

# 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)
- Andrea Tulloch (Bedford Refugee and Asylum Seeker Support)
- James Garlo (DWP Jobcentre Plus)
- Sam Conder (Macmillan Welfare Rights)
- Karen Banfield (Leighton-Linslade Citizens Advice)
- Karen Sharp (Bedfordshire Rural Communities Charity)
- Karina James (Age UK)
- Len Simkins (Advice Bedfordshire)
- Lydia Field-Roberts (Stroke Association)
- Michaela Martindale (FACES Bedford)
- Paulette Rennie (Bedford Self-Help Group & MENTER)
- Philippa Ward (Carers in Bedfordshire)
- Richard Charlton (DWP Jobcentre Plus)
- Sam McAdam (Central Bedfordshire Council Housing)
- Taiwo Adaba (Autism Bedfordshire)
- Wendy Jephcote (Autism Bedfordshire)
- Yasmina Mahmood (Bedford Borough Council Hospital Social Work Team)

### Apologies

- Amanda Higham (Bedfordshire Rural Communities Charity)
- Briony White (Central Bedfordshire Council Customer Finance)
- Debbie Harris (Central Bedfordshire Council Revenues and Benefits)
- Gill Eden (Salvation Army)
- Jade Gaynor (Bedford Borough Council Community Welfare)
- Jenny Harris (Carers in Bedfordshire)
- Ruby Malhotra (Titan Primary Care Network)

### Minutes

Item	Subject	Action
1	<b>Welcome, Introduction and Apologies</b> James Hurd, Chair, welcomed everyone to the meeting. Elliott Stephenson, Facilitator, noted the apologies.	
2	<b>Minutes of last meeting (13 March 2024)</b> The minutes were agreed as correct with no amendments	
3	<b>Universal Credit Managed Migration</b> Elliott gave a presentation on the progress of the managed migration of claimants from legacy benefits onto Universal Credit. Due to technical difficulties the slides were unable to be displayed during the presentation, but were sent out with these minutes.	

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).

All working-age legacy benefit claimants can now receive their managed migration notice. This includes those claiming Employment and Support Allowance (Income-Related) with or without Housing Benefit, who were previously being left until 2028, but are now expected to be moved onto Universal Credit by March 2026. All other legacy benefit claimants will be migrated by the end of March 2025.

Tax Credits are coming to a complete end on March 2025. Those claiming one type of Tax Credit can no longer claim the other.

Pensioners on Tax Credits are included in the migration process. Those who get Working Tax Credits will be migrated onto Universal Credit. Those who get Child Tax Credits only will be migrated onto Pension Credit.

James Garlo and Richard Charlton talked about the enhanced customer support journey, which has three phone call attempts and home visits for anyone who is not responsive. James Garlo encouraged attendees to use the third-party escalation process for any issues (a copy of which was distributed with these minutes). DWP are aware digital engagement is an issue for some. James Hurd mentioned Bedford Borough Council are opening up their council offices so claimants can use computers to make claims. DWP also stated they are putting in training packages for claimants around budgeting and digital inclusion, forwarding those needing debt advice to the Money and Pensions Service.

The consensus in the meeting was that there had been few problems encountered with the managed migration process. It was noted that a third of people sent managed migration notices by February 2024 did not claim Universal Credit, but these will have been Tax Credit claimants who may have decided the conditionality requirements of Universal Credit were not worth claiming for, or those with significant savings. Elliott mentioned that the transitional element is very complicated to calculate and so very difficult for claimants to know whether it is correct. Elliott mentioned there is a calculator online which members can try to use:  
<https://www.ferret.co.uk/TestReckoners/UCTP-periods/UCTP-periods.htm>

## **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 have been sent out with these minutes.

A few non-migration changes had been announced for Universal Credit: Administrative Earnings Thresholds rising meaning more part-time workers being required to look for more work, the requirement to need an NI number to claim an advance, and children placed with claimants for adoption newly attracting a Child Element.

Elliott also described some case law where a claimant lost their transitional severe disability element due to moving from exempt to non-exempt accommodation and the housing costs element eroding the transitional element. Court decided this was discrimination but DWP are appealing.

The changes to earnings thresholds for Child Benefit were discussed, following with changes to Statutory Sick Pay. The restriction of Winter Fuel Payments to those only on Pension Credit, Income Support, Jobseeker's Allowance (Income-based), Employment and Support Allowance (Income-Related) or Universal Credit was next discussed. The week of the meeting is the week where claimants need to be entitled to these benefits to enable them to receive the Winter Fuel Payment, and members were reminded of the ability to back date Pension Credit claims for up to three months.

Elliott reported that Serco are now conducting both Work Capability Assessment and Personal Independence Payment assessments on behalf of DWP in Bedfordshire. Finally, Elliott reported that it is now possible to set explicit consent in place for six months for DWP benefits instead of up to two months.

## **5 Updates from the local benefit offices**

### **5.1 Jobcentre Plus:**

Richard and James talked about the early release scheme for prisoners. They were notified of up to 12 prisoners being released in Bedford, but only 3 made new claims. They are calling those they have numbers for but are otherwise concerned with what they may be doing. DWP have work coaches in prisons to prepare them for release.

A recruitment drive for up to 30 Executive Officer Work coaches across Bedfordshire and Hertfordshire has begun.

### **5.2 Bedford Borough Council**

James Hurd gave an update on behalf of Bedford Borough Council. He confirmed a steady reduction in Housing Benefit

caseload to around 5000 as claimants are migrated onto Universal Credit. James explained councils receive a stop notice, telling them to stop paying Housing Benefit, and hopefully a payment notice, telling them what the claimant is entitled to on Universal Credit, which is used to determine their entitlement to Council Tax Reduction. Bedford BC are seeing quite a lot of cases with no payment notices which is causing concern. James reminded attendees that two weeks run-on of Housing Benefit is paid when the claim ends due to a Universal Credit claim.

James spoke of concern about claimants not understanding their Universal Credit included money for rent and spending it on other things, and other attendees concurred this has sometimes happened. James talked of Alternative Payment Arrangements, including for rent to be paid directly to landlords, which can be accessed where claimants have vulnerabilities that affect their ability to pay their rent.

Bedford explained another concern is the rapid rise in rent levels, with two bedroom properties being let at £1,300pm, well above the relevant Local Housing Allowance (which caps how much Housing Benefit can pay [nb: for a two bedroom need, this is currently £822.73pm]). Discretionary Housing Payments (DHPs) are the only way to plug this gap; Bedford BC do have some budget left.

James announced there are plans to merge Housing Benefit with Pension Credit. These have been talked of for a long time, but with the end of Universal Credit Managed Migration in sight, government is now turning to plan for Pension Credit too.

James stated it is not yet decided whether there will be any changes the Council Tax Reduction scheme for 25/26.

Discussed then took place about Pension Credit, with several attendees reporting issues with the Pension Service at DWP taking a long time to process claims. Richard and James Garlo said they sometimes get pensioners asking for help, but they are also limited in what help they can provide as the Pension Service are an entirely different department.

Sam Conder asked Richard and James Garlo whether Universal Credit get notified when claimants reach pension age. It seems this is not automated, but case managers should pick this up and asked Sam to provide the example so they could look into this. James Garlo then said they can take any Universal Credit improvement suggestions back to share with the central team developing the system, and although sometimes this can take years, they will get worked on.

Elliott gave an example of how development suggestions have worked, about payment notices. Previously, when a decision on a payment of Universal Credit was revised, the original decision would be over-written. Now, the Universal Credit account should allow claimants to see all decisions made for each month.

Sam Conder mentioned a case where she helped a claimant request mandatory reconsideration on a case to be told it did not need to be requested; other attendees also stated they had seen this happen. This was a situation where the claimant was not the tenant as the tenant had left, but the claimant needed to pay the rent. James Garlo said it should prompt the decision to go in front of a decision maker and would take this back. Elliott stated this often happens when it is an unusual issue.

Andrea Tulloch spoke of another example where a claimant was not the tenant; when the claimant received the housing costs element she spent it on other things and the landlord is now trying to evict. Karen Banfield mentioned that it is a common scenario where the remaining resident is not the tenant but does not want to inform the landlord because they are on benefits and do not want to prompt the landlord to use the section 21 process to evict them.

Elliott shared an update from Jade Gaynor who stated Household Support Fund had been confirmed again to the end of March 2025, but how this will be distributed has not yet been decided. Jade asked to share a link to the current fund:  
<https://www.bedford.gov.uk/benefits-and-support/grants-and-funding/household-support-fund-2024-25>

### **5.3 Central Bedfordshire Council**

Debbie Harris gave apologies for the meeting, but gave an update to Elliott who shared this. They are also busy with Universal Credit migration claims. They are not proposing to change the Council Tax Support scheme for 25/26.

Debbie had flagged that, anecdotally, customers are being routinely told by DWP to claim DHP where they have a “shortfall” on Universal Credit even though this does not relate to the housing costs element. DHP budget is on track to be fully spent like last year so they cannot provide help in these scenarios.

The meeting took a break for refreshments and networking at this stage.

## 6 Information Exchange

Some attendees gave updates about their organisations activities.

**Bedford Self-Help Group:** Paulette explained the reason the group had not been active is because their building needed maintenance. They hope this will be ready soon, for coffee mornings to begin with. Hoping to secure funding for more services. Holding coffee morning on 29 September 2024 for Macmillan Day at the church on Midland Road, Bedford.

**Jobcentre Plus:** Richard stated they now have a network of complex needs staff, for example local housing needs, care leavers, homelessness. These are called 'SPOCs' – single point of contacts. Elliott suggested inviting one to the next BBN to give a presentation about what they do.

Paulette asked if the SPOCs will go into the local community. Richard stated they want to but resourcing is not available yet. Sam Conder offered to do a presentation to Jobcentre staff.

**Macmillan Welfare Rights:** Sam Conder announced Kate Fraiel left and has been replaced by Mohammed Akhtar

**FACES Bedford:** Michaela announced FACES have started 'Partnerships Tuesdays', where four agencies (Bedfordshire Rural Communities Charity, One Support, Bedford Citizens Advice and Public Health) come to FACES at the same time to provide drop-in services between 10am-12pm. Michaela encouraged booking in advance to see an agency to avoid disappointment.

Michaela asked around the table for advice on prescriptions. A lone parent who works part-time on a zero hours contract got fined for using free prescriptions because she wasn't entitled that month. Answer: entitlement is based on previous month so if earnings on UC statement were more than £935, cannot claim for free-prescriptions. For future, she could complete a HC1 application to see if she can get a HC2 or HC3 certificate for free or discounted prescriptions.

**Leighton-Linslade Citizens Advice:** Karen Banfield said they were having a push on Pension Credit claims give the news about Winter Fuel Payments. They have been visited retirement flats in the towns. Karen reminded that an award of Pension Credit, even pennies per week, can open up lots of other help. It was stated that the gov.uk Pension Credit calculator can sometimes get it wrong, and suggested to use [turn2us.org.uk](http://turn2us.org.uk) or [entitledto.co.uk](http://entitledto.co.uk). Karen mentioned that some service charges that are ineligible for Housing Benefit may

instead be eligible for help under Pension Credit which is often not considered.

**Grand Union Housing Group:** Elliott stated that the debt advice service has stopped taking new cases for a time. Welfare Benefits advice continues.

Elliott also mentioned that a GUHG advisor is doing a drop-in service at Preen in Biggleswade once every 4 weeks, open to anyone in the community not just GUHG tenants.

## **7 BAF Training**

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

Len advertised the ongoing Advice Skills training split over 3 sessions, and gave out publicity and booking forms. The first session took place on 17 September, but two more sessions are available on Client Interviewing Skills (24 September full day) and Advice Recording Skills (1 October morning).

Len stated there are plans to re-run some courses run earlier in the year and publicity would be distributed closer to the time. These courses will include Intro to Benefits, Universal Credit, Personal Independence Payments.

Elliott mentioned Yasmina had asked about possible training on immigration and benefits. Another potential topic could be Pension Credit. It was agreed these suggestions would be taken to the BAF Training sub-group for discussion.

Len can be contacted on [len.simkins@infotrain.co.uk](mailto:len.simkins@infotrain.co.uk) for any information about the training programme.

## **7 Any Other Business**

Len commented it is good to hear about the amount of outreach services taking place.

Len and Elliott extended their thanks to Michaela for FACES providing the venue for the meeting.

## **8 Date of future meetings**

The date of the second 24/25 meeting had already been planned for Wednesday 19 March 2025, 10am to 12pm. FACES are open to holding the meeting again, and pending Elliott making sure we could get the screens to work next time, attendees agreed to hold the meeting at FACES next time.