

Herts Adviser

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Coronavirus and benefits

In response to the COVID-19 (coronavirus) outbreak, the government has introduced emergency legislation to facilitate benefit claims for some of those affected:

- Employees who have COVID-19 or are self-isolating in accordance with government guidelines will be entitled to statutory sick pay (SSP) from the first day off work if not covered by an employer's scheme. Rules about fit notes (medical certificates) will be relaxed for COVID-19 related absence. Employees must have average earnings of £118 per week or more to qualify for SSP. SSP is worth £94.25 per week prior to 6 April 2020, £95.85 from 6 April onwards.
- New style (contributory) employment and support allowance will be payable for people who have COVID-19 or are self-isolating from the first day of sickness (instead of having to wait until the eighth day).
- The minimum income floor in universal credit (an assumed level of earnings for self-employed claimants) will be temporarily relaxed for people directly affected by COVID-19 or self-isolating.
- People who are directly affected by COVID-19 or self-isolating will be able to claim universal credit without having to attend a Jobcentre if they can't qualify for enough SSP or ESA to live on, as UC also can cover rent.

Benefit should not be affected if a claimant is unable to attend a Jobcentre or attend a benefit assessment appointment due to being ill or self-isolating under medical advice, but it is important to inform the relevant office of the claimant's situation.

Universal credit claimants in hardship can request an advance payment (loan) to tide them over until their next payment - even if they have not been ill or self-isolating.

Additional measures could be introduced during the coming weeks or months, so check the MAU website at www.hertfordshire.gov.uk/benefits for updates.



Coronavirus and benefits



Benefit uprating



Untidy tenancies



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April 2020 uprating of benefits

The DWP and HM Revenue and Customs have confirmed the benefit rates which will apply from April 2020. The 'benefit freeze', which has applied to most DWP working-age benefits since April 2016, is ending. Most working-age benefits will increase by 1.7 per cent, while the state retirement pension will increase by nearly 4 per cent.



Claimants will receive letters before April 2020, explaining how the changes will affect them.

An updated version of the MAU's benefits rates card will soon be available. In the meantime, you can see details of the new rates at www.rightsnet.org.uk/resources/benefit-tax-credit-rates

National minimum wage

The national minimum wage will also increase in April 2020. The new rates are: £8.72 per hour for ages 25 and above; £8.20 per hour for 21 to 24-year-olds; £6.45 per hour for 18 to 20-year-olds; £4.55 per hour for under-18s; and £4.15 per hour for apprentices.

The permitted work earnings limit (which applies to claimants on employment and support allowance and certain other benefits) is defined as being 16 times the national minimum wage rate (rounded up to the next 50p / £1) and will go up to £140 per week. By contrast, the earnings limit for carers allowance is not keeping up with the increase in minimum wage. The carers allowance earnings limit will increase from £123 per week to £128 per week, meaning that carers working 15 hours per week for minimum wage risk losing their carers allowance. Seek advice if necessary.

Extra help with rent

The Local Housing Allowance (LHA), which limits the amount of housing benefit or universal credit housing costs payable to private tenants, will be up-rated by 1.7 per cent in April 2020, in line with the CPI (consumer price index) Payments will increase automatically if the claimant is entitled.

An LHA rate calculator is available at https://lha-direct.voa.gov.uk but at the time of writing does not yet show the new rates which will apply from April 2020 onwards.

End of adult dependency increase in state pensions

From April 2020, around 11,000 pensioner couples across the UK will lose the £70 per week 'adult dependency increase' that they currently receive. There have been no new claims for this extra since 2010, but in April, it will cease for existing claimants too. It is paid to couples where one partner has not built up a state pension in their own right. In some cases, it will mean the pensioners involved need to claim pension credit to make up the shortfall.

Clearing up untidy tenancies

Problems can arise for people claiming the housing costs element of universal credit (UC) when a tenant or joint tenant no longer lives in the property. This typically happens when a couple separate and one of them, who is either the sole or joint tenant, moves out. It is often difficult to get the landlord to agree to grant a new, sole tenancy



to the remaining tenant, especially if there are outstanding rent arrears. This situation is often referred to as an 'untidy' tenancy, and can cause problems if the remaining resident then needs to claim help with the rental costs through the UC housing element.

The housing costs element is payable if the client is 'liable' to make payments on the home. Where a couple have separated and the tenancy was in the sole name of the person who has left, it is possible for the remaining partner to be 'treated' as liable for the full rent under Schedule 2 para 2 Universal Credit Regulations 2013, if all the following conditions are met:

- the person who is liable to make the payments is not doing so and
- the claimant has to make the payments in order to continue occupation of the accommodation and
- the claimant's circumstances are such that it would be unreasonable to expect them to make other arrangements *and*
- it is otherwise reasonable in all the circumstances to treat the claimant as liable to make the payments

If these conditions are satisfied, then the remaining partner should be able to claim help with housing costs on 100 per cent of the eligible rent.

Example

Kate and Jim live together as a couple in private rented accommodation with their two children. Jim is the sole tenant of the property, so he is liable to pay the rent and therefore satisfies Reg 25(3) UC Regs 2013. The amount of their UC housing element is calculated on 100 per cent of that liability.

Jim then leaves the relationship. Kate asks her landlord if she can take over the tenancy in her name. The landlord agrees, but says this will take some time, although they will allow Kate to stay in the property until this happens as long as she agrees to pay the full rent. Kate informs the DWP of the change in her circumstances and now claims UC as a single person. However, the full housing costs element is refused as Kate is not liable for the rent and so does not qualify for a housing costs element, or at best only gets per cent. Kate argues that:

- Jim is liable but is not paying the rent. She does not know where he is and so has no way of contacting him.
- Kate has to make the payments in order to continue occupying the dwelling, as the landlord may refuse to grant her a tenancy and would evict her if the rent is not paid.

- It is unreasonable to ask Kate to make other arrangements she has no contact with Jim; she has asked her landlord to change the tenancy agreement but this will take time, and she has no other way of making the rent payments
- Kate does not wish to cause any further distress to her children by requiring them
 to move at an already stressful time for them, so it is reasonable in all the
 circumstances to treat her as liable for the rent.

In cases where a couple are joint tenants of a property but they separate and one of them leaves, it is also possible for the remaining member to claim the housing costs element on 100 per cent of the rent. Often, such clients may only be awarded the housing element on 50 per cent of the rent. These clients can rely on the provisions in Sch 4 paras 24(5) & 35(5) which allows for a different allocation of the rent if the DWP agree that the normal rule would be 'unreasonable'. The amount of rent can then be whatever amount the DWP "considers appropriate in all the circumstances, having regard (among other things) to the number of persons liable and the proportion of the relevant payments for which each of them is liable". So clients in this situation can also request that the housing costs element covers 100 per cent of the rent, if it would be 'unreasonable' to do otherwise.

Tenants who are refused the housing costs element on the basis that they are not liable for rent can request a mandatory reconsideration of the decision and appeal if necessary.

TV licences and pensioners

Free TV licences, funded by the government, for all over 75s will come to an end on 31 May 2020.

From 1 June 2020, there will be a new scheme. Under the new scheme, anyone aged 75 or over and receiving pension credit, will be eligible to apply for a free TV licence, paid for by the BBC. This applies to those receiving pension credit in their own name, or in their partner's name if in a couple.



People aged over 75 who are not receiving pension credit in their name – or in their partner's name – will need to pay for their next TV licence.

TV Licensing is writing to people affected by these changes, to tell them what they need to do. You don't automatically get a free over 75 TV licence when you turn 75 (even if getting pension credit); you must apply for one. More information is available at https://tinyurl.com/sg9h2lh

There has been an increase in the number of people applying for pension credit due to these new rules. However, it is estimated that 1.3 million older people are still missing out on pension credit. Some people wrongly assume that they won't qualify because of savings or capital – when in fact there is no upper capital limit. Claimants can phone 0800 991234 to apply for pension credit or get more information.

He's a tenant, not a fraudster! - MAU success story

The MAU has encountered several cases where vulnerable service users in supported accommodation have had their personal independence payment (PIP) incorrectly suspended or reduced, because the DWP has treated them as if they were in residential care.

If a claimant is in residential care funded from public funds, the daily living component of PIP is normally suspended after 28 days. By contrast, claimants in supported *tenancies*, (who may be receiving a high level of support including overnight support from on-site carers) can be paid both components of PIP.

The MAU was asked to carry out a benefits check for Patrick (not his real name), a young man with learning disabilities. Patrick has had a supported tenancy at the same address for many years, and receives housing benefit to help with the rent. Previously he received both components of disability living allowance (DLA). However, when he switched from DLA to PIP in 2018, he was wrongly recorded as living in residential care and had therefore never been paid PIP daily living component despite scoring enough points to qualify for enhanced rate.

The MAU adviser asked the DWP to correct this mistake and pay PIP daily living component, and sent them evidence to show that Patrick has a tenancy agreement and receives housing benefit.

Patrick then received a letter from the DWP Fraud and Error Prevention Service, accusing him of failing to report a change of circumstances and threatening him with a £50 civil penalty. This was because nobody had told the office paying his employment and support allowance (ESA) that his DLA had stopped, and he had continued receiving a severe disability premium as part of his ESA. The MAU adviser contacted the Fraud Service to explain Patrick's situation, clarified that he remained genuinely entitled to the severe disability premium (although the administrative error with regard to payment of his PIP daily living component made it appear that he wasn't), and ensured that they did not take any further action against Patrick.

After several more phone calls to chase up, the DWP finally began paying PIP daily living component of £87.65 per week and paid arrears back to the start date of the PIP claim, a massive £4,843.

Advisers and support workers who are helping a tenant in supported accommodation with a PIP claim should make sure that the DWP records the tenant's accommodation status correctly. In these cases it is also important to read PIP award letters carefully to check that PIP daily living component is actually being paid. (It may not be obvious at first glance if payment of the daily living component has been suspended, because the award letter is likely to start by saying that the claimant is entitled to PIP daily living component before saying that it won't be paid.)

PIP and special diets

A change in the law has made it easier for claimants to qualify for personal independence payment (PIP) if they need extra help to follow a special diet – but strict conditions must be met to score extra points under this route.



A recent Upper Tribunal ruling has said that help with a special diet can, in certain circumstances, be classed as **therapy** – meaning that claimants could score up to 8 points under activity 3 in the PIP assessment. The following conditions must be met:

- 1. the diet must have been prescribed or recommended by a health professional, and
- 2. it must be necessary to pay attention to both the nature **and** timing of food and/or drink, *and*
- 3. failure to adhere to the special diet would result in a deterioration of the claimant's condition within an immediate or short period of time, and
- 4. the claimant must need supervision, prompting or assistance to be able to follow the diet

For example, a claimant who is prone to hypoglycaemia may score points in the PIP assessment under this route if they need help from another person to eat the right foods at the right time to avoid immediate deterioration in their health. For more information, see the DWP guidance at https://tinyurl.com/unkzbmz

PIP claimants who can't score points under activity 3 using the above route may still be able to score points under activity 1 (preparing food) and/or activity 2 (taking nutrition). Seek advice if necessary.

The DWP is reviewing existing PIP claimants, as well as some claimants who have previously applied but been refused PIP, to identify people who are entitled to increased payments. The new rules take effect retrospectively from 28 November 2016, so some claimants will receive substantial arrears. Claimants do not need to initiate these reviews, but should make sure that the DWP knows if they need this type of help.

Housing staff get training to help residents targeted by loan sharks

Staff from several teams at B3 Living and Clarion Housing Group are now able to spot the signs of illegal money lending activity and help residents targeted by loan sharks, thanks to specialist training.

Loan sharks are unregulated, often give cash loans without any paperwork and charge extortionate interest rates.

The training, run by the Illegal Money Lending Team (IMLT), showed frontline employees how to recognise the symptoms and effects of illegal money lending when dealing with residents, equipping them to deal with these situations appropriately and sensitively. The IMLT works in partnership with local trading standards authorities and partner agencies to investigate and prosecute loan sharks. If you are interested in free training for your employees, email reportaloanshark@stoploansharks.gov.uk

Maximum sanction in universal credit reduced from three years to 26 weeks



Sanctions are a reduction in a claimant's benefit if they have failed to meet work-related requirements set by the DWP. The sanctions are supposed to incentivise claimants to get work. There are four levels of sanctions: higher, medium, lower and lowest. The level and length of the sanction depends on which universal credit work related group a claimant is placed depending on their circumstances.

The rate of the sanction is 100 per cent of the standard universal credit standard allowance for a single person. For a couple where one person only has been sanctioned, it will be 50 per cent of the couple personal allowance.

The rate of the sanction will be reduced to 40 per cent of this amount if the claimant is aged 16 or 17 years old; a carer of a child under one; pregnant and has less than 11 weeks before the baby is due; has had a baby in the last 15 weeks (including if the baby was stillborn); has had an adopted child placed with them in the last 52 weeks *or* the claimant commitment only requires attendance for work focused interviews. The rate of the sanction is reduced to nil if there are no work related requirements due to the claimant having limited capability for work and work related activity.

Changes

Highest level sanctions can only be applied to people who are placed in the **full conditionality group**; those who have to be available for and actively seeking work. They can be sanctioned if they, without good reason, lose their job through misconduct or leave voluntarily, or fail to do mandatory work activity, or fail to apply for or to accept paid work, or lose pay if they are in paid work.

Under the previous rules, there were three fixed increasing sanctions: 91 days for the first failure; 182 days for the second failure within 52 weeks of the previous failure (but not within 14 days of the previous failure); and 1,095 days for the third failure within 52 weeks of the most recent failure (but not within 14 days of the previous failure). From 27 November 2019, the law was changed for universal credit. The maximum higher-level sanction that can now be applied to UC is **182** days (which is approximately equivalent to six months). This means, from that date, an award subject to a reduction of 1,095 days the reduction will stop after 182 days. If the claimant's award has already been reduced for longer than 182 days the sanction should have been terminated immediately. The DWP's ADM Memo 19/19 at https://tinyurl.com/sjc9bgn

Note: the equivalent reduction applies to jobseeker's allowance (JSA); the highest level sanction is now 26 weeks.

Don't forget, sanctions should not be applied if the claimant had good reason for failing to meet their work-related requirements. See the DWP guidance at https://tinyurl.com/u5e7oge. If the decision maker does not agree that a claimant had good reason, they should challenge this decision with a mandatory reconsideration. In the meantime a hardship loan should be applied for. This is paid at 60 per cent of the standard allowance and then recovered at 40 per cent once the sanction has finished.

Prescription charges

NHS prescription forms have been updated, to make it easier for patients and pharmacy teams to determine whether the patient is eligible for free prescriptions and reduce the risk of incurring a penalty charge.

The rules about exemption from prescription charges are complex, and many people have had to pay penalty charges of up to £100 after innocently ticking the wrong box on the form.

Universal credit (UC) claimants will not always qualify for free prescriptions; they need to meet an additional condition related to earnings. Any earnings in the most recent UC assessment period must have been no more than £435, or no more than £935 if their UC includes a child element or if they have a limited capability for work or limited capability for work and work related activity. This applies to joint earnings if claiming as a couple. Claimants without earnings will also qualify. Most recent assessment period' means the assessment period that ended immediately before the date they are claiming free prescriptions.

On the claimant's UC journal, beware of the figure that appears to be 'take-home pay'. The correct figure to use in working out whether the earnings rule is met is 'Earnings Reported by the Employer' further down.

The NHS FP10 prescription form now includes a new exemption box 'U' for claimants who have "Universal Credit and meet the criteria". There will be a period of transition during which older versions of the form (which don't mention UC) are still being used. UC claimants who meet the earnings condition above can tick the income-based

jobseeker's allowance box (box K) on the older version of the form.
Ticking any other box could result in not only a prescription charge being levied but also a fine for making a false declaration.

Free hospital parking

Thousands of NHS patients and visitors in England will soon be able to access free hospital car parking.

From April 2020, all 206 hospital trusts in England will be expected to provide free car parking to groups that may be frequent hospital visitors, or those disproportionately impacted by daily or hourly charges for parking, including:

- blue badge holders
- frequent outpatients who have to attend regular appointments to manage long-term conditions

Free parking will also be offered at specific times of day to certain groups, including:

- parents of sick children staying in hospital overnight
- staff working night shifts

Help with the cost of travelling to hospital is also available for some patients (and people escorting them, where necessary). The Healthcare Travel Costs Scheme is available to people who are exempt from NHS charges, qualify for full help with NHS charges or are covered by the low income scheme.

Claimants should show proof of entitlement at the hospital to get help with their fuel or public transport costs (or taxi fares if preapproved). See gov.uk for more information.

Benefit appeals online

More than half of benefit appeals are now being made online, and various changes in procedure are likely to make this easier.



- Claimants can submit appeals against welfare benefit decisions at www.gov.uk/appeal-benefit-decision. This covers most benefits, including universal credit, employment and support allowance, personal independence payment and housing benefit. (Note that the claimant must have had a mandatory reconsideration, ie had the decision looked at again by the office that made it, before making an appeal.) The online appeal submission service has recently been enhanced to incorporate a 'save and return' feature to allow appellants to pause and re-visit the appeal they are making online.
- HM Courts and Tribunals Service (HMCTS) has announced the introduction of a new 'Manage Your Appeal' online service, saying that "this will allow appellants to track where they are within the appeal process and also to take steps with regard to their appeal which would normally be dealt with through postal correspondence. Using the new online service, appellants will be able to carry out such tasks as submitting further evidence or withdrawing the appeal.' Claimants who opt for this service will still be able to send written evidence in the post as well.
- Appellants still have the option to start an appeal by submitting a paper form. A new version of the paper form, SSCS1PE, will soon be available. The new form is designed to mirror the sequence of questions in the online appeals process. Appeals submitted on the previous paper form, the SSCS1, will still be accepted.
- The Department for Work and Pensions (DWP) will now send information (such as their responses to appeals) directly to HMCTS. This will enable HMCTS to move towards assembling appeal paperwork electronically. Tribunal staff and panel members will start using electronic 'appeal bundles' during 2020, but claimants will still get paper copies for the time being.
- The trial of 'continuous online resolution' of cases, which happened in some regions in 2019, will continue in 2020. This trial involves a tribunal panel looking at appeal cases to see if they can be decided without a face-to-face hearing. The tribunal members can ask DWP and the claimant questions online and then recommend an outcome. If the claimant agrees and the DWP does not object, the suggested benefit award will be put into place. If the claimant still wants to proceed to a full face-to-face hearing, they can do so.
- HMCTS has confirmed that anyone who wants to use paper will still be able to do so; nobody will be forced to appeal online. Anyone who wants a face-to-face tribunal hearing will be able to have one.

Parental bereavement leave

Parents who suffer the loss of a child under the age of 18 will be entitled to two weeks' paid statutory parental bereavement leave (SPBL) from 6 April 2020. The Parental Bereavement Leave and Pay Regulations mean that parents will be able to take the two weeks leave in one go or two separate blocks of one week taken at different times across the first year after the child's death.

Changes to how benefits will be paid

From November 2021, both Post Office accounts and the Payment Exception Service for those without access to a bank account will end and be replaced. The details of what will replace them will not be known until at least next summer. Some claimants have already received letters warning them of the change.

Since 1 February 2020 no new post office accounts are available to open for universal credit claimants. Instead, they are encouraged to open a bank account and where not possible, can still be offered the payment exception service www.gov.uk/payment-exception-service and receive a payment card, voucher or text message with a reference number to enable them to withdraw their money.

If a claimant applies for a new or additional benefit or pension and still has access to a post office account they will still be able to use it, but will be encouraged to use an alternative.

The government has said that 'The replacement service will ensure that customers who remain unable to open or manage a standard bank account, are provided with a payment mechanism to receive their payment of pension or benefit from Department, over the counter, in their local area."

Drumming up support for the MAU

Sometimes, the MAU has to go the extra mile when helping a service-user. This is a message we got from a Community Care Officer about one such occasion:

"Kavitha Ramasamy from the MAU has visited my service user with me on two occasions. On both occasions the service user has become very upset, crying for the majority of the time we were with him.

Our first meeting was to discuss benefits; I had briefly made Kavitha aware that the service user hates Hertfordshire County council. When entering the flat, Kavitha saw he had a drum in the corner and signalled to him that she could play it. He gave her the drum and Kavitha gave a little demonstration, which immediately put a very untrusting man at ease.

Our last visit was to complete a personal independence payment application form as the service user is unable to read or write. Kavitha worked with me to complete the form in quite difficult circumstances, as he was extremely distressed due to past experiences and was going over and over his history and not able to participate as much as ideally required.

It's been a pleasure working with her".

Paying too much income tax?

A huge 2.4 million couples miss out on an easy tax break, worth £250 this tax year. Plus, you can claim back up to four tax years, as long as you were eligible during that time. As this allowance started in 2015/16, if you don't claim it by April 2020, you'll lose that first year.

The allowance applies **only** to those who are married or civil partners, where one is a non-taxpayer and the other a basic-rate taxpayer. For more, including how to claim, see this **Marriage Tax Allowance** guide.

Query from the MAU advice line

Every working day, the Money Advice Unit answers benefits queries from statutory and voluntary organisations on our advice line on 01438 843444 (9.30 am - 12.30 pm) or by email at moneyadvice.unit@hertfordshire.gov.uk This advice line is for professionals only.



Question

My client gets personal independence payment (PIP). His claim is being reassessed, and he was invited to a face-to-face assessment at a venue in another town. He has severe anxiety, and missed his appointment because he was afraid to make the journey. Now he is worried that his PIP will stop. What can we do to avoid this?

Answer

If a claimant knows that they will not be able to attend a PIP assessment appointment, or if they have recently missed an appointment, they (or someone helping them) should phone Independent Assessment Services (IAS) on 0800 188 4881 to explain. Claimants can rearrange an appointment once (for any reason). But if they simply fail to attend an appointment, arrive too late, or want to rearrange a second time, they must show that they have a good reason for this. If a claimant misses an appointment and doesn't show good reason, their claim will normally be sent back to Department for Work and Pensions (DWP) and then terminated. Similar rules apply to claimants who fail to attend a work capability assessment appointment when claiming employment and support allowance or universal credit, although those are conducted by a different organisation.

Your client has already missed his appointment, so you should phone IAS as soon as possible to explain that he missed it because of his anxiety, and ask if they can arrange a new appointment. If they offer a new appointment date, could he get there if someone he knows accompanies him or gives him a lift to the venue? If he can't get there by car or public transport, you could ask IAS for permission to claim expenses for a taxi. (Taxi fares can only be claimed if approved in advance.) Claimants should not be expected to make a journey that would take more than 90 minutes using public transport.

If it isn't feasible for him to travel to an appointment at all, you can ask for a home visit. This is only likely to be granted if you can provide medical evidence (such as a letter from a GP or mental health professional) that clearly states that he couldn't cope with travelling to attend a PIP assessment.

If IAS have already sent your client's claim back to the DWP, it's worthwhile phoning the DWP on 0800 121 4433 to explain why he missed the appointment, and submitting evidence to support this if possible. If the DWP sends out a decision letter saying that his PIP is being stopped, you can help him to ask for a mandatory reconsideration. The DWP guidance at https://tinyurl.com/udbsokg has examples of circumstances that could constitute good reason for failure to attend an appointment. An Upper Tribunal decision made in December 2019, CPIP/2941/2018, said that the wording of appointment letters sent by IAS (Atos) did not make the consequences of failure to attend a PIP appointment sufficiently clear; that ruling could make it easier for claimants to challenge termination of PIP claims in these circumstances.

Money Advice Unit success story: Late mandatory reconsideration pays off

John (not his real name), 55, has a mild learning disability and a mental health condition resulting in psychotic episodes. He was living alone with support from his elderly mother and working for Tesco's, a job he had being doing for 36 years. He had been receiving disability living allowance (DLA) for many years.

The job was low paid, and because he was receiving DLA with no-one claiming as his carer he also qualified for working tax credit (WTC), housing benefit (HB) and help with his council tax through the council tax reduction scheme (CTR).

At the end of 2018 he was invited to apply to transfer from DLA to personal independence payment (PIP). Around the same time, his mother's health deteriorated so she was no longer in a position to support him. His sister stepped in and was caring for their elderly mother, her own young family, working part time and supporting John. Hence, when the decision refusing PIP arrived in February 2019, she didn't have the energy or time to challenge the decision within the normal one-month time limit.

A very stressed sister contacted MAU in August 2019 as John was being threatened with eviction due to rent arrears. The adverse PIP decision as a result of the migration process meant not only had John lost his DLA but he'd lost his HB, WTC and CTR entitlement too! John's sister had calculated John had suffered a loss of around £964 per month.

MAU assisted with a late mandatory reconsideration. As a result, John was awarded the enhanced rate of PIP daily living component and standard rate of the mobility component. He was paid arrears of £4,200. Since then John has also had his HB, WTC and CTR reinstated.

The main difficultly in a case like this one is establishing the reasons for lateness, which wasn't too difficult in this particular case as John was a vulnerable person and there were special circumstances justifying the delay.



Up-to-date versions of MAU's benefit factsheets are available at www.hertfordshire.gov.uk/benefits