

Welfare Rights Newsletter

Winter 2025



**Find out inside how we can help get benefits
to the people who need them.**

Argyll and Bute Council

www.argyll-bute.gov.uk

Welfare Rights Newsletter

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Welfare rights – how we can help you

- We help people get the benefits they are entitled to. Many people claim benefits at some point in their lives, often when their circumstances change. Our service is free, confidential and includes: advice and information on all aspects of the welfare benefits system
- Advice or help on how and when to apply for benefits including completion of benefit application forms
- Benefit checks to ensure clients are receiving all the benefits they are entitled to Advice and assistance with challenging decisions including representation at benefit appeal tribunals where appropriate
- Signposting to other help and support available
- In 2024/25 people in Argyll and Bute accessed more than **£5.1 million** of additional income through benefit entitlement thanks to help from our Welfare Rights Team. Already in 2025/26 we have helped people access just over **£2.9 million**.

To Contact Welfare Rights please:

- Call us on **01546 605517**
- Complete our [online form](#)
- Or email us at welfare.rights@argyll-bute.gov.uk

Benefit news

Help for pensioners to heat their home this winter

Thousands of pensioners in Scotland are eligible to get [Pension Age Winter Heating Payment](#) to help with heating costs. Eligible people of State Pension age will get a payment between £101.70 and £305.10 depending on their circumstances.

Pensioners who were born on, or before, 21 September 1959 and were living in Scotland during the qualifying week - Monday 15 September to Sunday 21 September 2025 - will receive the payment.

Most people will receive their payment automatically – no action is needed.

Payments will start in November and continue throughout the winter.

A small number of people may need to apply. Contact us for more information.

NOTE: For pensioners with a taxable income of over £35,000, the payment will be taken back through the tax system.

Where someone is worried about how they are going to pay for their fuel bills this winter they can contact Welfare Rights who will arrange an appointment to ensure their income is maximised.

Winter heating scams

With the winter months approaching, our Trading Standards colleagues have already received reports of scam text messages being sent to people in Argyll & Bute asking them to apply for winter heating payments. These messages appear to have been sent by the Department of Work & Pensions.

For the majority of people in Scotland, winter heating payments will be automatic and are paid by Social Security Scotland. Accordingly, any message relating to winter heating payments from the DWP is likely to be a scam.

In the unlikely event that Social Security Scotland need to contact you, they will only ever direct you to pages on the MyGov website - this means the website address URL will always start with <https://mygov.scot/>

They will never ask you to click on a link in a text message or email. In addition, they will only ever give you one phone number in a text message or email. This number is always 0800 182 2222.

You can forward suspicious text messages for free to 7726 and send suspicious emails to report@phishing.gov.uk. If you think you have been the victim of fraud, contact your bank immediately.

Scottish Adult Disability Living Allowance is replacing Disability Living Allowance in Scotland

Disability Living Allowance (DLA) for adults, which is paid by the Department for Work and Pensions (DWP), is being replaced by Scottish Adult Disability Living Allowance (Scottish Adult DLA) in Scotland.

The benefit is not open for new applications. It has been designed to ensure the safe and secure transfer of adults born on or before 8 April 1948 receiving DLA from Department for Work and Pensions to Social Security Scotland.

The move to Scottish Adult DLA will happen automatically.

More information on moving to Scottish Adult DLA is available at mygov.scot/moving-to-scottish-adult-dla

New rules on disability and carers benefits for people moving to Scotland

Disabled people and carers who move to Scotland from other parts of the UK must take action if they want to continue receiving financial support.

The Scottish Government has introduced replacements for Personal Independence Payment, DLA for children and Carer's Allowance.

From 6 November, anyone getting one of these benefits who moves to Scotland will need to apply for the replacement benefits from Social Security Scotland.

To minimise payment disruptions, applications for the replacement benefits - Adult Disability Payment, Child Disability Payment and Carer Support Payment - should be made as soon as possible after the move.

Contact us for more information if you require help with an application.

Managed migration to universal credit (UC)

From September 2024 the Department of work and Pensions (DWP) started sending out Migration Notices to claimants who are getting Income-Related Employment and Support Allowance (ESA).

Many of these claimants will be able to make the move onto UC without any support – although we do recommend that they contact a Benefits Adviser to:

- make sure their current legacy benefits are maximised – many ESA claimants miss out on the Severe Disability Premium (and therefore could miss out on any potential Transitional Protection),
- understand the implications of moving onto UC, which could include a higher rate of deductions and/or conditionality for a partner,
- consider whether there is a best time to claim within the three month claiming window (particularly important if becoming a mixed age couple during this period)

It is expected that migration notices will have been sent out to all remaining claimants receiving legacy benefits by the end of December 2025, so that the migration process is complete by April 2026.

You can find more information can be found here: [Universal Credit if you receive a Migration Notice letter - GOV.UK \(www.gov.uk\)](#)

Please contact us if you need help to apply for Universal Credit

Changes to Universal Credit in 2026

From April 2026, the Limited Capability for Work and Work-Related Activity (LCWRA) element of Universal Credit will be reduced for new claimants, from £423.27 to £217.26 per month. Existing claimants will continue to receive the higher rate, which will be frozen at its current level until 2029/2030. The standard allowance for Universal Credit (UC) will increase annually from April 2026, and the name for the LCWRA element will change to "health element".

The Work Capability Assessment will continue for the time being, but the government is developing a new system to assess a person's ability to work and apply sanctions.

What this means for claimants

- If you already receive LCWRA: You will continue to receive the higher rate, and your payment will not be reduced due to these changes.
- If you are a new claimant after April 2026: You will receive a lower LCWRA amount, unless you meet the criteria for a severe condition.
- If you are unsure: You may want to contact us to understand how these changes will affect your specific circumstances.

Out and about

The Welfare Rights Team works closely with a variety of community groups and organisations to provide talks and training on a range of welfare rights issues.

We continue to attend and provide information at various events and groups across Argyll and Bute including the islands. These have generally been well attended and have generated a number of referrals.

We also provide Welfare Rights advice at various GP surgeries across Argyll and Bute.



To find out more and book, please contact us on: **01546 605517**

Or email us at welfare.rights@argyll-bute.gov.uk

Debt counselling/Money advice

The Debt Counselling/Money Advice Service is available to anyone and covers the whole of Argyll and Bute. There are various options of temporary or permanent solutions depending on individual circumstances.

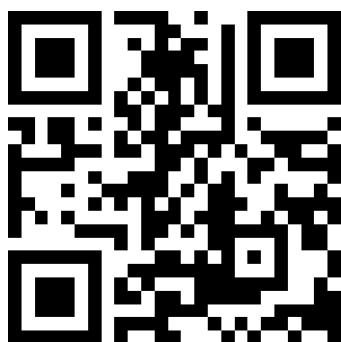
If assistance is required, please contact the service on **01546 604176**

Help and support contacts

To contact Welfare Rights please:

- Call us on **01546 605517**
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- Or email us at welfare.rights@argyll-bute.gov.uk

[Cost of living support – money, bills and benefits information](#)



Cost of living support

Debt counselling/Money advice service: **01546 604176**

Argyll and Bute Citizens Advice Bureau: **01546 605550**

info@abcab.org.uk

Help to Claim Universal Credit: **0800 0232 581**

Bute Advice Centre: **01700 502 784**

info@buteadvice.org.uk

Argyll Community Housing Association (ACHA) provide Welfare Rights advice to their tenants, Call **0800 028 2755** to make an appointment with an adviser.

welfare.rights@acha.co.uk

Fyne Homes Welfare Rights: **0345 607 7117**