

Bedfordshire Benefits Network

Minutes of meeting

10:00am, Wednesday 13 March 2024

Bunyan Meeting, Mill Street, Bedford

Present

- James Hurd – Bedford Borough Council (Chair)
- Elliott Stephenson – (Facilitator and minutes), also representing Grand Union Housing Group (GUHG)
- Briony White – Central Bedfordshire Council, Customer Finance
- Dawn Riley – DWP Jobcentre Plus
- Francesco Martorelli – DWP Jobcentre Plus
- Gill Eden – Salvation Army Debt Advice
- Harry Brindle – Citizens Advice Bedfordshire
- Jenny Pulling – Citizens Advice Mid Bedfordshire
- June Kuna – Queens Park Community Organisation
- Karen Banfield – Leighton Linlade Citizens Advice
- Karen Sharp – Bedfordshire Rural Communities Charity
- Len Simkins – Advice Bedfordshire
- Liz Barker – Central Bedfordshire Council, Housing Operations
- Melanie Gomez – Hightown Housing Association
- Michaela Martindale – FACES Bedford
- Paulette Rennie – Bedford Self-Help Group
- Philippa Ward – Carers in Bedfordshire
- Renata Kania – bpha
- Sam Conder – Macmillan Welfare Rights, Central Bedfordshire Council
- Sharon Simpson – YouTurn Futures
- Wendy Jephcote – Autism Bedfordshire

Apologies

- Debbie Harris – Central Bedfordshire Council, Revenues and Benefits
- Jade Gaynor – Bedford Borough Council
- Kate Fraiel – Macmillan Welfare Rights, Central Bedfordshire Council
- Katy Ruffles – Central Bedfordshire Council, Housing Operations
- Liz Webb – Central Bedfordshire Council, Revenues and Benefits
- Yasmina Mahmood – Hospital Social Work Team, Bedford Borough Council

Minutes

Item	Subject	Action
1	Welcome, Introduction and Apologies James Hurd, Chair, welcomed everyone to the meeting. Elliott Stephenson, Facilitator, noted the apologies.	
2	Minutes of last meeting (15 September 2023) The minutes were agreed as correct with no amendments	
3	Universal Credit Managed Migration Elliott gave a presentation on the progress of the managed migration of claimants from legacy benefits onto Universal Credit. The six legacy benefits are Housing Benefit, Child and Working Tax Credits, Jobseeker's Allowance (Income-based),	

Income Support and Employment and Support Allowance (Income-related).

At the time of the meeting, only those claiming only Tax Credits out of the six benefits above are being invited to claim Universal Credit, but this is being extended from April 2024. By September 2024, all claimants except those only claiming Employment and Support Allowance and not Tax Credits not being included (if they claim Housing Benefit too they are still not included).

Dawn Riley stated the DWP had about 120 currently migrating. The DWP's main concerns are claimants not claiming within the three month timeframe and losing out on money.

Michaela stated FACES were seeing anxious families burying their heads in the sand. Several members discussed how negative stories online may be discouraging people from claiming.

A question was asked around a claimant being asked to migrate who was too ill to attend the Jobcentre and having difficulty getting round this. Dawn stated reasonable adjustments can be made in such situations, so that the initial appointment can be done over the phone or video call.

Karen stated concern over the migration notices not being obvious enough to some that they need to claim. Karen also reflected that whilst some have concerns about claimants being worse off on Universal Credit we must not forget there is transitional protection as long as claimants claim in time.

Elliott reflected there had been some controversy over the transitional element because the way it is calculated is based on an indicative amount which is not always the same as the actual amount.

The discussion turned to Tax Credit claimants with savings or capital – they benefit from a 12 month period where savings are ignored, before they are taken into account. They will have to sell their property, and should be allowed up to six months, extended if reasonable, to dispose of the property before their entitlement ends/is reduced.

James stated that whilst there may be some difficulties with rent not being paid directly to landlords automatically, many are better off on Universal Credit due to better earnings calculations. Karen added that those that need help with childcare or have non-dependents are also usually better off as the rules are more generous. James added that Local Housing Allowance rates are going up from April too.

Dawn stated there are 230 Jobseeker's Allowance claimants left in Bedford. A question was asked about the minimum income floor – does it apply right away on migration. Karen stated there is 12 months protection.

Elliott stated BAF plans to run a session on Universal Credit Managed Migration soon.

4 Benefit changes and news

Elliott gave a presentation on the changes to benefit rules and related news over the past 6 months. The presentation slides will be sent out with the minutes.

One update was regarding extra support for claimants with ill health to get closer to employment. Dawn stated there is a health team due to be set up in the next few months at Bedford Jobcentre, consisting of specialist work coaches who will be trained in empathy and consideration of health conditions and customers will be allowed 30 minute appointments to get support – which is all on a voluntary basis. There are about 850 claimants who have health issues going to Bedford Jobcentre currently.

One update not included in Elliott's presentation was that it is believed there is due to be one more cost of living payment from the government in 2024. (NB: Elliott has not been able to find further information about this).

Harry asked James whether the Household Support Fund – extended for another six months to September 2024 – will operate the same way in Bedford. James stated he believed it would although it is not decided yet.

The meeting took a networking and comfort break at the end of this agenda item.

5 Updates from the local benefit offices

5.1 Jobcentre Plus:

All updates Dawn and Frank had were already shared before the break.

Questions were asked by several members for Dawn and Francesco.

Karen gave two examples of Universal Credit claims where wrong decisions had been made but Karen had not been able to get this resolved, being sent between Jobcentre and Benefit Office and back. One involved a mixed age couple not getting the LCWRA element, and the other an EU national being required unnecessarily to provide a national insurance number when they cannot get one. Dawn asked Karen to share further

details about the cases so she could liaise with a colleague to try to get these resolved. Elliott reflected that sometimes the mandatory reconsideration/appeal process is required to resolve these issues.

Sam gave examples of issues with things like explicit consent, complex case markers not being understood, and LCWRA elements not being implemented when they should, including in situations where the claimant is terminally ill. Sometimes claimants ask for reconsiderations but this is just treated as a request for an explanation or is ignored altogether, preventing the claimant seeking further redress. Dawn also offered help to resolve these cases.

Another question was asked about a claimant who was asked to upload a picture of them holding their passport on the photo page. Dawn confirmed this is in cases where claims were made during covid lockdowns and due to the volume of claims ID checks were not made and now the DWP are reviewing these to ensure claims are genuine.

Jenny asked whether claimants can claim for travelling expenses to Jobcentre appointments because they have had to access charitable funding to get customers to appointments. Dawn stated for normal weekly or fortnightly appointments claimants cannot claim back, but for other appointments they can, but have to pay up front first and claim back such as by showing their bus ticket receipt at the Jobcentre.

5.2 Bedford Borough Council

James stated that council tax in Bedford Borough is going up by 4.9%. There are no changes to the Council Tax Support scheme this year although it is hoped there may be changes for 25/26. So, the upper capital limit remains at £8,000 (it is £16,000 in Central Bedfordshire).

Sam asked James if they had managed to get everyone on Council Tax Support who is entitled and James said no but they are doing as much as they can, including using DWP data to determine whether a claimant is entitled to council tax support despite not claiming.

James stated that local authorities get stop notices when Universal Credit claims are made which means they must stop claims immediately except for two week run-ons.

James stated Discretionary Housing Payment (DHP) budget for 23/24 is spent, and any remaining claims will be looked at in 24/25. Local Authorities have been given the same budget in 24/25 as 23/24, and Local Housing Allowance rates rising

helps with the DHP budget.

James stated DWP are requiring Bedford Borough Council to review about 1,300 claims so claimants are being sent forms to complete to confirm their circumstances. If claimants do not complete these in time their claims will be cancelled although they can be reinstated if they complete the form within the next month. If they miss that deadline claimants may be forced to reclaim, which will be for Universal Credit if they are working-age.

James mentioned Bedford Borough Council are now using an online claim system which sends decision notices to email addresses rather than in the post for Council Tax Support. Copies can be sent in the post on request but there is no way for this to be done automatically despite it being recognised some are digitally excluded. Housing Benefit decision letters are still sent by post because they have to do this legally.

5.3 **Central Bedfordshire Council**

Debbie and Liz from Revenues and Benefits gave apologies for the meeting and James read out an update on their behalf:

Council Tax Support banded scheme remains in place for 24/25 with no changes except band amounts have been updated in line with inflation. Pretty much all DHP budget has been spent.

6 **Information Exchange**

Some attendees gave updates about their organisations activities.

Leighton Linlade Citizens Advice: Karen stated they remain busy as usual, particularly with housing related enquiries.

Macmillan Welfare Rights: Sam stated that Kate Fraiel is now full-time. Macmillan grants now only pay £200.

Bedford Citizens Advice: Harry stated they are extremely busy, with a four week wait for benefit appointments. They have started Walk-in Wednesdays which is a first-come first-served drop-in which is also very busy with queues out the door. Harry recommended to arrive before 9:30am to be seen. The national Citizens Advice service are doing help to claim for Universal Credit over the phone.

Hightown Housing Association: Melanie stated her team is very busy with lots of queries relating to rent increases.

Bpha: Renata stated her team is also very busy, and is recruiting a new advisor.

Mid Bedfordshire Citizens Advice: Jenny stated they have no drop-ins currently and few face-to-face appointments, most contact is via email or phone.

Central Bedfordshire Council Customer Finance: Briony stated her team assesses residents requiring care to determine their personal contribution and invited any questions. Sam asked about what happens where customers are terminally ill and expected to live for less than 13 weeks as she understands care is free at this point. Briony said this is correct but sometimes Customer Finance do not get to find out quick enough so can charge customers before they know which they then have to refund.

Bedford Self-Help Group: Paulette said the group had been inactive since covid lockdowns but were hoping to relaunch next month.

FACES Bedford: Michaela said they are working closely with Jobcentre and Citizens Advice to train up their staff and have seen a significant increase in queries from members of the public they are having to signpost to other agencies.

Queen's Park Community Organisation: June stated they were seeing cases of people arriving to the UK on work visas on the promise of work from agencies only for the work to not materialise, so they end up homeless and potentially without a right to stay. Families have faced barriers getting children in schools due to lack of proof of addresses. They have helped some families but there are some they are unable to help.

Grand Union Housing Group: Elliott stated that the debt advice service had stopped taking new clients for a time but this has changed as of Monday 11 March. Welfare Benefits advice continues.

7 BAF Training

Len gave an update on behalf of BAF as BAF Training Consultant.

- 7.1 **Feedback from this year's training:** Last year's training programme was successful with three courses being delivered.
- 7.2 **Future BAF training:** An extended programme is planned for 2024. One course is booked in with publicity and booking forms due to be sent out shortly:

Overview of Housing Rights, 16 May 2024, delivered online by Shelter, 1 ½ hours webinar

7 other courses are being planned:

Overview of Universal Credit (half day online) - Spring

Overview of Bereavement Benefits (half day online) - Spring

Universal Credit Managed Migration (half day online) – Spring

Advice Skills Programme (three days plus one half day) – to be confirmed

Introduction to Benefits (one day) – Autumn

Personal Independence Payments (one day) - Autumn

Universal Credit (two half days) – Autumn

Len can be contacted on len.simkins@infotrain.co.uk for any information about the training programme.

8 Date of future meeting

The dates for 2024/25 meetings was planned to be

Wednesday 18 September 2024 and Wednesday 19 March

2025, assuming BAF continue to fund these meetings.

Michaela suggested FACES could host a future meeting, Elliott to discuss further with her.