Tower Hamlets Community Advice Network (THCAN) is a partnership of local advice centres that work together to ensure Tower Hamlets residents have access to free, high quality advice and representation in social welfare law (welfare benefits, debt, housing, employment, immigration, etc)

# Our website <a href="www.thcan.org.uk">www.thcan.org.uk</a> has information on advice providers services, factsheets and contact details

- 1. Welfare Rights Advisors Forum: minutes 15/7 attached, next meeting 9/9/21
- 2. Free Training Sessions September

2<sup>nd</sup> September Personal Independence Payment

➤ 14<sup>th</sup> September Learning to Advise information session

(enrolment 28/9)

17<sup>th</sup> September Challenging Benefit Decisions

> 21<sup>st</sup> September Housing Costs

> 28<sup>th</sup> September Mental Health (1 hour information session)

3. Benefit Updates

4. New Projects, Services and Resources Information

**5.** Vacancies; Legal Advice Centre (solicitor apprenticeship scheme)

**6.** Advice Services Contacts (specialist advisors)

# 1. Welfare Rights Advisors Forum

This network is for advice workers in Tower Hamlets. 15/7/2021 meeting minutes attached. We had a presentation on Breathing Space and discussed issues / problems with Resident Support Scheme applications. We emailed Northgate who administer the scheme and have had response to most of the queries.

**Next meeting 9<sup>th</sup> September 2021 10am** – if you have already attended in the past, you will be sent a link. If you have not previously attended, please email request for link to jo.ellis@island-advice.org.uk

## Agenda Items

- Overview of changes
- Service provision details

## 2. Free Training

Please email me to arrange a place – all courses are delivered on **Zoom** and are free to anyone working/volunteering in Tower Hamlets – places are limited

Cours e name, date and time	Course details – Zoom Courses	Trainer
Learni ng to Advise Inform ation Sessio n 14 <sup>th</sup> Septe mber  Enrol ment 28 <sup>th</sup> Septe mber 12-1pm	Suitable for – Learning to Advise is basic course for advice workers/support workers and requires no prior advice experience or knowledge. There are 10 mandatory half day sessions delivered on Zoom, the course covers advice skills, benefits, housing and debt. The information session will provide full details and enable you to register an interest/reserve a place  Enrolment is 28th September 2021 (application attached for anyone unable to attend information session)  Advice Skills 5/10, 12/10, 19/10 Introduction to Welfare Rights 2/11, 9/11, 16/11 Debt/Housing TBC	Jo Ellis Training coordinator Island Advice
Person al Indepe ndenc e Payme nt 2nd Septe mber 10am to 12.30p m	Suitable for – basic course for advice workers/support workers no knowledge of the benefit system – especially suitable those anyone working with clients with health problems/disabilities Aims  • To give an overview of the eligibility criteria and applications for Personal Independence Payment  • To examine the structure of PIP and the assessment process	Fatima Begum Island Advice Centre Welfare Rights Supervisor
Challe nging Benefit Decisi ons 17th Septe mber 10am to	Suitable for Advisors with an existing knowledge of the benefit system  Aims  Understand the process for challenging benefit decisions  Mandatory Reconsiderations  Appeals	Fatima Begum Island Advice Centre Welfare Rights Supervisor

12.30p m		
Housin g Costs Eligibil ity	Suitable for – basic course for advice workers/support workers, no prior understanding or knowledge of the benefit system is required.  Objectives: To give participants an overview and understanding of the rules on:	Jo Ellis Training coordinator Island Advice
21st Septe mber 10am to 1pm	<ul> <li>✓ Housing Benefit and the Universal Credit Housing Element</li> <li>✓ Discretionary Housing Payments</li> <li>✓ Whose eligible, how to claim, changes in circumstances,</li> <li>✓ Local housing Allowance</li> <li>✓ Non-Dependent Deductions</li> <li>✓ Bedroom tax</li> <li>✓ Benefit Cap</li> </ul>	
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Mental Health Tuesda y 28 <sup>th</sup> Septe	<ul> <li>mental health information session</li> <li>Common mental health difficulties</li> <li>Introduction to anxiety and depression</li> <li>How to ask questions and open conversations up about wellbeing and mental health</li> <li>Signposting: Crisis support and referral information for</li> </ul>	Khudaija Ismail Community Engagement Worker East London NHS
mber	Tower Hamlets Talking Therapies	Foundation Trust
12 - 1pm		Tower Hamlets Talking Therapies

• <u>'Breathing Space'</u> if your agency would like us to deliver a short presentation/information session on 'Breathing Space' – our debt specialist Hien would be able to deliver this (zoom)

# 3. Benefit Updates

- The latest SEISS grant is due to open for applications until end September The main qualifying criteria are the same as for earlier grants (info from TaxAid)
  - You must be self-employed or a member of a partnership and have traded in 2019/20 and 2020/21
  - > You must have submitted your 2019/20 tax return on or before 2 March 2021
  - > Your trading profits must be no more than £50,000
  - > Your trading profits must be at least equal to your non-trading income
  - ➤ You must intend to continue trading in 2021/22

You must reasonably believe that there will be a significant reduction in your trading profits due to the impact of COVID-19 between 1 May 2021 and 30 September 2021

The method of calculating how much grant you are entitled to has changed for this final grant. The amount of grant you get will depend on your reduction in turnover between April 2020 and April 2021. If turnover has fallen by more than 30% you will be entitled to a grant of 80% of 3 months average trading profits up to a maximum of £7,500. If your turnover has fallen by less than 30% you will be entitled to a grant of 80% of 3 months average trading profits up to a maximum of £2,850. The reduction in turnover is calculated by: Considering the turnover made in a 12 month period starting between 1 and 6 April inclusive Comparing these to the turnover made in 2019/20 or 2018/19.

Housing Benefit 'Reviews' Information/Notification; Darron McDermott (ILBTH Housing Benefit). A DWP initiative that is now compulsory for Local Authorities to undertake a full case review of what the DWP consider to be high risk claims, likely to have been an undeclared change in circumstances that could reduce HB entitlement. The DWP have highlighted that we have about 6000 cases and we need to review these before March 2022.

The resident will be sent a letter that asks them to complete an on line form, the form contains all the income, capital, household and rent details we currently hold and allows the resident to declare changes or to withdraw their claim if they want to. When the form is returned we will verify any changes and amend the HB and CTR if applicable. I have attached a copy of the letter that has been sent.

If they don't complete the form a reminder will be sent but if there is still no reply there is a danger the claim will be cancelled, although if we know the resident is vulnerable we will make every effort to assist them or contact any known support workers before we cancel the claim.

 <u>REMINDER:</u> European Union Settlement Scheme deadline end September Reminder Important changes right to receive benefits from the end of the EU transitional arrangements

The Home Office European Union Settlement Scheme (EUSS) Grace Period ended on 30 June 2021.

In order to continue to have the right to live and work in the UK, including access to benefits and services, European Economic Area (EEA) and Swiss nationals need to apply for/have been granted Settled Status (Indefinite Leave to Remain in the UK) or Pre-Settled Status (Leave to Remain in the UK). EEA and Swiss nationals who have not applied for/been granted Settled or Pre-Settled Status will be deemed not to qualify for benefits and they will become Persons Without Immigration Status after 30 June 2021 (end of the Grace Period). Anyone who has not yet applied must do so immediately. You do this at the web page

Apply to the EU Settlement Scheme (settled and pre-settled status) - GOV.UK (www.gov.uk) or call 0300 123 7379 If you do not apply and are not granted settled status, then you will no longer be entitled to receive Benefits in the UK. 106 Tower Hamlets HB recipients have not applied for the EU settlement scheme following the end of the EU transitional period on 30<sup>th</sup> June 2021.

Universal Credit (UC) Reallocated earnings (Citizens Advice / CPAG)
 DWP have confirmed roll out of an automated way of reallocating earnings. This follows the Court of Appeal decision in the Johnson case on the issue of claimants being paid

early due to non banking days. Up to now clients have been asked to let their work coach know when this will occur so the payment can be moved into the next assessment period (AP) manually. Touchbase says that the UC system now automatically identifies claimants who receive a second monthly salary payment in one AP, so that DWP staff can spot and reallocate it where necessary.

#### Retrospective identity checks (Citizens Advice / CPAG)

We have been told of a number of new issues regarding proving identity and claiming UC. Seemingly as part of the retrospective 'Trust and Protect' checks the government announced, claimants are being asked to provide very specific proofs. For example, one client was asked to post a selfie outside their front door with the front door open. If a claimant does not comply then their claim may be closed and an overpayment created from the start of the claim. We are not sure what legal basis the DWP are using, particularly to close the claim from the date of claim rather than date of decision. What can clients do? In the first instance clients should try to comply with the requirements. If they are unable to comply, they should ask the DWP if there is an alternative solution, such as attending a face to face appointment at the jobcentre to prove their identity. If this is not possible then they should challenge any negative decisions with a mandatory reconsideration, asking what legal basis the DWP are using. NOTE specialist benefit advisors list at end of this mailout for referral/support

# 4. New Projects /services and resources in Tower Hamlets

THCAN Referral Portal - The THCAN website has a referral link for participating organisations. It has been live march and over 200 referrals have been made Participating organisations are: IAC, AGE UK, BBBC (advice service, money management and East End Energy Fit), Fair Money Advice (specialist debt advice), Toynbee Hall advice service, TH Law Centre, LBTH Resident outreach team, Financial Health centre. If any one is interested to join to contact <a href="mailto:sarah.sauvat@island-advice.org.uk">sarah.sauvat@island-advice.org.uk</a>

## 5. Vacancies

Please find BPP briefing paper attached. They are now taking on the new cohort. The
apprenticeship training course, assessments and exam fees will be all paid for by
donated apprenticeship levy from corporate partners. I have also attached a copy of a
Learning Agreement. This will serve to show the type of casework your potential
candidates need to be doing in order to meet the qualifying working experience
requirements.

If you have any colleagues interested, then please contact me as soon as possible. Eddie Coppinger <a href="mailto:eddie@legaladvicecentre.london">eddie@legaladvicecentre.london</a>

# 6. Advice Services

Tower Hamlets Advice benefit advice services details <a href="http://thcan.org.uk/covid-19-emergency-advice-provision/">http://thcan.org.uk/covid-19-emergency-advice-provision/</a>

All advice providers are continuing to assist clients through telephone and digital means (video booth, email, whatsap, zoom, etc) some face to face is now being offered

# Specialist advice providers

All the advice providers listed on <a href="www.thcan.org.uk">www.thcan.org.uk</a> provide benefit advice and help with form filling. Complex/appeal/specialist advice is available at the following organisations

Legal Advice Centre - have capacity to take on any type of First Tier Tribunal welfare benefit cases, please refer by emailing <a href="mailto:benefits@legaladvicecentre.london">benefits@legaladvicecentre.london</a> or completing the form: <a href="mailto:https://legaladvicecentre.london/benefit-appeal-representation/">https://legaladvicecentre.london/benefit-appeal-representation/</a>

Organisation	E-mail	Tel Advice
Citizens Advice Bureau	advice@eastendcab.org.uk	0203 855 4472
Island Advice Centre	admin@island-advice.org.uk	0207 987 9379 Mon to Fri 10am
Legal Advice Centre	admin@legaladvicecentre.lo ndon	0203 606 0372
Tower Hamlets Law Centre	info@thlc.co.uk	0207 538 4909 9.30am-5pm Mon-Fri