

# Benefits Matters

An update on benefits for people living and working in Lambeth



Issue 8  
September 2009



## Introduction

Welcome to the 8<sup>th</sup> issue of Benefits Matters. This information bulletin is designed to keep you up to date with:

- The latest news in benefits including what's happening in Lambeth
- Information about national policy development
- Links to useful websites and other useful resources

You will find information on:

- Latest update on the Every Pound Counts campaign
- Training opportunities
- Reform of pensions

## Seven million and climbing

The Every Pound Counts campaign continues to achieve excellent results and has now raised more than £7 Million in extra benefits for Lambeth residents. The campaign targets residents who are aged 60 or over, or those who are ill or disabled, including children, and the carers of these people. More than half of this additional income has been raised by helping ill or disabled adults and older people to claim disability benefits. The average income gain for people helped is over £4,000 per year.

Thanks to all of you who have worked with us and who have taken the time to refer your service users to us. Many of those you referred did not realise they were missing out and you have really helped to improve their lives. Without your support we cannot continue to reach the people who most need our help.

If you would like us to give a talk to older people, or to people experiencing specific health problems or disabilities, or their carers, or if you would like more information about our service please contact Jualan Hickey who will be happy to provide further information. You can contact Jualan on 020 7926 4713 or email:

[jhickey@lambeth.gov.uk](mailto:jhickey@lambeth.gov.uk)

## Service expansion in the Every Pound Counts team and Partnership

The Every Pound Counts service is pleased to announce that we have recently enlarged both our in house team and our partnership working. This expansion will enable us to receive more referrals and improve the time taken to contact clients.

## Campaign updates...



## The Every Pound Counts Team has expanded

## In House Team

Our team of nine will shortly be expanded with an additional two new members of staff. The team is based in Adults' and Community and Services (ACS) and acts as a service hub providing advice services, receiving and processing all enquiries and developing partnerships.

## Our Partners

We are delighted to welcome two new partner agencies to the Every Pound Counts service. We are now working alongside Disability Advisory Services Lambeth (DASL) and the Royal Association for Deaf people (RAD).

DASL and RAD join our current partner agencies, Age Concern Lambeth, Centre 70, Clapham Community Project, Lambeth Law Centre and Lambeth and Merton CAB to provide our service to even more residents in Lambeth. Some of our partners have also increased the numbers of advisors they have working on the service. This provides an opportunity to reach even more people through outreach work, appointments and home visits.

Lambeth Adults' and Community Services developed a new training programme this year which has been designed both to assist our partners and to help services better identify when users are missing out.

These courses have been very popular, with many now fully booked. However there are some places left and additional course dates have been added. The current timetable of courses is as follows:

- **Pension Credit** (one day)
  - 17 September 2009
  
- **Introduction to Welfare benefits** (one day)
  - 15 September 2009 - **fully booked**
  - 15 October 2009 - **fully booked**
  - 6 Nov 2009 – places still available
  - 15 Jan 2010 - **new date** places still available
  
- **Mental Health - Claiming benefits for ill or disabled people** (one day)
  - 29 Sep 2009 - places still available
  - 30 Sep 2009 - **full**
  
- **Benefits for People From Abroad** (two days)
  - 21 - 22 September 2009 - **fully booked**
  
- **Benefits for Carers** (one day)
  - 16 Oct 2009 - **fully booked**
  - 12 Nov 2009 - places still available
  
- **Introduction to Disability Living Allowance, Attendance Allowance and Sickness Benefit** (one day)
  - 23 Oct 2009 - places still available
  
- **Disability and Incapacity Benefits for Disabled Children and Young**

## Training Opportunities



### **Adults** (one day)

➤ 30 October 2009 - places still available

- **Moving into work: Disabled People** (one day)
  - 16 Sep 2009 - **fully booked**
  - 20 Nov 2009 - **new date** places still available
- **Community Care and Social Security** (one day)
  - **New course** (A waiting list is in operation)

For more information on the training visit:

<http://www.lambeth.gov.uk/Services/CommunityLiving/InformationForCareProviders/LearningDevelopmentExternalCareProviders.htm>

### **Booking a place on the courses.**

There is no charge for these courses to:

- Lambeth Council staff
- Partners in the voluntary and community sector
- Colleagues in NHS Lambeth

However, a charge of £150 will be made to applicants who book their places and then do not attend without giving prior notice of a minimum of 1 week.

You can book a place on one of the repeated courses to reserve your place. Staff in ACS can book via Oracle People.

Partners in NHS Lambeth and the voluntary and community sector are asked to complete the booking form available at:

<http://www.lambeth.gov.uk/Services/CommunityLiving/InformationForCareProviders/CourseBookingForm.htm>

Send to ACS Learning and Development Training Administrator, Ti George.

If you have any queries regarding booking a place on any of these courses please contact:

Ti George

ACS Learning and Development Training Administrator

Phoenix House

10 Wandsworth Road

London, SW8 2LL

Tel: 020 7926 4452

Email [TGeorge@lambeth.gov.uk](mailto:TGeorge@lambeth.gov.uk)



### **Child Trust Fund Payments for children who gets Disability Living Allowance**

The Government will contribute £100 every year to the Child Trust Fund accounts of all disabled children, with severely disabled children receiving £200 per year.

The payments will start in April 2010 for children in receipt of Disability Living Allowance at any point in 2009-10.

To benefit from these payments a child must receive Disability Living Allowance (DLA) and have been born on or after September 1, 2002. The first payments are due in April 2010 for those in receipt of DLA at any point in 2009-10.

DLA is the key benefit designed to meet the additional costs of raising a disabled child. Despite this, more than half of families with disabled children are not claiming a potential £109.50 per week.

It is crucial that all families with disabled children who are eligible for DLA make a claim.

## Older People's Day

**1 October 2009**



The DWP's 2009 Older People's Day will take place on 1 October. The day highlights older people's contribution to society and our economy, and aims to overturn negative attitudes and outdated stereotypes by bringing different generations together to promote a more positive view of later life.

Last year, around 50,000 people across the country took part in some 900 local events – ranging from gardening projects to tea dances, and exercise classes to achievement awards.

**“Older People's Day celebrates the opportunities, achievements and aspirations of older people and the important role they play in our lives.”**

If you or your organisation would like to get involved:

email

[dwp.fulloflife@dwp.gsi.gov.uk](mailto:dwp.fulloflife@dwp.gsi.gov.uk)

or visit

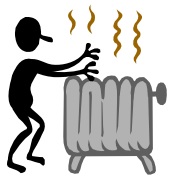
[www.dwp.gov.uk/fullloflife](http://www.dwp.gov.uk/fullloflife) for more information.

### Celebrating Age Festival

Here in Lambeth, the Celebrating Age festival runs for the whole of October, with a full and varied programme of events and activities. For more information about the festival download the 2009 brochure by using the link below:

<http://www.ageconcernlambeth.org.uk/index.cfm?id=3327>

## Winter won't be long!



### Increases in the winter fuel payment for winter 2009/2010

New regulations have been issued that provide for an increase in winter fuel payments.

From 21 September 2009 the increase in winter fuel payments for winter 2009/2010 will be:

- for people aged 60 and over, from £200 to £250;
- and
- for people aged 80 or over, from £300 to £400.



**Creative Environmental  
Networks:  
Energy Advice for**

### Coldbusters Energy Efficiency Home Visit Scheme

Lambeth is working in partnership with local organisation CEN to provide a home visit service to improve energy efficiency in the homes of vulnerable residents who are struggling to pay their fuel bills or are finding their homes cold.

The aim of the service is to help to alleviate fuel poverty and prevent cold related

## Private Sector Householders

illness by increasing the efficiency of homes and reducing the energy bills of residents.

Home visits are available in Lambeth for four weeks. The availability dates will be 7<sup>th</sup> Sept 2009 until 2<sup>nd</sup> October 2009.

### Services offered under the scheme:

The home visit includes:

- A physical survey of the property to identify any potential for energy efficiency measures
- Referral to grant schemes which could include loft insulation, cavity wall insulation, draught proofing, replace/repair boiler, installation of a central heating system etc.
- Advice on using heating controls and how to use heating system efficiently
- Advice on social tariff discounts offered by fuel suppliers
- Advice on different payment methods and tariffs
- Advice on fuel debt and help with applications for CHARIS (financial aid to alleviate fuel debt)
- Benefit check referrals to make sure people are getting all the benefits they are entitled too and giving them details of how to apply
- Advice on Handy Person service, Disabled Facilities Grant and Houseproud schemes
- Giving information on volunteer services such as Age Concern and the services they provide
- Preliminary fire and home safety check with referrals to the fire brigade for free smoke alarms/further information where applicable.

If you would like to refer a service user for one of the home visits please advise them to phone CEN (or phone CEN on their behalf) on: **0800 358 6663**

If you have any questions about the scheme please contact **Nick Lomax**:

**Tel:** 020 8683 6802

**Email:** [nick@cen.org.uk](mailto:nick@cen.org.uk)

## Advice for older people

### FirstStop

**FirstStop is a new, free onestop service for older people, their families and carers giving comprehensive advice and information on housing, care, money and rights.**

One call to the advice line or one visit to [www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk) brings together the skills of four highly experienced organisations working in partnership for the benefit of older people: the newly merged Age Concern Help the Aged, Elderly Accommodation Counsel, Counsel and Care, and NHFA Care Advice.

FirstStop was set up as an integrated service to promote independence, dignity and choice for older people in meeting their care and housing needs.

It also aims to help people understand the Government's shared vision for the transformation of adult social care – Putting people first – and personalisation agendas which focus on choice and control.

The service covers:

- care and support – in a person's own home, specialist or retirement housing or care home
- housing – services to help people stay in their own home; their options, if they

- choose to move somewhere more suitable
- finance – including paying for care, benefits and allowances, council and NHS funding, financial planning and financial products
- rights – the law, standards to expect, how to get what you are entitled to, support services.

### **FirstStop advice line 0800 377 70 70**

The FirstStop advice line is open from 9am to 5pm, Monday to Friday. Calls are free from BT lines. Calls from other lines and mobile phones may vary according to the operator.

To find out how your organisation could get involved with FirstStop, or to obtain flyers and posters to promote the service:

contact John Galvin on 0207 820 7867

or email [info@firststopcareadvice.org.uk](mailto:info@firststopcareadvice.org.uk)

More information can be found at:

[www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)

## **Recent Changes to the benefit system**

### **Savings threshold for pensioners increased**

### **Savings threshold for pensioners to be raised from £6,000 to £10,000**

#### **Background**

The Chancellor announced in his Budget 2009 speech that the capital threshold in Pension Credit and pension age Housing Benefit and Council Tax Benefit would increase from £6,000 to £10,000 from November 2009. The regulations come into force on 2 November 2009.

#### **The changes**

The amendments raise the capital threshold above which a person is treated as having assumed income from capital from £6,000 to £10,000. This means that all capital up to £10,000 is ignored when assessing entitlement to pension credit and HB/CTB for those aged 60 or over.

#### **Action to Take**

Anyone already receiving guaranteed pension credit should see their entitlement increased automatically. Their HB/CTB will not be affected as they already receive the maximum entitlement.

People who receive a combination of guarantee credit and savings credit will also see an automatic increase in their Pension Credit. However, although there will be an increase in their guarantee credit, there will be a reduction in their savings credit. But, as with those getting the guarantee element only, HB/CTB should not be affected.

Most of those who receive only the savings credit element of Pension Credit will see an increase in their savings credit. This in turn will affect the amount of HB/CTB in payment as their income will have changed. For those who have an assessed income figure the change should result in an **increase** in HB/CTB as assumed income from capital has gone down. The pension service will notify Lambeth Benefits Service directly of the changes.

However there will be a small number of people who receive the savings credit only element of pension credit who will see their HB/CTB reduce because of the change. The Pension Service will give these people a £40 one-off extra-statutory payment, regardless of the actual level of loss, to compensate them. This one-off payment has been set at £40.00 as this more than covers the amount that a person could lose in benefit between the introduction of the change and April 2010. This payment should be treated as capital and disregarded for 12 months in any assessment of pension credit or HB/CTB.

### **Changes to benefits for lone parents**

In previous editions we have detailed changes to income support for lone parents.

From **26 October 2009**, if a lone parent's youngest child **is aged 10 or over, or will be 10 in the next year**, their Income Support may stop during that year.

The changes apply to lone parents who claim Income Support only because they are a lone parent.

Instead of claiming income support the lone parent will need to make a claim for Jobseeker's Allowance or Employment and Support Allowance with the support of Jobcentre Plus.

#### **Are all lone parents affected?**

The changes may not apply to lone parents if they are claiming Income Support for other reasons. For example, if they:

- have children who are entitled to the middle-rate or highest-rate care component of Disability Living Allowance
- get Carer's Allowance
- are fostering and have a foster child living with them.

There may be other reasons why these changes will not apply. A lone parent who is unsure should ask their adviser.

#### **How will a lone parent find out about the change?**

Jobcentre Plus will contact the lone parent 8 weeks before their Income Support is due to stop. They will tell them when their last payment will be and invite them to an interview with an adviser. The adviser will explain what they need to do to make a claim for another benefit.

More information can be found at:

<http://www.dwp.gov.uk/adviser/updates/changes-to-benefits-for-lone/>

## **Lone Parents and Income Support**

## **State Pension Reform – Carers, Parents and Foster Parents**

### **Some key elements of the State Pensions Reform package**

The Government have introduced legislation that will reform many aspects of the State Pension. Some of these are well known such as increasing the State Pension age for women from 60 to 65. This will then be followed by a gradual increase for everyone to age 68.

Other less well known changes are also to be made. These are detailed below:

#### **Home Responsibilities Protection (HRP) to Be Replaced**

Home Responsibilities Protection was introduced on 6th April 1978 to assist people with caring responsibilities, who are not in paid employment or have low earnings. It

works by reducing the number of qualifying years a person needs to build up a basic State Pension.

### **The facts**

1. HRP is automatically awarded to
  - those who receive Child Benefit for a child or children under 16
  - people who are not receiving Carer's Allowance but who receive Income Support and are regularly caring for someone who is severely disabled – providing entitlement conditions are met.
2. A person needs to claim for HRP if they are regularly caring for at least 35 hours a week throughout a tax year, for someone receiving Attendance Allowance, Disability Living Allowance or Constant Attendance Allowance, and they do not get Carer's Allowance or Income Support.

### **From the 6th April 2010 HRP will be replaced by a new weekly credit.**

#### **The facts**

1. This new weekly credit that will be available to people getting Child Benefit for a child/children aged under 12, registered Foster Carers and people spending 20 hours a week or more caring for someone who is disabled.
2. The new weekly credit will count towards both basic State Pension and any second pension and help many people to build up a more valuable State Pension during their working life.
3. The new weekly credit for those looking after a disabled person for 20 hours a week or more, is known as **Carer's Credit**.

### **Changes affecting carers**

From 6th April 2010 weekly National Insurance Credits will be available for the following groups of Carers:

- Child Benefit recipients caring for a child or children up to the age of 12.
- Anyone caring for a total of 20 hours or more each week for someone in receipt of:
  - ⇒ Disability Living Allowance (the middle or highest rate care component), or
  - ⇒ Attendance Allowance or Constant Attendance Allowance at any rate, or
  - ⇒ Someone certified as needing this care by a Health or Social Care Professional.
- Registered Foster Carers.
- Those regularly and substantially engaged in caring for a severely disabled person and who receive Income Support, but not Carer's Allowance.

These people will receive Class 3 National Insurance credits towards basic State Pension and S2P.

#### **Action required**

The DWP is unable to identify carers who may be able to benefit from this change.

Those caring for 20 hours or more per week for people receiving a qualifying benefit or where the disabled person is certified as needing care will need to apply for the new Carer's Credit. Application forms will be available from **6th April 2010**.

Registered Foster Carers will need to apply for the new Carer's Credit to HMRC at the end of the tax year during which they were registered – as they do currently for Home Responsibilities Protection.

More information can be found at:

<http://www.dwp.gov.uk/policy/pensions-reform/>

## Useful Websites

### FirstStop:

[www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)

### Pension Reform:

<http://www.dwp.gov.uk/policy/pensions-reform/>



In each edition we highlight a person who has helped us improve the quality of life of one of their service users by ensuring they do not miss out. This month's benefits hero is Nyami Enyako.

Nyami is a Rehabilitation Officer working with visually impaired people. She is based within Adults' and Community Services Sensory Services at Hopton House.

Nyami referred Mr and Mrs A, both aged over 80, to our service. Mr A is partially sighted and also has a number of other health issues. Mrs A has suffered a stroke in the past and has residual issues related to this, alongside other health matters. They are carers for each other. Nyami requested that they be assisted to make a claim for attendance allowance.

## Benefits Hero!

**Do you know someone who needs advice and assistance? Refer them to Every Pound Counts and you might change their lives. You might also become a service hero!**

Their joint income was £289.33 per week made up of a state retirement pension for each of them and an occupational pension for Mr A. They had savings of £21,500 which they believed had to be spent before they would be eligible for any further help. They did not receive any assistance toward their rent or council tax as their capital exceeded the maximum limit of £16,000.

When the advisor met with them they stated that they were not aware of what benefits might be available. They thought that because they were tenants of Lambeth they would not be entitled to any further help. They also said that adverse media/newspaper coverage about benefits had put them off from making any enquiries or claims.

The advisor submitted attendance allowance claims for both of them. The result was that Mr A received the lower rate (£44.85) and Mrs A received the higher rate (£67.00). As they were both now receiving AA they could claim carers allowance for caring for each other.

Based on their new entitlement to AA the advisor now submitted a claim for pension credit. Although they were not awarded carers allowance they were awarded what is known as an underlying entitlement. This, along with their award of AA, increased their needs allowance to bring them into entitlement for both the guaranteed and savings element of pension credit. They were awarded £54.36 per week.

As they were now entitled to guaranteed pension credit they bypassed the rule that prevented them claiming housing and council tax benefit. It did not now matter that their capital was over £16,000 and they received maximum benefit for their rent (£98.44) and council tax (£23.69).

Their weekly income (2008/09) was increased by £288.34 to £577.67 per week.

Mr and Mrs A were stunned with this result. They cannot believe that they do not have to contribute towards their rent and council tax, especially as their income has increased. In addition they still have all of their savings.

Mr A said that he would use the extra money to buy another stair lift so that his wife can get to the top floor of their home where the bedroom is. They could only afford one stair lift before and that got Mrs A from the front door to kitchen/living room. They are also planning to buy a large magnifying glass.

### What do you want to read?

#### Share your views Looking for....innovation, information, inspiration

What would you like to see covered in future issues of ACS Update and on our intranet pages? Please send your news, views, comments, and ideas to us. Email: [jcharris@lambeth.gov.uk](mailto:jcharris@lambeth.gov.uk) Let us know what you want to see in future issues of Every Pound Counts.

We hope you found the eighth issue of Benefits Matters interesting and informative. Please send all feedback and contributions to Julia Harris: [jcharris@lambeth.gov.uk](mailto:jcharris@lambeth.gov.uk)