Welfare Rights Advisors Forum Meeting 243/4/2025

Present

Jo Ellis, Atif Kaudri, Ola Oresegun, Diep Trieu – Island Advice

Radhika Rajani <Radhika@firstlovefoundation.org.uk>; Alketa Hystuma <Alketa@firstlovefoundation.org.uk>; Michelle Gidden <Michelle. Davis@gatewayhousing.org.uk>; Muhammad Mustaquim <muhammad.mustaquim@account3.org.uk>; Eva Gallagher <Eva.Gallagher@towerhamlets.gov.uk>; David Calvin <david.calvin@mcth.org.uk>; Chris Parsons <c.parsons@thlc.co.uk>; Abdul Malik <Abdul.Malik@thch.org.uk>; Panna Begum <Panna.Begum@bbbc.org.uk>; Fatema Talukder [f.talukder@limehouseproject.org.uk](mailto:f.talukder@limehouseproject.org.uk)

Speakers

Darron McDermott Housing Benefits

Atif Kaudri Island Advice Centre

Summary:

The forum focused on updates and discussions relevant to welfare rights advisors, beginning with a round of introductions and an outline of the agenda. Jo Ellis encouraged participants to engage actively, and the meeting featured presentations from key speakers, including Darron McDermott, who provided insights into the transition from legacy benefits to universal credit. He reported that over five thousand housing benefit claimants have transitioned since April 2024, with a notable increase in claims during the summer months. Darron also discussed the current housing benefit and council tax reduction caseloads in Tower Hamlets, noting a decrease in housing benefit claims and the implications of universal credit on council tax reductions.

Darron McDermott elaborated on the complexities of managing claims and data sharing with the Department for Work and Pensions (DWP), highlighting the challenges of maintaining reliable data over time. He addressed concerns raised by Chris Parsons regarding the lack of detailed calculations in Council Tax Reduction decision letters for residents who do not qualify. Eva Gallagher inquired about the eligibility criteria for discretionary housing payments, to which Darron clarified that eligibility requires being in receipt of housing benefit or the housing element of universal credit.

Atif Kaudri discussed significant proposed changes to welfare benefits, particularly affecting the Personal Independence Payment and Universal Credit, including tighter eligibility criteria and delays in the UC health element for young people. He emphasized the importance of advocacy, urging attendees to contact MPs to express concerns about these changes. The meeting also included a success story shared by Alketa Hystuma regarding a backdated claim, and discussions about improving engagement with relationship managers, highlighting ongoing communication issues that need to be addressed for better support in the welfare rights sector.

Chapters & Topics:

Introductions and Agenda Overview

Jo Ellis welcomed attendees and requested their consent to record the meeting while encouraging them to turn on their cameras. She provided an overview of the agenda, which featured introductions from participants and scheduled presentations from Darren, who would discuss Housing Benefits, and Atif, the new Benefits Supervisor, who would summarize changes to the benefit system.

\* Introduction of new participants and their roles within the organizations.

Overview of Universal Credit Transition

Darron McDermott discussed the significant shift from legacy benefits, including housing benefit, to universal credit, which began on April 24. He reported that around five and a half thousand claimants have transitioned so far, with a peak in claims last summer. The final group of legacy cases, primarily those on Employment Support Allowance, will move over by March 2026.

\* Overview of changes to the housing benefit and universal credit systems.

Housing Benefit and Council Tax Reduction Updates

Darron Mcdermott reported that the housing benefit caseload in Tower Hamlets has decreased to approximately 13,500, while the council tax reduction claims remain stable at over 28,000. He clarified that when individuals transition to universal credit, their housing benefit ceases, but their council tax reduction is automatically recalculated based on the new income data. Some residents may experience changes in their council tax reduction amounts due to updated earnings reflected in universal credit.

Data Sharing and Claim Management Challenges

Darron Mcdermott explained how claims are managed through interests created in their system, which allows for data sharing with the DWP under GDPR regulations. He pointed out that dormant claims can lead to inconsistent data retrieval, and while they attempt to keep claims active for 45 days after a negative decision, issues can still arise. The reliance on residents to report changes in their circumstances is sometimes necessary to ensure accurate data.

Universal Credit and Council Tax Reduction Discussions

Darron Mcdermott addressed the challenges of fluctuating incomes for Universal Credit claimants and confirmed the council's flexibility regarding backdating claims. Chris Parsons highlighted that residents often receive letters stating they do not qualify for Council Tax Reduction without accompanying calculations, which can lead to confusion. Darron acknowledged this issue and agreed to investigate further.

\* Strategies for addressing client concerns regarding benefit changes.

Discretionary Housing Payments Discussion

Eva Gallagher sought clarification on discretionary housing payment eligibility, particularly in cases involving non-dependent deductions. Darron McDermott detailed that to qualify for a DHP, individuals must receive housing benefit or the housing element of universal credit, and there must be a shortfall in housing costs. He also noted that various circumstances, including lifestyle factors of non-dependents, could influence eligibility.

Proposed Changes to Welfare Benefits and Their Implications

Atif Kaudri highlighted proposed changes to welfare benefits, including the abolition of the work capability assessment and stricter criteria for the Personal Independence Payment Daily Living Component. Starting November 2026, individuals will need to score at least four points in one activity to qualify for PIP, impacting many claimants with various health conditions. Additionally, the UC health element will be reduced for new claimants and delayed for young people.

Discussion on Proposed Welfare Changes and Legal Challenges

Atif Kaudri highlighted the need for clients to contact their MPs regarding proposed welfare changes, as this is seen as the most effective way to halt the process. Jo Ellis expressed skepticism about the consultation process, questioning its morality. Alketa Hystuma inquired about alternative methods for community engagement during the consultation period.

Discussion on Tenancy Succession and Universal Credit Issues

Alketa Hystuma reported a successful resolution for a client’s backdated claim related to tenancy succession after a lengthy process. Darron McDermott emphasized the recurring problem of landlords not promptly handling succession cases, which leads to delays in benefit applications. Jo Ellis and Chris Parsons discussed the implications of these delays on Universal Credit claims and the challenges clients face with arrears during the succession process.

Updates and Collaborations in Welfare Rights

Jo Ellis and Chris Parsons highlighted the importance of connecting with relationship managers like Umi Begum and Scheiffer, noting a lack of recent communication. Darron McDermott mentioned that Umi has been off work, which may explain the absence of support. Ola Oresegun announced a meeting with Shifu to discuss a client matter, and the group expressed interest in collaborating further.

\* Recruitment of new staff and sharing of resources among organizations.

Key Questions:

\* What happens to council tax reduction when someone is transferred from universal credit?

\* Can someone on universal credit apply for council tax reduction if they are not receiving it?

\* What recommendations can be made for clients concerned about losing benefits due to proposed changes?