

Benefit Matters

Our newsletter for advisers in Greenwich

Directorate of Finance – Chief Executive's Department

Greenwich Carers

Making sure they don't miss out on extra help

Work with carers and the organisations who support them forms an important part of our work. Over 22% of the residents who ring us for benefits advice are carers looking after disabled relatives or friends. Many of them share households with the people they look after, and the impact of disability and caring commitments on income is high.

The main benefit for carers is Carer's Allowance but people may also be able to claim a range of other benefits and tax credits. Several benefits have additional sums included for people who have made successful claims for Carer's Allowance, so it is important to advise about the full range of benefits to ensure that the household's income is maximised and carers do not miss out.

In addition, for some people a claim for Carer's Allowance (CA) results in 'underlying entitlement', which is difficult to understand, but important to establish for many people. Underlying entitlement is where a carer is entitled to CA, but it cannot be paid because another earnings replacement is already being paid at a higher rate. It is important to establish because it means that carers who are entitled to means-tested benefits may be able to

get more help. Plus if the person they look after lives alone, it will not affect their entitlement to the severe disability premium.

This year, to date, we have identified over £250,000 in additional benefits for carers who have contacted us since 1 April 2011.

As well as our ongoing work to ensure that Greenwich residents claim their full benefits and tax credits entitlements, we want to focus particularly on benefits for carers and disabled residents over the next two years before the introduction of Universal Credit. While Carer's Allowance will remain as a separate benefit outside Universal Credit, payments for disabled people will be significantly impacted by the proposed changes to benefits (including DLA being replaced by a new benefit – the 'Personal Independence Payment') and these changes will impact on carers. In addition, there will be less benefit for carers who are themselves unfit for work, no specific earnings disregards, and no automatic exemption from the benefit cap for carers.

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Advisers Advice Line

020 8921 6376

Mon, Tues, Thurs, Fri:

10am – 1pm

E: wrs.ce@greenwich.gov.uk

Public Advice Line

020 8921 6375

Textphone

18001 020 8921 6375

**See inside for our spotlight on
'Help with travel costs'**

Continued from front page

If you work with carers, please continue to encourage them to contact our advice line for a benefit check and advice. Remember that **Friday 2 December 2011 is Carers' Rights Day**. If you have any suggestions for ways in which we can

work together to promote the take-up of benefits by carers or if you would like us to attend an event to mark Carers' Rights Day please contact Elaine Hctor in our team on 020 8921 6379. Or email elaine.hctor@greenwich.gov.uk

Campaign update

In the current climate of benefit change, it's more important than ever to encourage residents to ring our Public Advice Line to check if they are missing out (see below). So far this year we have raised £1,437,050 in additional benefits for Greenwich residents. In the next few weeks we plan to target older pensioners who get housing and/or council tax benefit to offer them benefit checks. Although already receiving these benefits, they may be missing out on other benefits such as Attendance Allowance, Pension Credit and underlying entitlement to Carer's Allowance. If you are in contact with pensioners, please do encourage them to ring us for a benefit check on 020 8921 6375.

Families with children

Family Fund changes

The Family Fund provides extra financial help to families struggling with the extra costs of raising a disabled child. The Fund awards grants which aim to relieve the stress arising from the day-to-day care of disabled and seriously ill children and young people. Parents can apply for anything that makes life easier for them all – this can include essential items such as washing machines, fridges and clothing. But the Fund can also consider grants for sensory toys, computers and family breaks.

Any family caring for a disabled child up to age 17 can apply for a grant from the Family Fund.

There is no longer an income limit so more families may now be able to get this help. The family must, however, be receiving a qualifying benefit, such as Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance, Housing Benefit or Tax Credits.

For more information or to apply, contact the Family Fund on 0845 130 4542 or go to www.familyfund.org.uk or www.facebook.com/familyfund to download an application form.

Many families miss out on benefits and tax credits, especially families with children who need extra help. Ring our Advisers Advice Line if you would like advice about a family you are working with – see front page.

Moving lone parents onto JSA – plans deferred

The next stage of the government's plans to restrict Income Support (IS) to lone parents with a youngest child aged 5 or over has been deferred to January 2012.

The changes require lone parents to take steps to look for work and claim JSA once their youngest child reaches age 5. Currently lone parents can continue to claim IS until their youngest child reaches age 7.

The changes only affect people who are claiming IS solely on the grounds that they are a lone parent. Please contact our Advisers Advice Line if you have a client who may qualify on other grounds, for example because they are a carer, or if they have a illness or disability (they may be able to get Employment and Support Allowance).

**FREEDOM
PASS
TAXICARD
MOTABILITY
BUS & TRAM
DISCOUNT**

With everyone feeling the financial squeeze, every penny counts. Getting around is an expensive business and many people miss out on help with travel costs because they do not know what help is available. This spotlight will help you to maximise your clients' income by focusing on the main sources of help.

There are many travel concession schemes that help in particular circumstances:

Travel schemes for older people and people with ill health or disability:

- Freedom Pass – allows free travel on London's public transport.
- Motability Scheme – an independent charity helping people with disabilities use their higher rate mobility component of Disability Living Allowance to improve their mobility by providing affordable cars, powered wheelchairs and scooters through contract or higher purchase arrangements.
- Blue Badge Scheme – provides free parking for people with severe walking difficulties who are drivers or passengers.
- Taxicard – provides reduced cost black cabs for people who cannot use public transport because of long-term mobility problems. For more information and an application form call 020 7934 9791.
- Hospital travel costs – people who are travelling to hospital for treatment may be able to claim a refund of their bus or train fares, petrol costs (or in some circumstances, taxi fares). To qualify for this help, they or their partner must be receiving certain benefits. Some people on tax credits can also get this help.

Remember: people not on a qualifying benefit may be able to get help under the low income scheme.

Spotlight on... **Help with travel costs**

Make sure that your clients who are wheelchair users or have mobility problems do not miss out on services that are available to them. Signpost them to the Council's contact centre on 020 8921 2388 for more information and to discuss their situation.

Other general schemes

- Bus and Tram Discount Scheme – Londoners aged 18-60 who get Income Support, Jobseeker's Allowance or Employment and Support Allowance (JSA) can get half price fares on all London buses and trams. They cannot get this if they already receive another travel concession – such as a Freedom Pass. JSA claimants must have been on benefits for 13 weeks to qualify. Call Transport for London (TFL) website for more information at www.tfl.gov.uk/tickets or call 0845 330 9876.

TFL also have a scheme which allows people on New Deal to travel at reduced rates in London when looking for work. This covers travel on buses, the tube, network rail, tram and DLR. Applications must be made through Jobcentre Plus.

- Jobcentre Plus - it is also worth checking what help may be available from Jobcentre Plus if your client is moving from benefits into full-time work.
- Access to work – can help with travel costs to get to work. Call Jobcentre Plus for more information on 020 8426 3110.
- War pensioners - all war veterans receiving certain payments under the War Pensions Scheme or Armed Forces Compensation Scheme can travel free on London's public transport. Call Transport for London for an application pack on 0845 331 9872.

For more information about these schemes visit Greenwich Council's website www.greenwich.gov.uk or go to www.direct.gov.uk

Time limiting contribution-based Employment and Support Allowance

The government wants to change how long contribution based Employment and Support Allowance (cESA) can be paid for some people. The change has not been approved by parliament yet, but if this happens it will become law by April 2012.

The change will affect people currently getting cESA, who are in the 'work-related activity' group – cESA will be limited to a maximum of 12 months. People who have already been on cESA for 12 months or more will have their benefit stopped as soon as the change is introduced.

Jobcentre Plus has started writing to customers whose benefit could be affected. Please advise your clients that they do not have to do anything now - if they are affected JCP will write to them again to advise what to do next and what other help may be available. For example, they may be entitled to income-related ESA depending on their circumstances. If they are entitled, they will not have to make a new claim, but may need to provide more information.

It is important that residents who may be affected by the change check if there are any other benefits they may be able to claim. Borough residents can call our Public Advice Line direct on 020 8921 6375, or you can call our Advisers Advice Line direct for advice about a resident you are working with (see front cover).

For more information about the proposed changes visit www.direct.gov.uk or ring 0845 602 1748.

IB reassessments

Between February 2011 and Spring 2014 most claimants who receive Incapacity Benefit (IB), Severe Disablement Allowance (SDA) and Income Support (paid on illness or disability grounds) will be reassessed for Employment and Support Allowance (ESA). When the reassessment is due to take place is linked to their work capability assessment date.

Many vulnerable people are finding this a very difficult time. We understand that customers who are particularly anxious about when they will be reassessed can now call their Jobcentre Plus contact centre for an estimated date.

ESA Factsheet

Remember that we produce a free ESA factsheet for advisers and the public - this summarises the ESA rules and guides you through the various stages of the claims process. It also covers what to do if things go wrong and what to expect during the migration from incapacity benefits to ESA. There are also lots of practical hints and tips which we hope will give your clients the best possible chance of making a successful claim. Residents who want advice or a copy of the factsheet can contact us on 020 8921 6375 or visit Greenwich Council's website – www.greenwich.gov.uk

Earnings limit increases

The higher earnings limit for ESA, Incapacity Benefit, and Severe Disablement Allowance increases to £97.50 a week from 1 October.

The national minimum wage for people aged 21 or over also increases to £6.08 an hour from 1 October (was previously £5.93).

Other rates are:

- age 18 to 20 - £4.98;
- age 16 to 17 - £3.68;
- apprentices - £2.60

Meningitis & septicaemia

The Meningitis Foundation has launched a new website to help meningitis and septicaemia survivors and their families. It provides benefits information and advice about accessing equipment, specialist support and befriending services. The website's aim is to provide a disability rights and benefits assessment. Users are asked to complete a confidential online meningitis disability rights and benefits assessment. An adviser will then contact them to offer advice. You can visit the website at www.meningitis.org There is also a 24 hour helpline 080 8800 3344.

Welfare Reform update

This Bill is now being discussed in the House of Lords. For more information on its contents please see the article in our July edition of 'Benefit Matters'. Unusually for such major legislation, the Bill is being discussed in committee and not in the main body of the House of Lords. Nevertheless, lobbying groups are still hoping that there may be amendments accepted to some parts of the Bill - in particular the benefit cap which the Government has calculated will affect 50,000

households, and which the Children's Society has calculated will affect 210,000 children in those low income homes.

We'll keep you updated as the Bill moves through its final stages, but if you would like any more information about the Welfare Reform Bill now, please contact Jane Hayball on 020 8921 6373 or email jane.hayball@greenwich.gov.uk.

Greenwich Advice Network (GAN)

The next GAN meeting will be on Monday 31 October at 10am. Tom Gardiner from Hyde Housing Association will give a presentation on the Greenwich bid for Big Lottery Financial Confidence Project funding, and we'll have our usual information exchange and updates.

GAN has 3 meetings each year and provides a forum for all providers of free information and advice to Greenwich residents to meet together to discuss areas of common interest, and share information. If you are interested in attending and receiving details of meetings and related information, please contact Jane Hayball (email jane.hayball@greenwich.gov.uk or 020 8921 6373).

Greenwich Advisors Forum (GRAF)

The next GRAF meeting is on Monday 14 November at 2.30pm in the Woolwich Centre. This meeting will focus on the welfare reform agenda and how this affects carers and the people they look after. Our guest speaker will be Ken Butler from Disability Alliance. If you would like to attend and be added to the email distribution list, please contact Sandra Pierre (email sandra.pierre@greenwich.gov.uk or 020 8921 6378).

Talks and events

Remember that the Welfare Rights Service is happy to give benefit talks to groups or attend events you may be planning. If you are organising a talk for your team or service users or would like us to attend an event, please call Jane Hayball on 020 8921 6373 or email jane.hayball@greenwich.gov.uk

Publicity and information

Updated leaflets

Benefits for children at school – an updated online version is now available to view and download on the Greenwich Council website

www.greenwich.gov.uk/Greenwich/BenefitsGrants As hard copies are not available, we are working with Children’s Services and the schools to ensure that information reaches families. Promotional items have also been included in Greenwich Time and in school newsletters for parents. Remember that many families miss out on education benefits (such as free school meals, uniform grants and journey grants), tax credits and social security benefits because they do not know they can claim. In addition, making sure that families claim their free school meals means more money for schools, as a significant part of their funding is linked to the number of children getting free school meals.

The following publications have also been updated and will be available shortly on the Greenwich website:

- ‘Do you own your home?’ leaflet and
- ‘Help with fuel costs’ factsheet

Remember that Greenwich Council staff can view and download our factsheets (including ‘Claiming Benefits – Useful Addresses’) on the intranet. Just go to Departments>Chief Executives>Finance Directorate>Welfare Rights.



Welfare Rights Service

The Woolwich Centre
35 Wellington Street
Woolwich SE18 6HQ
Telephone 020 8921 6376
Textphone 18001 020 8921 6375
www.greenwich.gov.uk

Training news

There are still places available on the following courses:

- 3 November – Disability Living Allowance and Attendance Allowance
- 16 November – Benefits for housing costs
- 1 December – Reducing council tax
- 17 January – Benefits what’s changed?

Contact Pansy Turpin for more information on 020 8921 6369 or email pansy.turpin@greenwich.gov.uk

Staffing news

Sadly Ade Walter, our admin officer left the team for a new challenge in September. Although we’re all very sorry to see him go, I’m sure you’ll join us in wishing him well with his new career path. Good luck Ade – you’ll be missed!

If you would like this information in another format (for example in large print), please contact Pansy Turpin on 020 8921 6376 (or 18001 020 8921 6375 for textphone users).

Next issue: January 2012

Greenwich Welfare Rights Service produces ‘Benefit Matters’. If you would like to contribute in any way, please contact Sandra Pierre on 020 8921 6378.