

Benefits Matters

An update on benefits for people living and working in Lambeth

Issue 4 October 2008



Introduction

Welcome to the 4th 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:

- Fuel poverty
- New rules affecting Lone parents
- Changes affecting pensioners
- Latest update on the campaign

Fuel poverty

Recent increases in the cost of fuel are a source of concern for many older and disabled people. With the cost of energy prices soaring, households may find it even harder to meet these costs, particularly if the household income is limited and dependent on state benefits. Older people, children and those with disabilities or long term illness are especially vulnerable.

Direct Financial Grants

Cold Weather Payment - if the weather gets really cold (0°C for 7 days or over) you may receive a cold weather payment of £25 per week. To be eligible you must be in receipt of Income Support, income-based Jobseeker's Allowance, or Pension Credit. The Department for Work and Pensions automatically pays this to those who are eligible. If people feel that they have missed out they can call 0845 60 60 265.

Winter Fuel Payment - if you are over 60 you may also be eligible for a winter fuel payment of between £250 and £400 a year. To find out if you qualify call the Winter Fuel Payments Helpline on: 08459 151515.

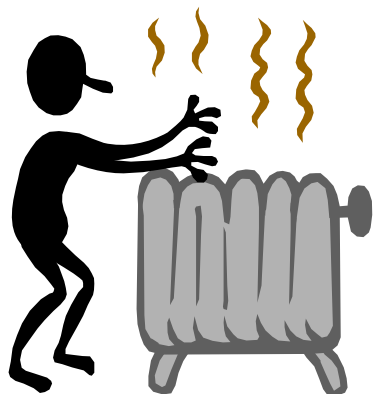
Energy Efficiency Advice

Lambeth has an Energy Strategy Officer, Jennifer Banks, who can provide targeted residential energy efficiency advice and support to those at risk of fuel poverty. Staff and partner agencies can contact Jennifer on 0207926 3585. Public queries should be directed to the appropriate agency and if in doubt to the Energy Saving Trust on 0800 512 012.

Energy Efficiency Grants (Low income)

There are two main grants available, **Warm Front** and **Cold Busters**.

Both of these grants are available to Lambeth residents who receive certain types of



income assessed benefits. **It is more important than ever to make sure they do not miss out on benefits.**

The most common eligibility criteria are based on the following benefits:

- Pension Credit
- Income Support
- Housing Benefit
- Council Tax Benefit
- DLA (Disability Living Allowance)
- Child Tax Credit (with an income of less than £15,460)
- Working Tax Credit (with an income of less than £15,460, which must include a disability element)

Referrals are managed through the Energy Saving Trust who can be contacted on **0800 512 012**

Interest Free Loans for energy efficiency

- **Private Landlord Energy Efficiency Awards Scheme (PLEEAS).** This is a scheme which provides low interest loans for landlords to improve the energy efficiency of their properties. Contact GLEEN on 0845 450 3375
- **Loans for All:** Loan scheme for energy efficiency improvements in private sector dwellings. Targeted to those who otherwise do not qualify for the low income grants. Referrals through the Energy Saving Trust 0800 512 012

Useful Websites

More information can be found on the Lambeth website. Just search under 'energy efficiency'.

Additionally see the website detailed below:

- <http://www.warmfront.co.uk/index.htm>
- for more information about warm front grants
- http://www.cen.org.uk/energy_efficiency/coldbusters.asp
- for details about the cold busters scheme.

National Minimum Wage

There has been an increase in the national minimum wage from 1 October 2008

Aged 22 and over	= £5.73
Aged 18 to 21	= £4.77
Aged 16 to 17	= £3.53

More information can be located on the website for HM Revenue & Customs (HMRC): <http://www.hmrc.gov.uk/nmw/#a>



Recent Changes to the benefit system

New rules for Lone Parents are being introduced from 24th November 2008.

From 24th November 2008 claimants bringing up children on their own, whose youngest child is aged 12 or over, will no longer be eligible for Income Support solely on the grounds of being a Lone Parent.*
They can claim Income Support on the grounds of other entitlement such as caring, or fostering and Employment and Support Allowance through limited capability for work.
*It is planned that the age of the youngest child will reduce to 10 years in 2009 and 7 years in 2010.



Lone parents who currently receive a disability premium as well as Income Support may be affected by proposed changes to Income Support from November 2008.

DWP have sent these lone parents a letter explaining the changes and that they may need to make a claim for Incapacity Benefit if they have a health condition or disability, before the new Employment Support Allowance is introduced in October 2008. This is most relevant for lone parents whose youngest child is 12 or over.

If they are eligible for Incapacity Benefit and do not make a claim before 27 October 2008, they may receive less money on Employment Support Allowance than they did before.

However Child Poverty Action Group (CPAG) does not accept this interpretation of the transitional rules. Lone Parents whose health restricts their ability to work and claiming income support as a lone parent are advised to get proper advice.

Simpler benefit claims for older people

From October 2008, customers telephoning The Pension Service to claim Pension Credit can also claim Housing Benefit/Council Tax Benefit (HB/CTB), without needing to complete, sign or send off a claim form.

The Pension Service will forward the HB/CTB claim information direct to the appropriate local authority – even if Pension Credit is not awarded. Customers will then be sent a Statement of Details to check, and will only need to contact their local authority if any of the information on it is incorrect or incomplete.

Customers will not need to provide financial information to their local authority if The Pension Service has already had this information and verified it.

Customers can also claim HB/CTB when reporting a Pension Credit change of circumstances.

Employment and Support Allowance introduced this month.

From 27th October Employment and Support Allowance (ESA) replaces Incapacity Benefit (IB) and Income Support (IS) paid on incapacity grounds for new claimants.

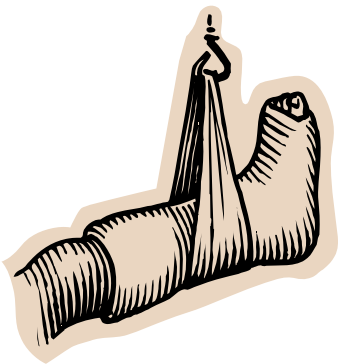
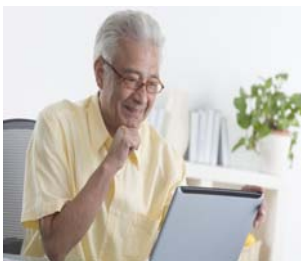
A new incapacity test, the “Work Capability Assessment” is introduced at the same time (replaces the old Personal Capability Assessment or PCA). Existing IS and IB claimants will remain on those benefits for the time being, however they are expected to be transferred to ESA in the future, starting with the under 25s.

Due to the linking rules it will still be possible for someone re-claiming IS and IB after 27.10.08 to re-qualify for those benefits. Also, if an ESA claim is backdated to before 27th October, it will be treated as a claim for IS or IB. To claim ESA customers will need to ring 0800 055 6688.

ESA – impact on HB and CTB

Changes have been made to align the structure of HB and CTB with ESA:

- income-related ESA will be a passport to full HB/CTB;
- personal allowances aligned with ESA – including single people under age 25 to be paid at the over 25 rate;
- since ESA does not include a disability premium a disability premium will not be included where the HB/CTB claimant also receives ESA (even if they get DLA or are registered blind). Instead their personal allowance will be equivalent to ESA rates.



Lambeth

Help with mortgage costs



Due to housing market problems the government announced in September some changes to the assistance available to mortgage holders. From April 2009:

- A temporary cut in waiting time for mortgage interest payments from 39 to 13 weeks.
- Increase in the loan limit from £100,000 to £175,000.
- But for new JSA claimants, support for mortgage interest will stop after 2 years! Existing recipients will be okay.
- Other measures include mortgage rescue scheme to help those threatened with repossession (but not those who have acted irresponsibly!)-

One and three quarters of a million and climbing

The Every Pound Counts campaign continues to achieve excellent results and has now raised more than £1,800,000 in extra benefits for Lambeth residents. The every Pound Counts 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 £3,000 per year. To make a referral to the Every Pound Counts campaign, email EveryPoundCounts@lambeth.gov.uk or phone 020 7926 5555.

Campaign updates...



Celebrating age

Every Pound Counts joined the celebrating age event at Lambeth Town Hall on 13th October to encourage older pensioners to contact our service for a benefit check.

We have also recently given talks and benefits checks at a number of outreach sessions at various sheltered schemes in Lambeth.

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 Jualan Hickey on 020 7926 4713.



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!

This month's benefits hero is Deirdre Cornish-Browne, Community Matron, based at the Myatts Field Health Centre, Brixton. Congratulations to Deirdre who made a real difference to the life of one of her clients by making sure he did not miss out on thousands of pounds of additional income. Deirdre referred a client who was aged in his 80's and who was experiencing difficulties with managing at home due to physical health issues. Deirdre referred the gentleman to Every Pound Counts for a benefits check.

When the client was seen by the EPC advisor a claim for attendance allowance had already been made and awarded. It was still necessary to check his pension credit and any housing and council tax benefit. The advisor had already determined that there was a small entitlement to housing and council tax benefit even before the award of AA but it was noted that this was not in payment.

On further investigation it was established that due to an error made in the assessment some years back the gentleman's entitlement to HB/CTB had incorrectly ended. When this error was corrected he received over £16,000 in unpaid HB and CTB. Once all of the adjustments were made to his claim he has increased his weekly

income by £173.13 per week. He now intends to spend some of that money making his home more comfortable and suitable for his needs.

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 Benefits Matters? Please send your news, views, comments, and ideas to Julia Harris, Welfare Benefits Adviser

Email: jcharris@lambeth.gov.uk