Welfare Rights Service
October/November 2025
Benefit Matters
Our newsletter for advisers in Royal Greenwich
Finance and Legal Services Directorate

Cuts to Universal Credit Act health element from April 2026

The government has confirmed that cuts to the Universal Credit health element (UCHE) will take effect from 6 April 2026, despite calls from the Work and Pensions Select Committee to delay the changes.

The Limited Capability for Work-Related Activity (LCWRA) element of Universal Credit (UC) is for claimants whose health conditions or disabilities are so severe that they are not expected to work or take part in work-related activities. It is the UC equivalent of the Employment and Support Allowance (ESA) support group.

Under the Universal Credit Act's reforms (which received Royal Assent on 3 September), the LCWRA element will be halved for new UC claimants, except for people who are terminally ill or meet the new 'severe conditions' criteria (see below for further details).

Responding to the Committee's *Pathways to Work* report, ministers said the change is needed to tackle what they call "perverse incentives" in the benefits system and to encourage people who can work to move into employment. They claim that this is balanced by an above-inflation rise in the standard allowance.

The main changes from 6 April 2026 include:

- **Freezing the limited capability for work (LCW) and limited capability for work related activity (LCWRA) elements** – The current LCW and LCWRA rates will be frozen for four years (from 2025/26 to 2028/29).
- **Reducing the LCWRA rate for new claimants** – the LCWRA rate will reduce to £217.26 a month from April 2026 (it is currently £423.27 a month). However, some groups are protected and will keep the higher 'protected LCWRA amount'. This includes claimants who:
  - were already getting LCWRA before April 2026,
  - meet strict "severe conditions" criteria with no realistic prospect of recovery, or
  - are terminally ill.

  Claimants who may qualify for the LCWRA rate but are not already receiving it, need to act quickly to avoid missing out on the higher rate from April (see next page).
- **Increasing the UC Standard allowance above inflation** – From 6 April 2026, the UC standard allowance will go up each year by inflation *plus* an extra uplift of 2.3% in 2026/27. The uplift will rise every year up to a maximum of 4.8% by 2029/30.
- **Aligning ESA rules** – Similar rules will apply to legacy Employment and Support Allowance (ESA) to align them with the UC changes.

Other changes include:

- Replacing the work capability assessment (WCA) in 2028/29) with a new UC Health Element, which will

Continued…

Welfare Rights Service

Advisers Advice Line
020 8921 6376
E: wrs.ce@greenwich.gov.uk
Weekdays: office hours

Public Advice Line
020 8921 6375
Mon, Wed, Thurs: 10am – 1pm
Advice Hubs

ROYAL borough of GREENWICH

apply to claimants receiving Personal Independence Payment (PIP) daily living component.
- Replacing New-Style Employment and Support Allowance (ESA)/Jobseeker's Allowance (JSA) with Unemployment Insurance. A consultation exercise is ongoing.

As covered in previous issues of this newsletter, the PIP reforms were removed from the UC Bill and have been shelved for now, however they are the subject of a review which ends in Autumn 2026 – see page 4.

Useful links
Get Britain Working: Pathways to Work: Government Response

Claimants need to act early to avoid missing out on higher LCWRA rate

With the Limited Capability for Work Related Activity (LCWRA) element of Universal Credit (UC) due to be cut almost in half to £217.26 per month for new claimants from 6 April 2026 (with no annual inflation increases) - it's vital to ensure that vulnerable claimants are not missing out before these changes take effect.

Claimants will only get the higher 'protected' rate of £423.27 per month if they were entitled to the LCWRA element on or before 5 April 2026 and remain continuously entitled; or if one of the conditions listed on page 1 applies. Protected claimants will see their LCWRA element increase in line with inflation for 4 years.

However, claimants will need to act quickly depending on their situation to make sure they receive the higher, protected LCWRA element rate. The key dates and circumstances to be aware of are outlined below:

UC Claimant Status...	What to do/Deadline?
Existing UC claimants with no Limited Capability for Work (LCW) status	Report their health condition by **6 December 2025** if they could potentially qualify for LCWRA
Existing UC claimant with LCW status	If they may now qualify for LCWRA due to a change or deterioration in their health condition, they should request a review before the end of their monthly UC assessment period that includes **5 April 2026**
New UC claimant with a health condition	Must claim UC by **5 January 2026** if they could potentially qualify for LCWRA
Mixed age couple on UC (one is pension age and the other is of working age)	If the older partner plans to claim Attendance Allowance, they may need to claim by **6 December 2025**.

Taking timely action is key to ensuring claimants do not miss out. If successful, and they are determined to have LCRWA, it's the date of notification/request - not the date the DWP makes its decision, that determines which LCWRA rate applies.

Further clarification from the DWP via a Freedom of Information request confirms that claimants who meet these deadlines will receive the higher LCWRA element rate for any relevant period before April 2026, regardless of how long the WCA process takes.

Housing Systems has produced a useful summary sheet explaining how to work out the relevant deadlines, which could potentially be as early as 6 December 2025. You can view it here.

Automated Claimant Reviews – Update

The Department for Work and Pensions (DWP) is continuing to roll out Universal Credit Automated Claimant Reviews, replacing annual verification checks which were paused during the pandemic. The process began in July and is being expanded in stages. Most UC claimants will be included unless they fall into an excluded group (see page 3).

Claimants who are randomly selected for review will receive a "Check and Confirm Your Details" to-do task in their UC journal, asking them to confirm or update their circumstances. Notifications are sent through the UC account, and by email and text message, with reminders before payment dates.

If the task isn't completed, UC payments can be suspended and, eventually, the claim may be closed. Payments resume automatically once the task is completed.

Who's excluded?

Groups who are currently excluded from the process include:

- terminally ill claimants.
- those recently bereaved.
- imprisoned claimants still receiving UC housing costs.
- those flagged as homeless.
- claims that are already suspended.

Work is ongoing to include other groups in future, such as phone claimants and corporate appointees, but this will need further work before it can begin.

Safeguarding concerns

A key concern raised by advisers is how and when in the process vulnerabilities and complex needs are identified. The DWP has confirmed that safeguarding and vulnerability checks are only triggered at the point the payment is suspended. In other words, a claimant's additional support needs will not be considered proactively when the automated review is issued — they are typically considered only after the claimant has missed deadlines and the DWP is preparing to stop payments. Under current rules, claimants are not considered to automatically have complex needs or vulnerability even if they have LCWRA (Limited Capability for Work Related Activity) or have an Alternative Payment Arrangement (APA) in place.

This is a major problem as it means that vulnerable claimants risk having their payments suspended before their support needs are identified. It is especially worrying for claimants who have not previously told the DWP about their complex needs (for example during migration from legacy benefits).

There are also concerns around the DWP's practice of 'closing claims' rather than formally ending entitlement, as this can cause confusion and make it much harder for claimants to exercise their appeal rights. Once a UC claim is closed, claimants lose access to their online journal, making it difficult to request a Mandatory Reconsideration (MR). Although MRs can be lodged via the UC Helpline, this process is often problematic. The DWP has acknowledged the advice sector's concerns and confirmed that they are being considered.

Our advice?

If you hear from claimants about these reviews, please encourage them to complete the task promptly to avoid payment delays and support them to do so if needed.

Further information is available in the last issue of *Benefit Matters* (Royal Greenwich website) and on GOV.UK at www.gov.uk/universal-credit-reviews.

Supporting clients through Universal Credit managed migration

With managed migration continuing to be a significant challenge, advisers can play a crucial role in helping claimants navigate their move to Universal Credit (UC). Key actions include:

- **Checking benefits and maximising income -** Make sure claimants are getting all the legacy benefits and premiums they're entitled to before moving to UC—this boosts their transitional element, topping up the UC award so they're not worse off when they transfer.
- **Reminding claimants about deadlines to claim UC** - If they miss the claim deadline, a one-month grace period allows them to apply and still receive transitional protection.
- **Flagging vulnerabilities early –** Encourage clients complete a Benefits Safeguarding Alert Form before their migration notice arrives. This notifies the DWP of any vulnerabilities or complex needs, which may help secure extra time for the move. The form is available on the Royal Greenwich website.
- **Signposting to support services:** Ensure claimants know where to get advice and help .

Support for advisers & residents:

- **Advisers Advice Line:** 020 8921 6376 (weekdays, office hours) or wrs.ce@royalgreenwich.gov.uk
- **Drop-in migration sessions:** Tuesdays, 10am–12pm at Woolwich Centre, Wellington Street, SE18 6HQ. Claimants will need to bring their migration notice; arrive from 9.30am to be triaged (first-come, first-served).

New combined Work Capability Assessment Form (WCA50) launches 24 November

The Department for Work and Pensions (DWP) has announced the launch of a new, single Work Capability Assessment form – the WCA50 – which will replace the current ESA50 and UC50 forms used to assess limited capability for work and work related activity for Employment Support Allowance (ESA) and Universal Credit (UC).

The DWP says this change is part of ongoing work to improve the assessment process and make it easier for claimants and professionals to use. The new form will go live on 24th November 2025 and has been developed with input from both internal and external stakeholders. Many suggestions have been taken on board to improve clarity, accessibility, and usability.

Key improvements include:

- **Date entry guidance**: enabling claimants to give approximate dates if exact ones are unknown, helping reduce delays due to incomplete forms.
- **Consistent layout**: A two-column format is used throughout (except where tables are needed), making the form easier to read and more compatible with screen readers.
- **QR Code added**: A QR code on the first page links to the GOV.UK website, helping claimants access further information quickly.
- **Clearer instructions:** Confusing references have been removed, wording has been simplified, and important notes highlighted in bold for emphasis.
- **Better question formatting**: Questions are more clearly aligned, with added tables for medication details, larger free-text boxes, and reduced repetition.
- **Reorganised sections**: The section on eating and drinking has been moved to the beginning to avoid confusion with mental health descriptors.

DWP have asked advisers and organisations holding stocks of the ESA50/UC50 forms to only reorder if absolutely necessary, as the new WCA50 will be available to order soon in preparation for November's go live. However, note that completed ESA50 and UC50 forms will still be accepted for a significant period.

Personal Independence Payment Update – The Timms Review

The Government has set out the next stage of the Timms Review into Personal Independence Payment (PIP). Following summer discussions with disabled people and representative organisations, Sir Stephen Timms has appointed Sharon Brennan and Dr Clenton Farquharson CBE as co-chairs.

Updated Terms of Reference (TOR) have also been published, reflecting feedback received over the summer and current government policy following changes to the Universal Credit Act.

The revised TOR confirms that the Review will cover both new and current PIP claimants. It explicitly states that the Review will consider how any proposed changes might apply to reassessments for existing claimants. However, it remains unclear which changes will apply to current awards, raising concerns that some claimants could see reductions or alterations to their support.

The ToR also make clear that overall PIP spending cannot exceed current projections, meaning that while the Review will look at fairness, there is limited scope for additional funding or increases in awards. There is concern that even if the overall budget stays the same, there are likely to be "winners or losers," depending on how changes are implemented.

An Expression of Interest (EOI) process is now open to recruit members for the Review's steering group, which will be majority-led by disabled people or their representatives. The EOI runs for four weeks and closes on **30 November**. Advisers are being encouraged to share it widely with networks.

- Expression of interest to join the Timms Review steering group – GOV.UK
- Timms Review of PIP: Terms of Reference – GOV.UK

What is the Timms Review?

The Timms Review is an independent review led by Sir Stephen Timms, Minister for Social Security and Disability, examining how Personal Independence Payment (PIP) could be improved.

It will consider how PIP supports disabled people and those with long-term health conditions, and whether the assessment process and eligibility criteria can be made fairer, more consistent, and more reflective of real experiences.

The Review was fast-tracked after the government dropped its proposed PIP reforms from the Universal Credit Bill. While ministers say they want an evidence-based approach, some disability organisations have raised concerns that spending limits could restrict the scope for meaningful change.

A central feature is co-production, with disabled people and representative organisations involved in shaping the Review's priorities and recommendations, though the extent of their influence on final proposals remains to be seen. The findings will help inform future decisions on the design and delivery of disability benefits.

National Carers Rights Day — 20 November

Carers Rights Day raises awareness of the support and legal rights available to unpaid carers. This year's theme, "Know your rights, use your rights", encourages carers to understand their entitlements, from Carer's Allowance and flexible working to carer assessments. Visit Carers UK to find out more.

Greenwich free school meal payments

Royal Greenwich is continuing to provide targeted free school meal payments to families with children receiving free school meals. However, remember that the scheme is changing for the 2025/26 academic year. Payments are no longer being paid for every school holiday. Instead a single payment of £50 per child will be issued for the upcoming Christmas holiday. Although the council is aware of the importance of the payments to families, a 12% cut to HSF funding has forced the change to maintain the scheme's sustainability.

The payments will be made to families with qualifying child/ren who:

- receive means-tested free school meals in Royal Greenwich schools.
- had children under 5 attending Royal Greenwich children's centres or childcare settings and family was on a low income.

Targeted payments are also being made to Royal Greenwich care-leavers, vulnerable households with no recourse to public funds and to Greenwich residents placed in temporary hotel accommodation. Visit the Household Support Fund page for further information.

Supporting clients with fuel costs this winter

As winter approaches, many households face increased pressure from rising energy costs and colder weather. For advisers, this season brings a renewed urgency to ensure clients are aware of the support available to help them stay warm and well. This table below outlines the key schemes and resources designed to ease the burden of fuel costs, helping you provide timely and effective guidance to those most in need.

A quick guide to sources of help with winter fuel costs…

Scheme	What it does	Who qualifies?
Priority Services Register (PSR)	Free extra support from energy suppliers and network operators - e.g. advance notice of power cuts; help with meter readings, large print/braille bills, emergency assistance, moving prepayment meters and direct contact to nominees.	People who are of pension age, pregnant, have children under 5, have a disability or long-term health condition, or face communication/language barriers. Must contact supplier/network operator to register. Re-registration needed if switching supplier. ThePSR.co.uk
Warm Homes Local Grant	Free energy efficiency upgrades (eg insulation, heating upgrades, possibly solar panels, heat pumps) for low-income households in energy inefficient homes (EPC rating D–G). Delivered via local authorities.	Households earning under £36k. Available to private homeowners and private renters (with landlord consent). Apply via GOV.UK.
Warm homes: Social Housing Fund/ Council Housing Upgrades	Improvements to council and housing association homes - insulation, new windows, heating systems and communal boiler replacements with more efficient or low-carbon alternatives.	Upgrades target council homes with lower EPC rating, mould/damp problems etc. In Greenwich, £10.5m awarded. Assessments available via RISE (Retrofit Information Support and Expertise).
Warm Home Discount Scheme	One-off discount (around £150) on electricity bills in winter.	Automatically applied for many eligible households. Available to customers of participating energy suppliers either receiving the guarantee element of Pension Credit or receiving certain means-test benefits. See page 8 for further information
Cold Weather Payments	Automatic payments triggered by periods of very cold weather (eg. 7 consecutive days below a certain threshold).	People on qualifying benefits . Eligibility depends on postcode and weather station data. No need to apply. Visit GOV.UK for further information.
Emergency Support Scheme (ESS)	Local discretionary financial support - includes emergency cash payments (Emergency Support Payments) and support with basic furniture and essential household items (Community Support Payments).	Open to all Royal Greenwich residents, especially those on low incomes or in crisis. Apply online
Stay Warm Stay Safe Scheme	Free support from the Stay Warm Stay Safe scheme provided by Charlton Athletic Community Trust (CACT) and Live Well. Includes free room thermometer, energy advice, benefit checks, fire safety visits, flu jab information and winter wellbeing tips.	Open to anyone in Royal Greenwich who needs help. See Stay Warm Stay Safe | Charlton Athletic Football Club
South East London Community Energy (SELCE) Warm Home Prescription	The Warm Home Prescription (WHP) offers energy advice and up to £245 to help with winter heating costs from October.	Must have a health condition worsened by the cold, be aged 65+, pregnant, or have children aged 5 or under and income is below £31k. Referral to South East London Community Energy required.

British Gas Energy Trust	Grants to fully clear energy arrears (partial payments not considered). Two grants available: Individuals and Families Fund and British Gas Energy Support Fund.	Must get money advice first. Open to British Gas and non-British Gas prepayment customers. Arrears must be under £1,700. Cannot apply if energy supplier has its own support fund unless customer has been declined. OVO, Boost, Eon, Eon Next, EDF, Scottish Power, Octopus, Shell Energy, SSE, Utilita and Utility Warehouse all have their own funds, please apply directly to them. Find detailed eligibility criteria on the British Gas Energy Trust website.
Ovo Energy Trust Fund	The OVO energy trust can cover outstanding energy bills, white goods and other financial emergencies such as unexpected costs	You must be an OVO energy customer to apply. You will have to evidence low income or financial hardship and a genuine need for assistance. OVO Energy Fund | OVO Energy Trust Fund | Charis
Warm Welcome Spaces	Free, year round campaign offering welcoming community spaces offering Warm Welcome is a, bringing connection, friendship, and human warmth to communities every day, helping people feel less isolated and lonely and boosting wellbeing.	Nationwide and open to everyone. Provide crafting and fitness activities. Many offer free Wi-Fi, computers and basic refreshments. Find a Space
Octo Assist Fund	Support includes standing charge holidays, bill help, free electric blankets. Customers not qualifying for direct financial assistance may be offered an extended payment plan enabling repayments to be spread over a longer period of time.	Apply online via Octopus Energy who will determine the most appropriate means of support. Financial Assistance | Octopus Energy
EON Next Energy Fund	Help with energy bills.	You must be an EON Next customer to apply. You will have to evidence low income or financial hardship and a genuine need for assistance. Will have to pass a three-month Provisional Award Scheme and be able to cover their monthly energy payments E.ON Next Energy Fund Application
Utility Warehouse Prepayment Relief Fund	Provides credit to prepayment customers who are struggling to afford their energy costs.	Clients struggling to afford to top up and wishing to find out more should call 0333 777 3215 to speak to an adviser. Utility Warehouse Prepayment Relief Fund
EDF Customer Support Fund	Provides help for people struggling with household energy debt and with standard freestanding appliances. Debt is suspended while on a payment plan and will be cleared in full if payment plan is maintained.	Must be an EDF customer and have received money advice. Must show low income or financial hardship and need. edfmoreinfo.charisgrants.com

2025/26 Warm Home Discounts Scheme - eligibility criteria relaxed

The Warm Home Discount (WHD) is a one-off annual rebate of £150 taken directly off energy bills. It mainly targets pensioners who receive Pension Credit Guarantee (PCG). This winter, the government has relaxed the eligibility rules. Households receiving other means-tested benefits will now qualify even if they don't live in a home with a high energy costs score — a requirement that applied in previous years. As a result of these changes, the government estimates around 2.7 million more customers will receive the discount this year.

So, this winter, households will qualify if all the following applied on 24 August 2025:

- their energy supplier is part of the scheme;
- they (or their partner) receive:
  - Pension Credit Guarantee Credit (Core Group 1); or
  - Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance, Income Support, Pension Credit – Savings Credit or Universal Credit (Core Group 2);
- they or their partner's name is on the electricity bill.

The scheme opened at the end of October 2025 and the discount should be automatically applied to the electricity bills of all qualifying households by 31 March 2026.

Households who are entitled will typically receive a letter by January 2026 confirming their entitlement or requesting further information. If additional details are needed, clients must follow the instructions provided in the letter. Clients can check their eligibility or get further information by calling the WHD Helpline on 0800 030 9322 or by visiting GOV.UK (www.gov.uk/the-warm-home-discount-scheme).

Scam alerts: Warm Home Discount and Winter Fuel Payment

The DWP are urging advisers to warn vulnerable older clients about a sharp rise in scams linked to the Warm Home Discount (WHD) and Winter Fuel Payment (WFP) schemes.

10 October issue of *Touchbase* reports an increase in fake messages about the WHD, while a 15 October DWP press release has also issued a new warning after WFP scams surged by over 150%.

Please help raise awareness and protect clients from fraud by sharing these key points:

- No application is needed for the WHD (or the WFP in most cases). Most people who qualify for these payments will get them automatically.
  - WFP will be paid between November to December.
  - The WHD will be applied as a discount on electricity bills from October 2025 to March 2026.
- The Government, Ofgem or DWP will never contact people by text or email asking for bank details.
- Anyone eligible for the WHD will receive a letter by post (October 2025–January 2026) from: *Warm Home Discount Scheme, PO Box 970, PRESTON, PR2 0FX*
- Anyone eligible for the WFP will receive a letter in October or November confirming how much they will receive.
- Do not click on links in suspicious texts or emails.
- Report suspected scams to Action Fraud (actionfraud.police.uk) or forward scam texts to 7726 which is free of charge.

Welfare Rights Service Training Programme

Our Autumn training programme has been delayed due to unforeseen circumstances but will be available shortly. It will feature our usual popular courses, such as Introduction to Benefits, and a range of Universal Credit courses. Bookings will be available via the **Learning Hub Royal Greenwich**. You will be able to view the full programme **here** once available.

Our courses are free to Greenwich Council staff, Health Service staff and to local community groups/voluntary sector advice services who work with Greenwich residents. Please **email us** if you work for a voluntary sector/community organisation and would like to check if you are on our list for free training or would like to be added to the list.

Please note that while many courses are free, there is a charge if you do not attend or leave early. Be sure to review the terms and conditions before booking.

Welfare Rights Service emails

Signing up to our mailing list ensures you receive regular training updates and benefits-related information from the Welfare Rights Service. If you would like to join, just email **wrs.training@royalgreenwich**, using ***'Mailing List'*** as the subject heading, and include your **name, organisation, and email address** in the body of the email. Your information is confidential and will never be shared with a third party.

If you're already signed up, we would also ask you to confirm your details (if you haven't already), and keep us updated on any changes to ensure are records remain accurate.

Reminder: if you receive updates on behalf of your organisation, please do share it with your colleagues.

Remember to call our advice line for advisers and staff (020 8921 6376) if you need advice about a resident or family you are working with.

Next issue: January/February 2026

Royal Greenwich Welfare Rights Service produces '*Benefit Matters*'. If you would like to contribute in any way, please email Sandra Pierre (sandra.pierre@royalgreenwich.gov.uk)

ROYAL *borough of* GREENWICH

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