

# Benefits Matters

An update on benefits for people living and working in Lambeth



Issue 6  
March 2009



every  
pound  
counts  
Helping you to claim  
what is rightly yours

## Introduction

Welcome to the 6<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 campaign
- Training courses available this year
- Latest welfare benefits developments

## Campaign updates...



## Three and a half million and climbing

The Campaign continues to achieve excellent results and has now raised more than £3.5 million in extra benefits for Lambeth residents. The every pound campaign targets residents who are aged 60 or over, or those who are ill or disabled, including children, and the carers of these people.

55% of those contacting our service achieve some level of income maximisation. 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 now over £4,000 per year.

If you would like us to give a talk to pensioners, or to people experiencing specific health problems or disabilities, or their carers that you are working with please contact **Juanne Hickey** on **020 7926 4713**.

## Training Opportunities



The following courses/dates are now available from April 2009:

- **An overview of welfare benefits**  
May, July, September 2009
- **AA/DLA (one day intro level course)**  
April, June, September 2009
- **An Introduction to Pension credit**  
September 7<sup>th</sup> 2009
- **Benefits for Carers**  
October 2009 (exact date to be confirmed)
- **Community Care & SS**

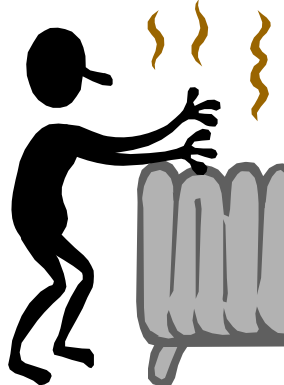
May 18<sup>th</sup> 2009

- **Income & Disability benefits for children & young adults**  
October 30<sup>th</sup> 2009
- **Mental Health : claiming benefits for ill or disabled people**  
June 2009 (exact date to be confirmed)
- **Moving into work – disabled people**  
September 16<sup>th</sup> 2009
- **Housing benefit and rent arrears**  
June 26<sup>th</sup> 2009
- **Claims, backdating and challenging decisions**  
July 8<sup>th</sup> 2009
- **AA/ DLA revisions & supersessions**  
June 4<sup>th</sup> 2009

There will be no charge for these courses to ACS staff or partners in the voluntary and community section. Staff in ACS can book via Oracle.

Partners in voluntary and community section can book by contacting Anne Banyai from Learning and Development in Adults' and Community Services.  
Contact Anne on Telephone: 020 7926 4563

## Winter fuel payment?



## Did you get your Winter fuel payment?

Did you know that if you became 60 before 21 September 2008, you may qualify for a winter fuel payment, even if you're working?

Winter fuel payments aren't means tested. Most people receive their payment automatically, but others need to make a claim.  
You'll need to make a claim if you:-

- ❖ were aged 60 or over on or before 21/09/08
- and**
- ❖ are not getting a social security benefit like state retirement pension.

### Claims must be made by 31/03/09

Forms are available from your local Jobcentre and online at [www.thepensionerservice.gov.uk](http://www.thepensionerservice.gov.uk).

## Recent Changes to the benefit system

### Lone Parents and Income Support

In October's edition of Benefits Matter we mentioned changes to Income Support for some lone parents whose youngest child is aged 12 or over. These changes mean that a lone parent's Income Support may stop when their youngest child reaches 12 (if they have been getting Income Support only because they are a lone parent.)

The article mentioned plans to extend these changes to younger children. The DWP have now confirmed the following dates for extending these changes:

- ❖ 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.
- ❖ From 25 October 2010, if a lone parent's youngest child is aged 7 or over, or will be 7 in the next year, their Income Support may stop during that year.

## Health in Pregnancy Grant



From April 2009, you can claim a one-off, tax-free payment from HM Revenue & Customs (HMRC) if you're a mum-to-be who's at least 25 weeks pregnant. The payment is called 'Health in Pregnancy Grant' and is to help you prepare for the birth of your baby. Your due date needs to be on or after 6 April 2009 for you to make a claim.

### Who can get Health in Pregnancy Grant?

You can get the grant if all of the following apply:

- you are 25 weeks pregnant or more
- your expected date of delivery is on or after 6 April 2009
- you have been given health advice from a midwife or doctor

You may not get the grant if:

- you are subject to immigration control
- or
- you are not present, ordinarily resident or have a right to reside in the UK

### How much do you get?

The grant will be a one-off payment of £190 for each pregnancy. It will not affect your tax credits or any other benefits. Everyone will get the same amount – you will not be asked about your income.

### How do you claim?

Get a claim form from your midwife or doctor any time from 1 January 2009 onwards - as long as you're at least 25 weeks pregnant and your expected delivery date is on or after 6 April 2009. Your midwife or doctor must fill in their part of the form and sign it before giving it to you.

You will need to get your claim form to HMRC within 31 days of your midwife or doctor signing the form - otherwise you may miss out on the grant.

You can get a free text message or email reminder to help you remember to claim if you are not 25 weeks pregnant yet.

### How is the Grant paid?

HMRC will pay the grant directly into your bank or building society account any time from April 2009 onwards. Don't worry if you don't have an account - any bank or building society will help you open one.

## Pension Credit Changes to the assessed income period



Depending on their circumstances, Pension Credit customers may be set an assessed income period. If so, they do not have to tell The Pension Service about changes to pensions, savings or investments during the specified period unless this could mean they get more Pension Credit.

From 6 April 2009, new Pension Credit legislation comes into effect which allows the Pension Service to extend an assessed income period indefinitely for some customers aged 80 or over. Customers do not have to claim this entitlement; the Pension Service will identify them and notify them by letter.

The Pension Service anticipates that around one million existing customers will be entitled to an indefinite assessed income period from April 2009.

### Further information

Gary Taylor on 0113 232 7754

## Improving The Basic State Pension

**There are still people – mainly women and carers – who will not get a full basic State Pension because their National Insurance record is incomplete.**

Some people pay voluntary Class 3 National Insurance contributions to make up the gaps in their records. However, these usually have to be paid within six years. People with gaps in their contributions from earlier in their working lives often find they have missed the opportunity.

**A new Government measure in the Pensions Act 2008 will mean some people can pay up to six additional years of Class 3 contributions dating from as far back as 1975.**

The measure will apply to people reaching State Pension age between April 2008 and April 2015, provided they already have 20 qualifying years, taking into account years of Home Responsibilities Protection. Around 110,000 people are expected to take up the offer.

The new legislation will come into force in April 2009.

### Further information

[www.thepensionsservice.gov.uk/state-pension/basic/faqs.asp](http://www.thepensionsservice.gov.uk/state-pension/basic/faqs.asp)

## Local Housing Allowance



### Rates for properties with more than five bedrooms

Local Housing Allowance (LHA) was introduced for Housing Benefit customers in the private rented sector who made new claims from 7 April 2008, and for existing customers who changed their address.

**Under the current regulations, there is no upper limit to the size of property customers can claim for.**

They are entitled to claim for one bedroom for:

- ❖ every adult couple
- ❖ any other adult aged 16 or over
- ❖ any two children of the same sex
- ❖ any two children, regardless of sex, under the age of 10,

**and**

- ❖ any other child.

Following an announcement by the Secretary of State, the DWP have reviewed the policy on Housing Benefit payments for large properties.

**All new claims made on or after 6 April 2009 will have their LHA rates capped at a maximum rate for five bedroom properties.**

This will mean that no new customers will receive Housing Benefit for properties containing six or more bedrooms.

The new proposed regulations will apply to:

- ❖ existing customers who move address
- ❖ existing customers receiving LHA for six or more bedrooms when their claims are reviewed – usually at the anniversary date of their claim. Their new LHA rate will be based on the five bedroom rate.

The government has said that it will provide extra protection for those affected by the proposed capping of LHA at the five-bedroom rate. Initially the intention was to allow a 13 week transitional protection period. However the DWP has now stated that Ministers have agreed to extend the transitional protection from 13 to 26 weeks for existing customers.

## Housing Benefit: National Insurance Numbers for Partners Who Have No Right of Residence in the UK

### New rules from April 2009

New rules are being introduced in relation to the requirement for National Insurance numbers (NINOs) to be allocated to partners of Housing Benefit (HB) claimants who have no right to be in the UK.

Currently both the claimant and their partner need to provide either their NINOs or sufficient information for their NINOs to be traced or be allocated to them. Without this the HB/CTB claim cannot be paid.

However the DWP has recently advised that this has resulted in the allocation of NINOs to individuals who have no leave to enter or remain in the UK although they are the partner of a legitimate person claiming.

**Social Security (National Insurance Number Information: Exemption) Regulations 2009** will come into force on 6 April 2009 and will amend the HB/CTB Regulations to remove the requirement for a partner who does not have leave to enter or remain in the UK to be allocated a NINO.

## Useful Websites

### Turn2us

In October 2007, **Turn2us** launched a groundbreaking new website that enables people to check their welfare benefit entitlement and search for a charity based on their need. They can then contact and apply to charities online or offline. To date thousands of people have launched enquiries to charities or carried out a benefits check.

Features include:

- A **Benefits Checker** that helps people ensure that they are receiving all the welfare benefits they are entitled to
- A **Grants Search** section containing the details of hundreds of grant-giving charities (national, regional and local) that may be able to provide financial support and other services
- A confidential **'My Turn2us' account** that can be used to make online enquiries and applications to grant-giving charities.
- **Information and interactive tools** covering a wide range of subjects on welfare benefits, grants and managing money.

## Employment Support Allowance

The Employment Support Allowance was introduced in October 2008. This DWP website provides information about the application process and a visual aid showing the customers journey:

<http://www.dwp.gov.uk/esa/resources.asp#drh>



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 Roz Borley.

Roz is the Project Manager for St John's Community Centre based on Clapham Road. This community project runs a large number of activities and also day trips for older people, some of whom are housebound. The project provides transport to those who are housebound enabling to take up the opportunity to use the project's services. The Church bus picks up attendees and brings them home.

## Benefits Hero!

Roz enquired as to whether a welfare advisor could attend the centre to enable those attending to have the opportunity of a benefit check. The centre has 25 regular attendees. An EPC advisor from Age Concern Lambeth carried out an outreach session at the centre and made contact with 9 people. Home visits were then undertaken for all those who expressed an interest. All 9 had good outcomes helping them increase their income and raise their awareness of other matters in support of their day to day life. One of those was Mary.

Mary was unaware that she was eligible for any extra money. She was happy with the fact that her Housing Benefit and Council Tax benefit were being paid in full.

### Attendance Allowance

The advisor discussed with Mary her current health to determine if Mary had any illnesses or care issues. The advisor established that Mary is a hard of hearing, has poor mobility and has had several nasty falls over the last few months. She is being seen by a community nurse as she received a nasty leg injury after her last fall which became infected. Mary told the advisor she was sure she would not qualify for any disability benefits and additionally she was worried that it may cause problems with her benefit. The advisor assured her that if she was awarded any disability benefit it would not cause any problems and, if anything it would help her. A claim for attendance allowance was submitted. Attendance allowance is a weekly benefit payable to people aged 65 or over who need assistance with their care needs. The outcome was positive and Mary was awarded the high rate of attendance allowance. This gave her an extra £67.00 per week income.

### Pension Credit

Now that Mary had been awarded attendance allowance she was eligible to have her guaranteed pension credit increased. Mary lives on her own so this now made her eligible for Extra Money. She was awarded an additional £50.35 in her Pension Credit.

Mary is now £117.35 better off than she was before.

She has been able to buy herself new shoes and glasses and with the extra cash each week she now does not have to worry so much about buying things. Additionally the money can help towards her heating bills which were a concern.

She also now has a taxi card that helps her get to hospital appointments and takes her home from the supermarket because she is quite tired by the time she has shopped and cannot manage public transport all the time. Her taxi used to cost about £8 a ride, with the taxi card it now only costs her £1.50 a ride and she can take a friend with her.

**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!**

## 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: [icharris@lambeth.gov.uk](mailto:icharris@lambeth.gov.uk) Let us know what you want to see in future issues of Every Pound Counts.

We hope you found the third 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)