

November 2025

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For professionals

Keep up to date- guides

It's hard to keep up to date with Welfare Reform changes.

Click on the picture to get our at a glance guide.



We will update the document as changes are announced eg in the Autumn Budget 2025 scheduled for Wednesday, 26 November 2025.

In our [last newsletter\(October 2025\)](#) we detailed changes in the Universal Credit Act 2025 which have been passed by Parliament.

Click below for another example of guides from our Members' area. At a glance guide to UC housing costs and Housing Benefit.

'at a glance guide to' UNIVERSAL CREDIT HOUSING COSTS differences	
UNIVERSAL CREDIT HOUSING COSTS (new system)	HOUSING BENEFIT/MORTGAGE INTEREST
<ul style="list-style-type: none">Administered by the Department for Work and Pensions(DWP)Assessed and paid monthly.Changes to housing costs are assessed for monthly assessment and paid monthly.Payments normally about the same, with allowance for any benefit or mortgage payment if appropriate.Paid monthly, usually with a deadline to meet the payment deadline.Not assessed on the basis of the monthly rent, but with allowance for other payments such as council tax and water rates.Paid to claimants on the same basis as the Housing Benefit, with a deadline to meet the payment deadline.Not assessed on the basis of the monthly rent, but with allowance for other payments such as council tax and water rates.	<ul style="list-style-type: none">Administered by HM Revenue and Customs(HMRC)Assessed and paid monthly.Changes to housing costs are assessed for monthly assessment and paid monthly.Payments normally about the same, with allowance for any benefit or mortgage payment if appropriate.Paid monthly, usually with a deadline to meet the payment deadline.Not assessed on the basis of the monthly rent, but with allowance for other payments such as council tax and water rates.Paid to claimants on the same basis as the Housing Benefit, with a deadline to meet the payment deadline.Not assessed on the basis of the monthly rent, but with allowance for other payments such as council tax and water rates.

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[Universal Credit – The Tricky Parts 2025](#)

[Housing Costs and Universal Credit 2025](#)

WCA Changes in April 2026

The work capability assessment applies for Universal Credit and also Employment and Support Allowance claimants. Many new claimants from April 2026 will only get a reduced increase (for being in the support group).

There are currently long waits for the medical assessment that usually accompanies the work capability assessment. It's prudent to continue to advise clients to pursue limited capability for work if possible before 6th April 2026. [The government](#) has confirmed- 'Where a new Universal Credit claimant meets the three-month qualifying period for Limited Capability for Work and Work-Related Activity (LCWRA) before April 2026, but the WCA is not completed until after that date, the policy intent is that the LCWRA element should be backdated to the relevant payment period in Universal Credit.'

Book now [Introduction to Benefits 2025](#) [Benefits and Mental Health 2025](#)

3 Upper Tribunal Decisions – how to use

Caselaw sets precedent. That may help with your clients cases. These can be used at the tribunal stage but also before eg at Mandatory reconsideration/revision/ supersession.

The 3 Upper tribunal decisions below may be helpful in your clients' case. If you want to use them at a hearing, you will need to print them and send them to the tribunal administration centre at least a week before the date of a tribunal hearing. Quote directly from the decision when arguing why it applies for your client.

[\[2025\] UKUT 326 \(AAC\) Appeal No. UA-2024-001710-PIP](#)

Applies for PIP and other benefits- 'This appeal highlights the danger of a tribunal drawing inferences from evidence of the medical treatment that a claimant has received (or has not received) as to the degree of a claimant's likely symptoms and any consequent functional limitations...

The Upper Tribunal says that while the drawing of such inferences will not always be impermissible, a tribunal relying on such inferences would be wise to direct itself as to the risks associated with doing so, and to give a careful explanation of its decision making in that regard...The appeal relates to a PIP claim, but the principles apply equally to other benefits.'

[\[2025\] UKUT 316 \(AAC\) Appeal No. UA-2024-001803-PIP](#)

Applies for PIP- 'The First-tier Tribunal erred in law by proceeding with a telephone hearing without considering whether it was fair to do so and whether reasonable adjustments could be made, including allowing his mother to provide assistance during his evidence rather than only by giving evidence herself at the end of the hearing.'

[\[2025\] UKUT 307 \(AAC\) Appeal No. UA-2025-000346-PIP](#)

Applies for PIP- '...about the proper approach to assessing a claimant's ability to carry out the activities contemplated by the descriptors set out in Schedule 1 to the PIP Regulations where the claimant complains of fatigue, and a need for prompting, as a result of a health condition...the First-tier Tribunal decided the claimant experienced fatigue not as a symptom of her health conditions, but rather as a consequence of her working a full-time job... the tribunal should have considered the claimant's ability to carry out the relevant activities at the times when it was reasonable for her to carry them out. It was reasonable for the claimant to go out to work, and where it was reasonable for the claimant to carry out an activity having completed a day's work, her ability to do should be assessed on that basis.'

Book now [Benefit Appeals 2025](#)

Crisis Resilience Fund Phased Launch from April 2026

The Household Support Fund and DHPs are administered by local Authorities.

From April 2026 they will start to be replaced by a new Crisis and Resilience Fund. This will be supported by £1 billion each year until 2028/2029. the phased approach will mean that by March 2029, unitary/upper tier LAs will receive all funding.

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