

Bedfordshire Benefits Network
Minutes of meeting
10:00am, Wednesday 10 September 2025
FACES, 147 Church Lane, Bedford, MK41 0PW

Present

- James Hurd – Bedford Borough Council (Chair)
- Elliott Stephenson – (Facilitator and minutes), also representing Amplus
- Alice Hollingdale – Age UK Bedfordshire
- Chiara Mac Call – Queens Park Community Organisation (QPCO)
- Claire Alexander – FACES Bedford
- Ezme Anderson – bpha
- Harry Brindle – Bedford Citizens Advice
- Jenny Harris – Carers in Bedfordshire
- Jenny Pulling – Mid Bedfordshire Citizens Advice
- Karen Banfield – Leighton Linlade Citizens Advice
- Karen Sharp – Bedfordshire Rural Communities Charity
- Karina James – Age UK Bedfordshire
- Michaela Martindale – FACES Bedford
- Philippa Ward – Carers in Bedfordshire
- Sam Conder – Macmillan Welfare Rights
- Susan Halfpenny – Central Bedfordshire Tenancy Sustainment Team
- Yasmina Mahmood – Bedford Hospital Social Work Team

Apologies

- Alison Hilton – First Garden City Homes
- Amanda Higham – Bedfordshire Rural Communities Charity
- Debbie Harris – Central Bedfordshire Council
- Len Simkins – Advice Bedfordshire
- Paulette Rennie – Bedford Self Help Group

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 (19 March 2025) The minutes were confirmed as a correct and true record with no matters arising	
3	Universal Credit Managed Migration Elliott gave a presentation on the latest with the Universal Credit Managed Migration. Susan Halfpenny noted that there are multiple instances of cases going wrong, usually related to vulnerabilities of claimants, such as those digitally excluded, very unwell or otherwise lacking support. Elliott confirmed Amplus'	

experience is the same and others agreed. Some issues experienced include:

- Issues verifying identity
- Transitional protection incorrectly calculated, resulting in both underpayments and overpayments
- ESA treated as in payment when it has stopped
- LCWRA element not awarded despite claimant moving over from ESA with support component
- Digitally excluded claimants being helped to claim online but cannot manage their claims
- One time phone lines were down to make a claim
- DWP resisting phone claims
- An instance of separation where one claimant helped to make a new claim and other claimant didn't know they needed to make a new claim, so left destitute
- Social sector tenants not understanding they are liable for rent so reporting no housing costs to UC.
- Elliott spoke about the Landlord Portal, which helps social landlords quickly verify rents, request direct payments and third party deductions, but not stop direct payments or deductions and some claims don't get included.
- Karen Banfield spoke about how it is difficult to get issues rectified if they need the input of a case manager and not just a work coach. There seems to be a reluctance by work coaches to escalate to case managers.

4 Benefit changes and news

Elliott continued his presentation, first of all discussing The Universal Credit Act 2025 which has achieved royal assent after many concessions made by the government. Topics turned to the Fair Payment Rate and introduction of annual reviews of UC claims.

Next presented was changes to Statutory Sick Pay, the introduction of Statutory Neonatal Care Pay and the planned introduction of a Crisis and Resilience fund for local authorities to manage, replacing Discretionary Housing Payment and Household Support Fund budgets. James Hurd stated no detail has emerged regarding this fund yet.

Other changes were discussed, including changes to rules regarding the habitual residence test. An example was given where benefit officers didn't appear to be aware of the rules, leading to a refugee from Lebanon being told they could not claim LCWRA or PIP, despite already claiming UC.

At the end of the presentation was discussed the future of PIP. It was said that claimants often use PIP to manage their day to day bills so losing it in favour of funding adaptations would cause serious problems. Some requiring social care refuse it as they already use their PIP for other things and feel they cannot give it up for care. The long wait for tribunal hearings to challenge decisions was mentioned, as was the fact that the average return rate for evidence from the GP is 150 days, with only about half responding at all.

Elliott's presentation is included with the minutes.

5 Updates from the local benefit offices

5.1 Jobcentre Plus: No attendees or update on this occasion.

5.2 Bedford Borough Council

James gave an update. James reminded everyone that there are still Housing Benefit claimants, mainly pensioners and those in specified/exempt accommodation. Councils await details about the plans to include Housing Benefit with Pension Credit, but with the u-turn on Winter Fuel Payments, the urgency around this has decreased, and it is at a 'Discovery' stage. James also stated that all councils are having to focus on reviewing pensioner claims. Elliott reflected that Amplius have seen a few cases where these reviews have picked up pensioners with savings over £16,000, disentitling them from Housing Benefit.

Regarding Council Tax Support, James stated the council have discussed changing the scheme and it is possible a scheme which requires a minimum contribution from all claimants may be introduced. However, this is not confirmed. James stated that a meeting to discuss proposals could be held if decisions are made in time to consult before next financial year.

James also stated they are currently underspending their Discretionary Housing Payment budget and he welcomed more applications.

5.3 Central Bedfordshire Council

Elliott reported that Debbie Harris gave an update by email stating: "it's mainly business as usual for us – at this time nothing out of the ordinary stands out. We continue to receive a lot of migration notices for our HB customers moving onto UC. We are receiving a lot of DHP applications but other than that we are busy but that is always the case!"

6 Information Exchange

QPCO - Chiara explained QPCO is two part time intervention officers, helping vulnerable members of community access

services. They are also running a 'Welcoming Space' in conjunction with gurdwaras and the hospital, attracting over 600 attendees already. These are on Wednesdays between 1:30pm and 5pm.

FACES - Michaela stated FACES also provide a Warm Space under the Cadent project. This is downstairs on Tuesday afternoons, with attendees from BRCC, Citizens Advice, Healthwatch and Leap (energy) giving advice. Professionals can book appointments to be held during this time.

FACES are also open on Friday mornings, the team helping with income and expenditures, disability forms and housing needs. The Bedford Borough Housing Team attend the 1st Friday of each month. Finally, FACES have 40 CO alarms to give out.

Macmillan Welfare Rights – Sam shared the sad news that their service faces closure from May 2026 due to funding being withdrawn by Macmillan. They are exploring alternative sources of funding and still taking cases for now, but may stop taking them from the end of 2025.

Carers in Beds – Jenny Harris stated they have HSF grants from CBC to give out. They hold carers hubs across county and carers can book appointments for welfare rights, including evening slots.

Age UK Bedfordshire – Karina stated they are holding an Aging Well event at Bedford Corn Exchange. Age UK can deliver a one off parcel including food as well as blankets, socks and gloves, as part of helping people stay warm, to residents in Central Bedfordshire aged 50+, also HSF funding.

Bpha – Ezme reported bpha are operating as usual and there is a 4 week wait for money advice appointments currently.

BRCC – Karen Sharp said her time is split between being a Winter Warmth Agent in North-West Central Bedfordshire where, for those aged 50+, she can also access HSF funding to help with benefits and tariff switching; and as a Village Agent in Bedford Borough, where she has Small Acts of Kindness bags to hand out to help residents keep warm. She confirmed they do home visits. Her colleague Amanda Higham works across the rest of Central Bedfordshire as a Winter Warmth Agent.

Citizens Advice Mid Bedfordshire – Jenny Pulling stated they are monitoring digital exclusion, also seeing a lot of example of residents being issued with section 21 notices and

approaching homelessness at the council and being told to stay until bailiffs. In one case a resident was told DHP can pay court costs but doubt was expressed as to whether that is correct.

Citizens Advice Bedford – Harry stated they have a new colleague so wait times down but still 4-5 weeks before can be seen. They are supporting people with calling Help to Claim if they are unable to, for example due to speech impediment. They continue to do outreach across Borough, new outreach sessions being set up including one at Sue Ryder St Johns Hospice.

Citizens Advice Leighton Linlade – Karen Banfield stated they offer their holistic advice service mostly over the phone, but they will see vulnerable or urgent in person on occasion.

Amplius – Elliott confirmed the work following the merger that created Amplius from Grand Union Housing Group and Longhurst Group continues. Elliott will be heading advice across Amplius' geography, which is across the Midlands. Amplius can help their customers with welfare benefits and debt advice. A waiting list is currently being operated for debt advice due to demand.

7 BAF Training

Elliott read out an update from Len, who has been managing BAF's training programmes, but has now stepped away from this due to retirement. Len passed on his well-wishes to the group.

The 2024/25 training programme delivered a lot of high quality, well received, training, but due to low bookings did not deliver the surplus normally expected to help BAF with their running costs.

For 2025/26, BAF steering group has asked for members to suggest what training they would like, and if there is sufficient demand as well as available expertise, BAF will look to organise. Deadline is by 25 September 2025 when BAF holds its next Steering Group meeting. Bedfordshire Benefits Network attendees/members can send this to Elliott at elliott@estephenson.co.uk as he is part of the steering group.

7 Any Other Business

James raised that there are plans to raise the pension age again to 67 soon.

James was asked a question about the plans to merge Housing Benefit with Pension Credit and mixed-age couples. James stated it wasn't clear yet, but reflected that they

currently have a strange situation where claims can be treated as working-age or pension-age depending on which member of the couple makes the claim for Council Tax Support.

Attendees to the meeting also wished to register their thanks to Len Simkins for the many years he facilitated and supported Bedfordshire Benefits Network

8 Date of future meetings

It was previously decided to earmark 11th March 2026 for the next meeting of Bedfordshire Benefits Network.

However Elliott reminded attendees to ensure their organisation signs up for membership with Bedfordshire Advice Forum this year to make sure the meetings can continue, as if there is poor membership, BAF will not be able to afford to run any more meetings.

Currently organisations are being asked to register their interest for membership, and invoices will be sent out later this month.

Elliott will confirm by email once it is known whether the next meeting can be held.