will receive a letter before the end of January 2023. For most households, the discount will automatically be applied to their electricity account by 31 March 2023. If the discount cannot be automatically applied, the letter will give the helpline number 0800 107 8002 to call by 28 February 2023 to confirm their details. If they meet the criteria for WHD but do not receive their letter by mid-January 2023, then they will need to call the helpline by 28 February 2023 to apply for the scheme.
- Core Group 2 includes those in receipt of a range of means-tested benefits on 21 August 2022, whose property has <a href="https://high.com/high

For further information on the changes, see <u>warm home discount</u> page on gov.uk. and for more detail on the eligibility criteria for high energy costs see the statement <u>here</u>.

Fighting the frost with cold weather payments

The mid-December cold weather triggered cold weather payments for many benefit claimants in Hertfordshire and across the country. People receiving pension credit are usually eligible. People receiving other means-tested benefits, including universal credit and income-related employment and support allowance, may be eligible if they have a child under five living with them or if they have a disability - see gov.uk for details. £25 cold weather payments are automatically triggered if the average temperature in a postcode area is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days.

The cold weather payment scheme runs from 1 November 2022 to 31 March 2023. Check if you can get a payment in your area on **gov.uk**.

Query from the MAU advice line

Every working day, the Money Advice Unit answers benefits queries from statutory and voluntary organisations on our advice line on 01438 843444 (9.30 am - 12.30 pm) or by email at moneyadvice.unit@hertfordshire.gov.uk This advice line is for professionals only.



Question

A client recently became ill and unable to work. His claim for new-style employment and support allowance (NSESA) has been turned down because of a gap in his national insurance record. He was studying and didn't pay NI contributions or get NI credits in the tax year 2019/20. He then did self-employed work with low and fluctuating earnings, and paid class 2 NI contributions during the tax years 2020/21 and 2021/22. His wife works full time, and they aren't entitled to any means-tested benefits due to her income. Can he claim anything?

Answer

NSESA and is only payable if the claimant meets the <u>NI conditions</u>. The DWP normally considers the claimant's NI contribution record for the two tax years that ended before the 'benefit year' in which their period of limited capability for work began. A benefit year starts on the first Sunday in January, and ends on the Saturday before the first Sunday in January the following year. A tax year runs from 6 April to 5 April in the following year.

This client applied for NSESA during the 2022 benefit year, so the DWP looked at his NI contribution record for the tax years 2019/20 (when he was a student) and 2020/21. He didn't have enough contributions or credits in 2019/20. However, if he reapplies for NSESA in the new benefit year, from 1 January 2023, the rules allow the DWP to assess his claim based on his NI contribution records for the tax years 2020/21 and 2021/22.

Claimants can check their NI record on gov.uk

If the client's health condition or disability is likely to be long term, he should also considering applying for personal independence payment (PIP) if he hasn't already done so. Additionally, he can apply the <u>marriage allowance</u> in order to transfer part of his unused personal income tax allowance to his wife.

The NI rules are complex, so claimants should seek advice if in doubt.

In some cases, people can become entitled to NSESA by voluntarily paying class 2 NI contributions, or by paying contributions that are due or overdue for a previous period. There are also rules that can help some carers, and some disabled workers who have been claiming tax credits, to meet the NI conditions for NSESA.

