### Newsletter for advisers in the North East

# **Benefits**Bulletin



North East Scotland Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.

## May 2025 Newsletter

If you would like an article included in the next bulletin, please contact <a href="mailto:admin@nesaf.co.uk">admin@nesaf.co.uk</a>



Sign up to receive latest news and information at <u>www.nesaf.co.uk/</u> <u>contact/</u>

Previous Benefit Bulletins can be viewed and downloaded at <u>nesaf.co.uk/info/nesaf-benefit-</u> <u>bulletins/</u>

# **Benefit calculator**

Our benefits calculator will help you find out what benefits you can claim. The calculator is free to use, and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.

- $\Rightarrow$  Should take 10 minutes to complete
- ⇒ Please complete all fields with an asterisk(\*)



<u>START >>></u>

## VSA Reveals How Vital Fuel Fund Helped Over 2000 Aberdonians Heat Their Homes Over Winter



#### VSA, the social care charity supporting the people of Aberdeen & north-east Scotland, announces today that its fuel fund enabled over 2000 Aberdonians to heat their homes over Winter.

According to the Aberdeen City Council anti-poverty and inequality committee paper 26% of people in the city live in Fuel Poverty. The charity's fuel fund supports individuals and families to heat their homes by providing support to pay their bills. The fund dates back to 1928 when VSA used to deliver bags of coal to those in need. The days of dropping off coal are long gone, however, the need to provide support to people struggling to afford to heat their homes continues.

bp, the global energy producer, generously made a significant donation to the charity's fuel fund in 2023 to help support those in need in the local community.

With the support of the fund, the charity has been able to support over 2000 families and individuals living across the North-East by working closely with other charities including Aberdeen Cyrenians and CFine. By working together, the charities ensured that the funds were distributed across communities in the city and shire to get to those who needed it most.

The VSA Fuel Fund is currently closed but please check the website for updates: <u>vsa.org.uk/our-</u> services/financial-support-grants/fuelfund

Read the full ACVO article – <u>acvo.org.uk/news/vsa-reveals-how-vital-fuel-fund-helped-over-2000-</u> <u>aberdonians-heat-their-homes-over-winter/</u>

# DWP Department for Work and Pensions



HM Courts & Tribunals Service

# **Universal Credit migration**

By April 2025, the plan is that all those still on Tax Credits, Income Support, income-based Jobseeker's Allowance and many on Housing Benefit will have received a migration notice. Then from April, those on remaining awards of income related Employment and Support Allowance - including where paid with Housing Benefit - will receive a migration notice.

The government's aim in November '24 was to complete the migration process by April 2026 and that the last migration notices would go out in December 2025. However, in a letter to stakeholders, on 31 March 2025, Neil Couling said the final migration notices will be issued September 2025.

See the <u>announcement made in Parliament</u> on 12 November 2024 and DWP guidance <u>ADM memo</u> <u>01-25</u> and <u>DMG memo 01/25</u>.

# **Periodic redeclarations of Universal Credit**

**<u>Stephen Timms told Parliament</u>** that from April 2025, the DWP will '…prompt UC claimants to claimants to confirm whether they have had a change in circumstances that might affect their claim.

Any changes in circumstances declared will be processed and verified in the usual way. A roll out of this initiative will commence in April and testing will help determine frequency.' Periodic verifications were announced in <u>Budget 2024.</u>

# **Universal Credit deductions**

Announced in <u>2024 Budget</u> and now in <u>regulation</u>, the maximum recovery deduction of 25% of the standard allowance goes down to 15% on the 30 April 2025, then will be reviewed after a year.

Plus changes in priority. More details in the policy paper.

# **Carer's Allowance earnings limit**

Increased from £151 to £196 a week on 7 April 2025

# **Bedroom tax**

One of the exceptions to the bedroom tax relate to couples. A couple who cannot share a bedroom due to disability can sleep in separate rooms and that second bedroom is not counted as a spare bedroom. The disabled person must receive the daily living component of Personal Independence Payment, or the middle or higher rate of the care component of Disability Living Allowance, or the higher rate of Attendance Allowance or (in Scotland) Pension Age Disability Payment.

The problem was this did not include the lower rate of attendance allowance or pension age disability payment. From 27 January 2025, this probable oversight has been corrected so that the exception also applies to those receiving the lower rate of attendance allowance or pension age disability payment.

This change also applies to Local Housing Allowance (LHA).

See para 7 A3/2025: The Social Security (Miscellaneous Amendments) Regulations 2025 and The Social Security (Income and Capital Disregards) (Amendment) Regulations 2025





HM Courts & Tribunals Service

# You have the right to get a copy of information that the DWP holds about you

This is called the 'right of access' and allows you to get proof of your work history, the benefits you're getting, that you live in the UK, and can show you're entitled to things like free school meals. You may find this being called "proof of benefit".

You can also get access to CCTV footage of you in a DWP office.

For more details, see <u>Request your personal information from the Department for Work and Pen-</u> sions.

# The Universal Credit claimant must give consent for APA's and rent arrears deductions

Normally, help with rent is included in a claimant's Universal Credit. It's called a housing costs element. For various reasons, an Alternative Payments Arrangement (APA) can be made where that element is paid direct to the landlord instead. The <u>High Court</u> recently held it was unlawful to make an Alternative Payments Arrangement (APA) without the claimant's consent.

This follows a similar judgement made by the <u>High Court</u> where the DWP had made deductions from a claimant's Universal Credit to repay utility arrears.

### Guidance: Universal Credit if you're a 'mixed age couple' and get Migration Notice letters

### Last updated 6 April 2025

If you're in a couple where one of you is State Pension age, and you get a Migration Notice, you both need to move to Universal Credit as your benefits have ended or will end soon.

#### www.gov.uk/guidance/universal-credit-ifyoure-a-mixed-age-couple-and-get-migration -notice-letters

### Guidance: Universal Credit if you're State Pension age and get a Migration Notice letter

### Last updated 6 April 2025

You need to move to Universal Credit if you get a Migration Notice letter and you're State Pension age, as tax credits have ended.

www.gov.uk/guidance/universal-credit-ifyoure-state-pension-age-and-get-amigration-notice-letter

# Guidance: How the transitional element is calculated when you move to Universal Credit

### Last updated 6 April 2025

You might receive an additional payment to help you move to Universal Credit, if you receive a Migration Notice letter.

www.gov.uk/guidance/how-the-transitional-element-is-calculated-when-you-move-to-universal -credit





# The right to know: freedom of information in Scotland

#### Summary

The Freedom of Information (Scotland) Act 2002 (FOISA) grants individuals the right to access recorded information held by Scottish public authorities. Under FOISA, public authorities must disclose requested information unless specific conditions or exemptions apply.

The Environmental Information (Scotland) Regulations 2004 (EIRs) provide a separate regime for accessing environmental information. Additionally, the INSPIRE (Scotland) Regulations 2009 require public authorities to make spatial datasets publicly available.

The Scottish Information Commissioner is an independent public official responsible for promoting and enforcing Scotland's freedom of information laws. The Commissioner investigates appeals, ensures compliance with Scottish laws on freedom of information, and upholds the public's right to information. Since FOISA took effect on 1 January 2005, it has provided 20 years of access rights to public information. Over this period, the Scottish Information Commissioner estimates approximately 1.4 million requests have been made under FOISA and the EIRs. Scotland has seen four Scottish Information Commissioners, the passage of one amendment Bill, and the expansion of FOISA to include additional public bodies. The COVID-19 pandemic also temporarily affected the operation of the freedom of information regime.

Since 2017, both the Scottish Parliament and Scottish Government have conducted consultations on potential FOISA reforms, prompted by post-legislative scrutiny from the Session 5 Scottish Parliament Public Audit and Post-legislative Scrutiny Committee. While the Scottish Government has opted not to introduce legislative reforms, Katy Clark MSP has secured the right to propose the Freedom of Information Reform (Scotland) Bill, keeping the prospect of legislative change open.

https://digitalpublications.parliament.scot/ResearchBriefings/Report/2025/5/14/65591252-53c2-4a41-b8c3-262856e01756

# Supporting clients with mental health conditions

Mental health conditions such as anxiety, depression and personality disorders can impact people's daily lives in several ways including additional costs to seek treatment. <u>Child Disability Pay-</u> <u>ment</u>, <u>Adult Disability Payment</u>, and <u>Pension Age Disability Payment</u> can help with these extra expenses, covering costs such as therapy.

In recognition of Mental Health Awareness Week, we spoke to one of our colleagues who is a former mental health nurse about the ways we support clients with mental health conditions.

Aille, who joined our in-house specialist Health and Social Care team in 2019 spent 20 years as a mental health nurse before joining us in 2019.

Aille said:

"We provide one-to-one assistance over the phone, in local areas across Scotland and in client's homes if necessary. By providing this service, our client advisors help people understand which benefits they may be entitled to and how to apply for them.

"Internally we have a forum which helps our mental health qualified practitioners and senior practitioners stay informed of new developments in mental health including legislation, new research and medication changes. This helps our team stay up to date with their profession while ensuring a high-quality service for our clients."

To find out more about disability benefits and apply online, over the phone or book an appointment to apply in person, visit mygov.scot/benefits or call us free on 0800 182 2222.





### Report: Jumping through hoops March 2025

Reducing the complexity of the social security system for older people.

The complexity of the social security system in the UK is preventing many older people from receiving all the money they are entitled to.

Many older people in poverty are missing out on income they are eligible for, and which could substantially improve their financial situation and quality of life. For instance, as of 2022/23, only 65% of those eligible for Pension Credit received it. Millions are also missing out on other financial entitlements, including Housing Benefit, Attendance Allowance and Council Tax Reduction. There are multiple barriers to accessing these entitlements, including lack of awareness that support exists and experiences of stigma. One barrier that is sometimes overlooked is how difficult it can be to apply for help

We explored older people's experiences of navigating the complex social security system and applying for entitlements

www.independentage.org/sites/default/ files/2025-02/Jumping through hoops.pdf IGEUK Let's change how we age

### Factsheet 92: Universal Credit April 2025

### About this factsheet

This factsheet gives information about Universal Credit, a means-tested benefit for people under State Pension age (currently 66 years). It may also apply to people aged over 66 if they have a partner under 66, or moved to Universal Credit from Tax Credits. It includes information about how to claim Universal Credit and how it affects other benefits.

The information in this factsheet is correct for the period April 2025 to March 2026. Benefit rates are reviewed annually and uprated in April, but rules and figures can change during the year.

The rules for claiming Universal Credit have changed many times since its introduction and continue to be amended. This factsheet aims to provide a general overview of the key aspects to Universal Credit, but it is important to seek advice about specific issues or problems due to these changes.

The information in this factsheet is applicable in England, Wales and Scotland.

Disability and carer benefits are being replaced with devolved benefits in Scotland and the Scottish Government has altered some aspects of Universal Credit, <u>contact Age Scotland</u> for more information.

www.ageuk.org.uk/siteassets/documents/ factsheets/fs92 universal credit fcs.pdf

# Child Benefit for 16-19 year olds

HMRC are reminding parents of 16-19 year olds to extend their child benefit claim by the 31 August to continue getting their payments.

Claimants can contact HMRC online, using the HMRC app or HMRC's digital service via the GOV.UK website, or by telephone or post.

Between May and July, HMRC will be sending letters to claimants to remind them to tell HMRC by

31 August that their 16-19 year old is staying in full-time education or approved training otherwise their child benefit payments will automatically stop.

Contact details, including a link to HMRC's online child benefit service, are available on the <u>GOV.UK</u> <u>website</u>





# Adult Disability Payment: A Guide to the Benefit

A guide to claiming ADP for people with a disability or long-term health condition

Adult disability payment (ADP) is a benefit for people in Scotland between the age of 16 and pension age who need help taking part in everyday life or who find it difficult to get around. It has replaced

personal independence payment, which remains in place in the rest of the UK.

Social Security Scotland is responsible for ADP and they will make the decision on your claim. ADP is tax free and you do not need to have paid National Insurance contributions to get it. ADP is not affected by any earnings or other income you get. Nor is it affected by any capital or savings you have. You can get ADP whether you are in or out of work. It is almost always paid in full in addition to any other benefits that you get.

ADP is for you, not for a carer. You can get ADP whether or not you have someone helping you. What matters is the effect your disability or health condition has on you and the help you need, not whether you actually get that help. You can spend your ADP on anything you like

www.disabilityrightsuk.org/system/files/paragraphs/cw\_file/2025-05/ADP%202025.pdf

### Benefits Newscast May 2025

Our monthly newscast features three of our benefits experts discussing the latest benefits news stories including changes to legislation, DWP announcements, relevant case law and guidance. There are links to the sources of the items discussed, and some that aren't discussed if we think they might help.

In this month's Benefits Newscast:

David, Will and Charlotte discuss: Fair repayment rate; PIP beyond State Pension age; What Advanced Customer Support does; Severe Disability Premiums; ADHD & higher rate mobility component of DLA; All migration letters to be sent by September 2025 in Great Britain.

www.benefitstraining.co.uk/

# FREE SUPPORT WITH SETTLED STATUS APPLICATIONS

### Summer 2025 Clinics

- Tue 24th June 17:30-19:30
- Wed 23rd July 17:30-19:30

Turning Point Scotland 45-49 Holburn Street, Aberdeen, AB10 6BR

### Booking is required!

To book an appointment please email us: EUSSreferralsaberdeen@outlook.com

To apply, bring your passport or other ID, National Insurance Number, proof of address and telephone. The information you share with us is confidential.



No Recourse North East



**Disability Rights** UK

**Training** Co.



# Housing Systems: Combating poverty and sustaining tenancies.

# How much can you earn and still get UC?

"How much can you earn and still get UC?" is a question that regularly comes up in discussions.

The answer, as with many benefit questions, is ... it depends!

Universal Credit is a means tested benefit – so it's all down to the claimant's personal circumstances and income.

Note: when it's a couple claim – 'claimant' refers to both members of the couple.

As UC is a means tested benefit, the first stage of the calculation is to work out the 'Maximum UC' the claimant could be entitled to: this represents the minimum level of income the government feels they need given their personal circumstances.

The 'Maximum UC' amount includes: amounts for household members (themselves and any dependent children); Elements for specific situations (e.g. carer, disabled child, limited capability for work/work related activity, child care costs); and a Housing Costs Element if the claimant is liable to pay rent.

All of the Elements to which the claimant is entitled are added together to work out what their 'Maximum UC' will be. This is then reduced by any earnings and/or unearned income the claimant has, until the income is high enough to mean there is no entitlement left.

This means that the higher a claimant's Maximum UC amount, the more they can earn and still have an entitlement.

This assessment is made every month, based on the claimant's circumstances at the end of their Monthly Assessment Period (MAP).

Read the full Housing Systems article

# Applications open for new grant giver in Scotland

### Established to provide support for those most in need

Organisations working to support vulnerable individuals across Scotland are being invited to apply for grant funding from a newly launched charitable foundation.

Accountancy firm Henderson Logie has established the Henderson Loggie Charitable Foundation to provide support to those most in need.

The foundation aims to support organisations that work with individuals facing ill health, disability, financial hardship, and other forms of disadvantage. Grants ranging from  $\pounds1,000$  to  $\pounds10,000$  are available.

The foundation is managed by a team of volunteer Trustees who are dedicated to ensuring funds reach the areas where they will have the greatest impact.

Eligible organisations are encouraged to apply by submitting an application form outlining their mission, the project they seek funding for, and the anticipated impact on the community.

For more information and to apply for funding, visit – <u>Henderson</u> Loggie Charitable Foundation – <u>Henderson Loggie</u>





# Free training courses from Independent Age

Independent Age offers free training to share knowledge and upskill frontline staff who support older people in their communities.

### Our training courses

### Housing costs - rent, mortgage and service charges (virtual)

This 60-minute online course (via Teams) aims to give frontline workers an overview of support for housing costs, including Housing Benefit and Support for Mortgage Interest.

Read more about our housing costs training

### Winterwise: Supporting older people in winter (virtual)

This 45-minute online course (using Teams) aims to give frontline workers an introductory overview of ways to support older people this winter.

Read more about Winterwise training

### Key Benefits for People Over State Pension Age (PC, AA, PADP, ET) (virtual)

This 1hour 55 minutes online course (using Teams) aims to give frontline workers an introductory overview of Pension Credit, Attendance Allowance, Pension Age Disability Payment and entitledto. We'll also be demonstrating how to use the online benefits calculator from entitledto. **Read about Key Benefits for People Over State Pension Age and book** 

#### Carer's Allowance and Carer Support Payment (virtual)

This 45-minute online course (using Teams) aims to give frontline workers an introductory overview of Carer's Allowance and Carer Support Payment.

Reach about Carer's Allowance and Carer Support Payment and book

### Council Tax: Discounts and disregards (virtual)

This 45-minute online course (using Teams) aims to give frontline workers an introductory overview of Council Tax.

### Read more about Council Tax training and book

### Reaching State Pension Age – What happens to benefits? (virtual)

This 1 hour online course (via Teams) aims to give frontline workers an overview of what happens to welfare benefits when someone reaches State Pension age.

Read more about Reaching State Pension Age and Benefits and book

Please contact Independent Age at <u>advice.training@independentage.org</u> with any questions or queries you may have.

# Universal Credit New Fair Repayment Rate comes into force today

April 2025

# New Fair Repayment Rate – which comes into force today – caps Universal Credit deductions at 15%, down from 25%.

The Fair Repayment Rate places a limit on how much people in debt can have taken off their benefits to pay what they owe. The maximum amount that can be taken from someone's Universal Credit standard allowance payment to repay debt has been 25% – but from today this is reduced to 15%. This will mean an average £420 extra a year for 1.2 million of the poorest households, including 700,000 households with children.

### The change will be applied to all assessment periods that start on or after 30 April.

www.gov.uk/government/news/universal-credit-change-brings-420-boost-to-over-a-millionhouseholds



# New amount for Wage Arrestment's April 2025

From April 2025, <u>The Diligence against Earnings (Variation) (Scotland) Regulations 2024</u> comes into force, bringing changes to the amounts deducted from earnings before applying arrestment orders in Scotland.

The full statutory instrument can be read here.

What Changes are Being Made to the The Diligence against Earnings (Variation) (Scotland) Regulations in 2025?

The key changes are:

- An amendment to section 53 and 63 the <u>Debtors (Scotland) Act 1987</u> to change the daily rate from £21.56 to £24.66.
- And amending the tables in schedule 2 of the **Debtors (Scotland) Act 1987** to the following:

Full details and tables of deductions at <a href="https://www.legislation.gov.uk/ssi/2024/293/made">https://www.legislation.gov.uk/ssi/2024/293/made</a>

# Analysis: Dr David Webster on the DWP's latest benefit sanctions statistics

The document provides an overview of the latest quarterly sanctions statistics for Universal Credit (UC) released by the DWP in May 2025, highlighting significant changes in data reporting and trends in claimants under sanctions.

- Latest Release Details: The DWP's May 2025 release lacks data on the total number of sanctions and sanctions-related figures due to changes in statistical methods, with an update expected by June
- **Claimants Data:** As of April 2025, there were 7.65 million UC claimants, with 2.14 million (28.0%) in conditionality regimes where sanctions apply.
- Trends in Sanctions: A downward trend in the proportion of UC claimants serving a sanction has continued, averaging 5.2% in the latest quarter, although there are small increases in certain groups.
- **Policy Developments:** No plans for reforming the sanctions system were indicated by the new government, while the maximum deductions from UC payments were reduced from 25% to 15%.
- Jobcentre Support Reports: <u>The National Audit Office published a report on Jobcentre</u> <u>staffing</u>, highlighting a crisis in support availability for claimants, which has affected employment outcomes.
- Emerging Research: Recent DWP research has explored the effectiveness of job search reviews
  and support for disabled individuals, indicating ongoing efforts to assess and improve employment
  support services.

nesaf.co.uk/wp-content/uploads/2025/05/25-05 Sanctions Stats Briefing - D.Webster.docx

# The Enhanced Support Journey

As mentioned previously, as a result of the anticipated higher support needs and vulnerability of some groups that are due to migrate in 2024 to 2025, we have introduced an enhanced support journey for households on Income Support and Employment and Support Allowance. The enhanced support journey starts in week 12, before the deadline date. It involves different interventions ranging from outbound calls, system

checks, home visits and contact with support organisations in the local community.



An outline of the enhanced support journey can be found <u>HERE</u>



# the **POVERTY** ALLIANCE

WORKING TOGETHER TO COMBAT POVERTY

### Consultation response: Scottish Government consultation on mitigating the two-child limit April 23, 2025

Our social security system is a public service and a basic human right that should secure the wellbeing of everyone in society.

The Scottish Government is <u>consulting on pro-</u> posals to lessen the impact of the unjust twochild limit for households in Scotland.

In our response we welcome the proposals, while raising some issues around how complex they will be to implement. We also repeat our call on the UK Government to scrap the cap at source, ensuring every child gets the support they are entitled to.

You can read our response in the window below, or download it from here.

# Briefing: Scottish Government debate on UK Government Welfare Reforms

April 23, 2025

Our social security system is a public service and a basic human right that should secure the wellbeing of everyone in society. However, rather than preventing and reducing poverty, it too-often makes it more difficult for people to stay afloat.

So it is deeply concerning that the UK Government has announced a series of unjust cuts which will make it even harder for disabled people to keep their heads above water.

#### Ahead of a <u>debate in the Scottish Parlia-</u> <u>ment</u> we prepared a briefing for MSPs.

We point out that the UK Government's own analysis points to 250,000 people, including 50,000 children, being pushed into poverty by these proposals. However, the Joseph Rowntree Foundation estimate the real impact to be closer to an additional 400,000 people in poverty.

You can read our briefing for MSPs in the window below, or <u>click here to download it</u>.

citizens

advice

### Maximising arrears of the Severe Disability Premium: A guide to revisions and supersessions

Laura Docherty explores the rules that can help advisers maximise arrears of the Severe Disability Premium for their clients.

### Introduction

As managed migration has progressed it's become clear that many claimants' legacy benefits are missing premiums which the claimant should be entitled to. At Expert Advice we're increasingly seeing cases where the Severe Disability Premium (SDP) isn't included in a legacy benefit award despite the claimant meeting the entitlement conditions. Where legacy benefits are incorrect this can impact the amount of transitional element a claimant might be entitled to when they make a qualifying claim for Universal Credit (UC). It also may mean that the claimant has missed out on their correct entitlement for years.

Read the full article on the Adviser Online



#### Note:

While PIP case law has some relevance in Scotland, PIP is being replaced by the Adult Disability Payment (ADP), and Scottish tribunals and courts will decide how much weight to give PIP case law when interpreting ADP regulations, with some principles from case law incorporated into the ADP regulations

# The assessment of mobility for ADP should not rely solely on a single clinical test result.

### **RC v Social Security Scotland**

[2025] UT 32 UTS/AS/24/0135

The Upper Tribunal for Scotland addressed the appeal of a claimant regarding the assessment of mobility for adult disability payment. The tribunal found that relying solely on a clinical test result was insufficient for evaluating the claimant's mobility under the relevant regulations.

**Insufficient assessment of mobility:** The Upper Tribunal determined that the First-tier Tribunal erred by not considering additional reliability criteria when assessing the claimant's ability to walk based on a clinical test result. The tribunal needed to evaluate the claimant's mobility in a broader context.

**Rehearing ordered:** The Upper Tribunal allowed the appeal and remitted the case to a new tribunal for a comprehensive reassessment of the claimant's mobility, emphasizing that a single clinical test does not adequately reflect mobility capabilities.

# Upper Tribunal cautions against tribunals using 'closed questions' because vulnerable claimants may find it difficult to elaborate on their answers

### CH v Secretary of State for Work and Pensions

### **Judicial Summary**

This appeal concerns procedural fairness and the approach that the Tribunal should take to the way in which it asks questions of those who are considered to be vulnerable. In particular, it cautions against asking "closed questions" to those who may find it difficult to elaborate on their answers to provide the Tribunal with the material needed. It also deals with issues of reasons and how Tribunals reach decisions

**Summary of Decision:** The appeal concerns **procedural fairness** and the Tribunal's approach to questioning vulnerable individuals. The First-tier Tribunal's decision was **set aside** due to errors of law and procedural unfairness. The case is **remitted** to the First-tier Tribunal for rehearing by a fresh tribunal.

### Key Issues

**Questioning Techniques**: The Tribunal used **closed questions** which limited CH's ability to elaborate. CH's responses were deemed "vague" without proper follow-up.

**Evaluation of Evidence**: The Tribunal failed to correctly evaluate the evidence provided by CH. CH's difficulties were not adequately considered.

**Adequacy of Reasons**: The Tribunal did not provide sufficient reasons for its conclusions. Specific examples of inadequate reasoning were highlighted.

**Directions for Rehearing:** The new Tribunal should not involve previous panel members. The new Tribunal must not consider circumstances beyond the original decision date. Further written evidence should be submitted within four weeks. The new Tribunal is not bound by the previous Tribunal's decision.

**Conclusion:** The First-tier Tribunal made material errors of law, leading to procedural unfairness. The case is remitted for a fresh hearing to ensure fair evaluation and proper questioning techniques.