

UC and severe disability premium transitional payments

On 24 July 2019, the DWP began paying transitional payments to universal credit (UC) claimants who previously received a severe disability premium (SDP) as part of a legacy benefit claim. UC does not include an SDP, so these transitional payments are intended to compensate people who would otherwise be worse off after moving to UC. Many claimants will receive substantial lump sums as well as monthly payments.

What is SDP?

SDP can be included in 'legacy' means-tested benefits (e.g. income-related employment and support allowance) if a claimant receives a qualifying disability benefit (e.g. personal independence payment (PIP) daily living component or disability living allowance middle or highest rate care component), *and* lives alone (or can be treated as living alone), *and* doesn't have a carer who is paid carer's allowance. SDP is £65.85 per week for a single claimant.

Who qualifies for the new transitional payments in UC?

Transitional payments are available to UC claimants who were entitled to SDP as part of an award of employment and support allowance, jobseeker's allowance or income support within the month immediately before they became entitled to UC, and meet additional conditions. See [DWP Memo ADM 15/19](#) for further information about the rules, and case study examples.

Rules introduced in January 2019 mean that claimants who receive SDP as part of an existing benefit claim can't normally transfer to UC at present. Instead, they can remain on legacy benefits and make new claims for legacy benefits. However, many disabled claimants had already transferred to UC before January 2019. Claimants who are now getting UC may also become retrospectively entitled to SDP as part of a previous legacy benefit award (for example, if a backdated award of PIP is made following an appeal). These claimants could qualify for transitional payments of UC.



New UC transitional payments



PIP and reading



Double trouble – UC and paydays



Blue badge improved criteria

The DWP has said that they will take steps to identify and pay UC claimants who are entitled to transitional payments, and that claimants don't need to actively apply. However, claimants who think they may qualify could ask about it on their UC online journal and that may prompt the DWP to check their entitlement more quickly.

How much is the transitional payment worth?

The UC transitional SDP payment is worth **£120 per month** for a single claimant who has a limited capability for work related activity (LCWRA) element in their UC, or **£285 per month** for a single claimant who doesn't have a LCWRA element in their UC. For a couple, it is worth up to **£405 per month**.

The transitional payment is assessed separately to the main UC award. Claimants may continue to get it even if their income is too high to get any other UC, if they still meet the general UC entitlement conditions. However that rule is likely to change in future. The transitional payment may cause a reduction in council tax support; if this causes hardship claimants can ask their local authority for discretionary council tax support.

Claim today don't delay! - Citizens Advice 'Help to Claim' service and date of claim



Most Universal Credit (UC) claims are made online, although telephone claims can also be made in some circumstances. In April 2019 Citizens Advice launched their 'help to claim' service with funding from the DWP. Help to claim supports anyone who needs help in the early stages of the claim, from the application through to the first full payment. Support is available online, over the telephone or face to face.

As the DWP funded the service, many thought this would mean a claim for UC would be accepted from the date a claimant approached Citizens Advice for help. This was mainly due to Regulation 10(1)(b) of the Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment and Support Allowance (Claims and Payments) Regulations 2013. This regulation says that the date of a UC claim can be the date of first notification by a customer that they need assistance making their claim where the person helping them make the claim is providing services to the Secretary of State.

However, Amber Rudd, the Secretary of State at the time, has clarified that the funding for the Citizens Advice 'help to claim' service has been secured using a grant rather than contracting them as a partner organisation. Hence, the impact of this is that Citizens Advice is not classed as providing services to the secretary of state and therefore Regulation 10(1)(b) does not apply. The date of claim remains the date the claim and all the supporting evidence is received by the DWP.

As UC can only be backdated for a maximum of one month and only in limited circumstances, claimants should not delay submitting their UC claim to avoid losing out.

Read it and weep? – reading and PIP



Reading is one of the ten daily living activities included in the personal independence payment (PIP) assessment. The assessment considers ability to see, read and understand written information in standard size print or handwriting, in your native language. The rules refer to ‘basic written information’ (a few words or a simple sentence) and ‘complex written information’ (more than one sentence). A claimant won’t score points simply because they have difficulty concentrating to read a book, or difficulty remembering what they have read.

Claimants can score:

- 2 points if they need to use an aid other than glasses or contact lenses to read (such as a magnifier or a coloured overlay); *or*
- 2 points if they need prompting to read or understand complex written information; *or*
- 4 points if they need prompting to read or understand basic written information; *or*
- 8 points if they can’t read or understand signs, symbols or words at all.

If you are supporting a claimant with a learning difficulty or disability, check whether they had a statement of special educational needs, attended special school or received extra support while in education. Even if the person left education years previously, it may still be helpful to provide the SEN statement as evidence for the PIP claim. Some claimants will have NHS reports or assessment reports with information about reading difficulties. It’s often helpful if a carer or support worker accompanies the claimant to the assessment, to make sure the claimant doesn’t exaggerate their abilities (for example, one service user told an assessor that he enjoys reading newspapers when actually he mainly looks at the pictures and can’t understand most of what is written).

Claimants who are registered sight impaired should provide a copy of their certificate of visual impairment if possible. If they use a reading aid, they should explain if they still have difficulty when using the aid. (For example, they may only be able to read very slowly, or only in bright light indoors.)

If the claimant receives help from relatives or support workers to read and deal with correspondence, the DWP should take that into account.

Link to disability

To score points for this activity in the PIP assessment, difficulty reading must be a direct result of a health condition or impairment. The DWP’s [PIP Assessment Guide](#) says “Illiteracy or lack of familiarity with written English are not health conditions and should not be considered, except where they arise as a consequence of a sensory or cognitive impairment e.g. visual impairment, cognitive impairment, learning disability.”

The MAU recently assisted a profoundly deaf claimant who uses British Sign Language (BSL) and has limited ability to read English. The DWP initially refused to award any points for reading, saying that he does not have a cognitive impairment. We submitted an appeal, providing evidence to show that deafness can affect ability to learn to read and including a copy of a social security commissioner’s decision [CPIP/2050/2017](#), which supports this argument. The DWP revised their decision to include points for reading, resulting in an award of enhanced rate PIP daily living component - **£87.65 pw.**

Double trouble: universal credit and paydays

Some universal credit (UC) claimants are experiencing significant fluctuations or interruptions in their UC payments, despite having fixed monthly or weekly earnings. This most commonly happens when wages are paid early due to the normal payday being on a weekend or bank holiday.



Why does this happen?

UC is calculated based on monthly assessment periods. The Department for Work and Pensions (DWP) usually calculate UC based on the amount of income the claimant actually received during the previous UC assessment period. If a claimant is deemed to have received two monthly wages payments in one UC assessment period, they will be treated as having two lots of earnings and their next UC payment reduced accordingly.

In a similar way, claimants who receive earnings weekly can have UC reduced because of receiving five weekly wages payments in one UC assessment period.

In January 2019, a High Court judgement [R \(Johnson, Woods, Barrett and Stewart\) v SSWP; \[2019\] EWHC 23 \(Admin\)](#), ruled the DWP had wrongly interpreted the regulations on how earned income should be calculated. It held that the DWP should make adjustments if the actual amounts of earnings received in an assessment period do not reflect earnings payable in respect of that period. However, the DWP is appealing against this decision and is still often calculating UC based on when earnings are received, not the period they are intended to cover.

Example: Aisha is a single parent. Her UC assessment period ran from 31 May to 29 June 2019. Her employer normally pays her wages (approx. £500) on the last day of each month. The last day of June 2019 was a Sunday, so she received her wages on Friday 28 June instead. This means that during the UC assessment period she received two wages payments. Her UC for July is reduced because the DWP treats her as having earned £1,000. She struggles to pay her bills as a result. In the following UC assessment period (30 June to 30 July) she doesn't receive any wages so her UC increases.

Swings and roundabouts?

For some claimants in this position, things will even out over the long term despite fluctuations in UC. In other cases, claimants can lose out financially. Aisha in the example above has lost the benefit of the work allowance for the June -July UC assessment period so she is worse off (even in the long term).

Some claimants will not receive any UC at all for some assessment periods. They will need to reclaim UC for the following assessment period.

This issue can also affect entitlement to other benefits and concessions. Council tax support for UC claimants is calculated using the same earned income figures that are used for the UC claim, so council tax support can fluctuate significantly too, even when earned income is constant. UC claimants may also lose entitlement to help with NHS charges due to a deemed increase in their earnings during the previous UC assessment period.

What can claimants do?

- When starting a UC claim, working claimants who receive earnings monthly may want to try to avoid starting the claim on or around their payday. A claimant who receives earnings on the last weekday of each month may be better off by starting a UC claim at the start of a month, instead of near the end of the month. They will probably lose a few days' UC by delaying their claim, but may decide this is worthwhile if it means they can have more certainty about how much UC they will receive each month. Seek advice if in doubt.
- The DWP uses the real time information system to obtain information about employed earnings from HMRC. Employers can assist by using the regular pay date when they notify HMRC of earnings, rather than the day the earnings were paid. In the example above, if Aisha's employer had recorded her wages as being paid on 30 June the problem with her UC would have been avoided). For further information, see paragraph 1.8 in the HMRC guidance for employers at <https://tinyurl.com/y377luys>
- Claimants can challenge UC decisions by requesting a mandatory reconsideration (and subsequently appealing if necessary). The Child Poverty Action Group (CPAG) has produced a template letter which is available at <https://tinyurl.com/y487x7ay>

CPAG also recommend requesting a judicial review.

Mortgage possession claims increase

According to the Ministry of Justice, mortgage possession claims have increased by 39 per cent compared to the same quarter last year. The figures also show increases in numbers for each court stage of mortgage action.

- orders for possession have increased by 40 per cent;
- warrants for possession have increased by 34 per cent; and
- repossessions by county court bailiffs have increased 30 per cent

In April 2018, the DWP changed the rules for the help given with mortgage interest to a 'loan-based' system.

Support for mortgage interest resources



The DWP has produced videos and information in accessible formats about the Support for Mortgage Interest (SMI) loan, explaining what it is and how to apply.

The standard videos can be found on the DWP YouTube channel:

SMI explained:

<https://youtu.be/t7Mp6kAfZGo>

Applying for SMI:

<https://youtu.be/QLO26rpKndc>

The BSL videos are at

www.youtube.com/playlist?list=PLC0aQWFFHARzPg4FVv_qhjn-XuB0STO9A

An Easy Read product can be found at

www.gov.uk/government/publications/easy-read-support-for-mortgage-interest-smi

Money Advice Unit success story – What’s the diagnosis?

A vulnerable 63 year old, Mrs R, was referred to the MAU after her employment and support allowance (ESA) was stopped following a work capability assessment. She had conditions affecting her back and hips, and social workers and support staff had noticed that she was becoming increasingly confused and forgetful. Although she had full housing benefit (HB), she was accumulating rent arrears due to charges that were not covered by HB.

The DWP did not accept that Mrs R had any difficulties relating to confusion or memory problems, because she did not have a relevant medical diagnosis. She had previously been refused personal independence payment (PIP), too.

The MAU adviser requested a mandatory reconsideration of the decision refusing ESA, obtaining and submitting further evidence including letters from support workers describing incidents when Mrs R had become disoriented and lost while attempting to find her way around locally. The adviser also argued that the effects of Mrs R’s confusion should be taken into account in benefit assessments, even if there was not (yet) a diagnosis of the cause.

Meanwhile, we also assisted with a PIP application. This was initially refused, so we put in a detailed mandatory reconsideration request. The DWP then awarded PIP standard rate daily living component and enhanced rate mobility component (**£119.90 per week**), with nearly **£6,000 arrears**. The adviser encouraged Mrs R to use some of that money to pay her rent arrears, as she was now at risk of eviction; she did this with some reluctance but still had plenty left over to meet other expenses and buy some treats.

ESA was turned down again following mandatory reconsideration, so we submitted an appeal. A tribunal hearing date was arranged. No support staff were available to bring Mrs R to the hearing, so the MAU adviser persuaded the Tribunals Service to pay expenses for return taxi fares to enable Mrs R to travel safely to the hearing. The adviser arranged taxis and liaised with support staff to make sure Mrs R remembered the hearing date and was ready on time. The adviser met Mrs R at the court and following the hearing, the tribunal decided that she qualified for ESA support group.

We made sure that the DWP added a severe disability premium to her ESA, bringing the ESA award up to **£194.30 per week**.

PIP reviews after pension age

The DWP has confirmed that people receiving personal independence payment (PIP) who have reached state pension age will no longer have their awards regularly reviewed, instead moving to a light touch review every 10 years. In July 2019 they confirmed that this will apply not just to new claimants (as previously announced in May 2019), but also to existing claimants who were already getting PIP before the change was announced.

Nearly 290,000 people over state pension age are in receipt of PIP.

Macmillan – advice for people with cancer

The Money Advice Unit's partnership with Macmillan Cancer Support to deliver benefits advice to people living with cancer has just been re-awarded the Advice Quality Standard with no corrective actions following reassessment.

The service has been running for nearly two and a half years and delivers specialist benefits advice to people affected by cancer and their carers at key pathway points: diagnosis, treatment (and up to six months post treatment), palliative care and end of life. We also provide post-bereavement advice and help to apply for Macmillan Grants and Blue Badges.

The service is Hertfordshire-wide and delivered in a number of ways, including face to face at Watford and Lister Hospitals, Grove House in St Albans, Peace Hospice, Watford and the Hospice of St Francis in Berkhamsted. New outreach sessions are due to start at Garden House Hospice in Letchworth in September and the service also provides advice over the phone or at home visits.

Receiving around 120 referrals each month, mostly from clinical staff, the service raises around half a million pounds each month to help cancer patients and their family members cope with the cost of cancer.

For more information or to make a referral, email macmillan.benefitsadvice@hertfordshire.gov.uk or phone 01438 843456.

Children's Funeral Fund

Families grieving the loss of a child will no longer have to meet the costs of their burial or cremation, as a result of a new government scheme.

The Children's Funeral Fund (CFF) came into effect in England on 23 July 2019, and means that the burial or cremation costs following the death of any child or young person under 18 will be covered by the government. The main conditions for the scheme are that the child is under 18 at the time of death or is stillborn after the 24th week of pregnancy, and that the burial or cremation takes place in England. The scheme is not means-tested, and the residency or nationality of the deceased child, or of the person organising the burial or cremation, is not relevant either.

For further information about the fund and how to apply, see www.gov.uk/child-funeral-costs

The fund is additional to other measures, including up to £300 towards the cost of a coffin, shroud or casket and parental bereavement leave and pay, which is expected to apply from April 2020.

More information about planning and paying for funerals is available at <https://quakersocialaction.org.uk>



Terminal illness and benefits

The process for claiming certain benefits for terminally ill patients has been designed by the Department for Work and Pensions (DWP) so that certain claims like personal independence payment (PIP), attendance allowance (AA), employment and support allowance (ESA) and universal credit, can be fast tracked. For certain benefits, claims can be submitted without the patient's knowledge or, where they are aware of their prognosis, without their being reminded of it. This can be done by requesting form DS1500, which certifies that a patient meets the special rules criteria, from a medical professional such as a GP, consultant or clinical nurse specialist. The form can also help universal credit claimants to be paid a higher rate of benefit from the start of their claim and not be required to carry out work-related activity.

The DWP has issued updated guidance about issuing DS1500s, which contains some important changes: <https://tinyurl.com/y397ug5v>

Para 2.71 of the guidance states that the form should be completed if the medical professional believes that the patient meets the special rules criteria, namely:

- they have a progressive disease and, as a consequence of that disease
- the medical professional would not be surprised if the patient were to die within six months

The guidance also goes on to say that: 'Determining life expectancy in these circumstances is not an exact science. The form asks for factual information and does not require you to give a prognosis. Please use language that you would normally use when communicating with other clinicians. You will not face any negative consequences from the factual information you supply, for example if your patient lives longer than six months.'

This is widely regarded by advisers as an improvement on the previous guidance.

The DWP has also recently announced a review of the benefits offered to people with terminal illnesses following widespread concerns over the six month's special rules criteria. For more information see <https://tinyurl.com/yyjqwwcb>

EU settled status

As the proposed Brexit date of 31 October 2019 approaches, the DWP is encouraging EU citizens living in the UK and their non-EU family members to apply for status under the EU Settlement Scheme. This will help to protect future rights to access welfare benefits.



Over a million people have already been granted status under the EU Settlement Scheme. Whether or not the UK and EU reach a deal before 31 October 2019, EEA and Swiss citizens living in the UK will have until at least 31 December 2020 to apply.

Guidance is available on the gov.uk website at <https://tinyurl.com/yy4c9nrd>. Individuals who have made an application, or are attempting to do so, can get help and support by contacting the Settlement Resolution Centre on 0300 123 7379.

Money Advice Unit success story – PIP and perseverance

A parent of a young person who had significant mental health issues was put in touch with the MAU to assist with a personal independence payment (PIP) appeal. The parent had found dealing with the DWP very frustrating – not least because they failed to recognise that the young person required an appointee and would often refuse to speak to the parent who was pursuing the claim. Despite a wealth of medical evidence submitted by the parent which clearly showed significant difficulties related to the activities covered by PIP, the young person scored 7 points for daily living, and 4 points for mobility. As you need a minimum of 8 points for standard rate, and 12 points for the enhanced rate of benefit for either component to be paid, this meant there was no award.

The parent felt like giving up – they had serious health problems themselves, and had been hospitalised. They thought there may be no point in pursuing the claim, particularly as they felt they had no more evidence to offer following the mandatory reconsideration, and that any appeal would now be late.

The adviser reassured the parent that although there are clear deadlines for challenging DWP decisions (usually one month of any decision being issued), in some circumstances these deadlines may be extended – e.g. in cases where illness or significant caring responsibilities meant the deadline was missed. The adviser reviewed the evidence and lodged a late appeal, setting out the argument as to how the young person should qualify for an award of enhanced rate of both components (see our PIP factsheets at www.hertfordshire.gov.uk/benefits for information about the criteria.)

Within four weeks of the appeal, a PIP decision maker rang the parent and offered to change the decision if they chose not to go to an appeal, increasing the score for daily living to 9 points - which meant only standard rate of daily living would be paid. The parent rang the adviser confused and worried, as they felt under pressure to accept the offer. The adviser phoned the decision maker to discuss the case but the decision maker seemed unaware of a recent change in the law on scoring the mobility activities and refused to amend the award. The adviser rang the parent to advise that if they chose to accept the offer, they would still have the right to lodge a further appeal (which unfortunately is not always made clear by the DWP over the phone). The young person received a weekly payment of **£58.70** with backdating to the start of the claim six months before, worth over **£1500**.

A further appeal was lodged by the adviser, simply restating the case as set out in the original appeal, and following some administration issues whereby HMCTS wrongly scheduled it to be heard in the North West of England, the case was finally listed for a hearing 22 months after the claim was originally started. HMCTS called the parent on the day of the hearing to advise they had awarded enhanced rate of both components based on the papers and there was no need to attend for an oral hearing. There was a total gain of **£148.85 per week** with a lump sum for backdating of **£9636.54**.



UC advances

From October 2019, the maximum rate at which deductions can be made from Universal Credit, to repay an advance payment, will be reduced from 40 per cent to 30 per cent of the standard allowance of Universal Credit

The period over which advances can be recovered will be extended from 12 to 16 months from October 2021.

Volunteering and benefits

The DWP recently released new guidance about volunteering and benefits: <https://tinyurl.com/y2qzowf4>

Claimants can volunteer for as many hours as they like, as long they continue to meet the conditions of the benefit they get. For universal credit claimants, volunteering can count for up to half the time they have agreed to spend looking for and preparing for work in their claimant commitment (e.g. if a claimant has a claimant commitment requiring them to undertake 30 hours a week work search and work preparation activities, and they volunteer for an organisation for 20 hours a week, 15 hours of that voluntary work will count towards their 30 hours work search requirement.)

Reasonable expenses paid to volunteers should not affect benefit entitlement.

Claimants who receive disability benefits or have limited capability for work should be aware that activities performed while doing voluntary work may be taken into account at future benefit assessments. If asked about voluntary work, they should explain if their voluntary role is restricted because of their disability or if they require support or aids to do it. Seek advice if in doubt.

Blue badge improvements



New rules introduced on 30 August 2019 mean that people with mental health conditions, autism or learning disabilities may now qualify for a blue badge (disability parking permit) if they struggle to get from a vehicle to their destination. People who receive personal independence payment (PIP) mobility component **and** have scored 10 points for the “planning and following a journey” activity in the PIP assessment on the grounds that they “cannot undertake any journey because it would cause overwhelming psychological distress to the claimant”, will automatically be eligible for a blue badge.

People who haven’t scored points in the PIP assessment as described above are still entitled to a blue badge if they meet any of the following conditions:

- they are a constant risk to themselves or other people in traffic or car parks, *or*
- they severely struggle to plan or follow a journey, *or*
- they find it difficult to control their actions and lack awareness of the impact they could have on others, *or*
- they regularly have intense, overwhelming responses to situations causing temporary loss of behavioural control, *or*
- they frequently become extremely anxious or fearful of public/open spaces.

Anyone who was already eligible for a blue badge under the previous rules will remain eligible. Visit [gov.uk](https://www.gov.uk) or www.hertfordshire.gov.uk/bluebadge for more information about who can qualify for a blue badge, and how to apply.

Universal credit scams in person and online

You may have seen this story in the press at www.bbc.co.uk/news/uk-48887753. Residents are being approached by individuals, through doorstep cold calling and outside of Jobcentre Plus offices, offering a “government grant” or “low cost government loans for a small fee”. They get enough information from them to make an initial universal credit (UC) claim and request an advance payment and keep most or all of it. Residents are unaware they have placed a UC claim until their existing ‘legacy’ benefit stops, and they have to repay a loan that they did not receive. Those affected have reported being approached by well-dressed persons, carrying what appears to be official ID.

The scam is also taking place on social media – see www.bbc.co.uk/news/uk-48952744

Does the claimant have to repay the scammed money?

Justin Tomlinson MP, the Minister of State at the Department for Work and Pensions (DWP), has said in Parliament that “Where it is clear that [claimants] have been a victim of fraud through no fault of their own, no, we would not expect them to pay it back”. The DWP said they would have to if the money went into their account but advisers have reported people being taken to cashpoints and handing the loan over so they don’t receive it.

Can the claimant return to their old ‘legacy’ benefit?

The Minister also said: “We would consider putting them back onto the 'legacy' benefits if they were better off under those”



The DWP says:

"The Department is committed to reducing fraud and error and considers information from a range of sources to progress our investigations. We routinely gather intelligence to assist our understanding of anyone seeking to abuse the safety net that UC offers. Any exploitation of advance payments is not acceptable, and we are seeking to identify the perpetrators and ensure we take appropriate prosecution action. We are committed to keeping all UC services and processes, including advance payments, under review and will make improvements to address any vulnerabilities in the system. If a claimant has been a victim of a scam, and has not benefited from an advance in any way, they will not be asked to repay it.

We are working hard to address the issue of fraudulent UC advance claims and have set up a dedicated team to investigate this specific type of fraud. We are committed to the use of penalties such as prosecutions and tough financial penalties to discourage this fraudulent behaviour."

What should claimants do?

The DWP advice for people who believe they have been targeted is to contact ActionFraud at www.actionfraud.police.uk/ or on 0300 123 2040.

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

If I'm moving a young person who is looked-after to post-18 accommodation but don't know the cost of the housing element yet. Can we still put in the application for universal credit and add housing costs at a later date, or is it better to wait?

Answer

Do it straightaway and add housing element later.

There are two reasons - one is to simply make sure they get some money as soon as possible as there is no backdating of universal credit; second (and this may sound peculiar but it can be a big help) it can mean they get up to a month's UC for rent that they don't actually have to pay out!

It works like this - say the UC claim goes in on 15 June. That person's UC is then based on their circumstances from 15 June to 14 July (their assessment period) and they get their £251 UC on 21 July.

If they move into their accommodation on 12 July and pay £90 a week for it, they will get that £90 a week going right back to 15 June - four weeks' rent money (£360). That's because DWP assess everyone's UC on their circumstances on the LAST day of their assessment period. So their UC payment on 21 July would be £251 plus £360 = £611. But they only have a week's rent to meet from that payment! (12 July to 21 July) - the rest can be used to meet most of their rent going forward. Otherwise, people always end up in rent arrears until they get their UC to pay off the month that's gone. DWP don't do part-month payments so it sometimes works in people's favour (like above) and sometimes to their detriment (e.g. if liable to pay rent but then move to a rent-free property just before end of assessment period - they'd get no housing cost element even though they might owe four weeks' rent where they've come from).

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