



CLARION
FUTURES

Maximising Benefit Support

New Horizons Conference
13th November 2018

Olena Batista- Guidance Officer
Sarah-Jayne Goakes- Welfare Benefits
Advisor

Today's session

Aim – to help you to spot the ways to maximise benefits for people you are supporting; confidently use available tools and resources and know when to hand off for specialist advice

Objectives

- Improve your confidence in talking about benefits and money
- Identifying potential entitlement and maximising existing benefits
- Increase your knowledge of how to keep up to date



Benefits can be a minefield !

How many benefits are out there??



Types of Benefits

- Means tested benefits
- Contributions based benefits
- Needs based benefits
- Universal benefits
- Discretionary benefits





Universal Credit roll out

The biggest benefit change in decades has now rolled out to all Cambridgeshire Jobcentres. **By December 2018** rollout to all **643** jobcentres in Great Britain will be complete

Key Universal Credit information

- only replacing **6 means tested benefits**
 - Income based Jobseekers Allowance
 - Income related Employment Support Allowance
 - Income Support
 - Housing Benefit
 - Working Tax Credit
 - Child Tax Credit



Other benefits can be claimed alongside or instead of UC

- UC is for **working age claimants** so those over pension age will continue to claim existing benefits
- Anyone with **more than 2 children on their claim** is currently excluded from UC and will claim existing benefits (this is anticipated to change from January 2019)



Universal Credit roll out

- A person will have to claim UC if they're making a **new claim** for one of those 6 means tested benefits
- **OR** if they're already claiming but have a significant change in circumstances this could trigger a new UC claim, a few examples are:
 - *Having a child or becoming responsible for a child*
 - *Starting or finishing work*
 - *Splitting from a partner*
 - *Change of address (BUT if they already claim Housing Benefit in the same Local Authority area they can remain on HB)*
- **“New style” contribution based benefits** - could be complicated area – direct to benefit advice
- **Assisted Digital Support**
- **UC payments** - made **monthly** into **one bank account** and include **housing costs**. Five weeks waiting time from submitting online claim. Monthly assessment period linked to the date of claim

Different ways to support with benefits

Helping with benefits doesn't necessary mean "completing the actual form"

You can (and probably already do) help in many other "indirect" ways

- help gather evidence
- contact GP and other health professionals
- making initial phone call
- helping with online
- having discussions and conversations
- draft income and expenditure
- any other ways?



Gathering Core Information

When working with customers the following information should help you to filter down to the applicable benefits for your client

- *Working history*
- *Age*
- *Relationship status*
- *Family and household make up*
- *Work capability*
- *Health*
- *Housing status*
- *Person From Abroad*



All these are key factors when identifying potential benefits for your customers

Online resources

In a time of ongoing benefit changes having access to information that is regularly updated is so important. So although having printed information is helpful it can so quickly become inaccurate and we suggest familiarising yourselves with online tools to help with checking potential benefit entitlements too....

<https://www.turn2us.org.uk/Get-Support/Information-and-help>

TURN2US

[Home](#) [Your Situation](#) [Get Support](#) [Support Us](#) [Working With Us](#) [About Us](#) [My Turn2us](#)

[Home](#) > [Get Support](#) > [Information and help](#)

INFORMATION AND HELP

Find out what other financial advice and support is available.

<p>Your Situation</p> <p>Find welfare benefits and grants information that is relevant to you.</p> <p>What is your situation?</p>	<p>Benefits A-Z</p> <p>Use the A-Z if you know the benefit you are searching for.</p> <p>Read about benefits</p>	<p>Benefit Changes Timetable</p> <p>Find out what benefits are changing in 2018 and beyond.</p> <p>More on benefit changes</p>
<p>What are benefits?</p> <p>Find out more about benefits and tax credits.</p> <p>What are benefits?</p>	<p>Find a Local Adviser</p> <p>Search for your nearest sources of information and advice.</p> <p>Find local advice</p>	<p>Challenging Decisions</p> <p>If you think a decision is wrong you may be able to get it changed.</p> <p>Challenging Decisions</p>
<p>What are grants?</p> <p>Learn how charitable funds and grants work.</p> <p>Read about grants</p>	<p>How to search for grants</p> <p>Read our guide to searching for grants using our Grants Search.</p> <p>How to search for grants</p>	<p>How to apply for grants</p> <p>Find out how to make an enquiry or application to a charitable fund.</p> <p>How to apply for grants</p>

Exercise 1 – Group discussions

In small groups – discuss the following case study and using the resources provided think of the benefits this family could be entitled to:

You have been referred a young family of three (Mum, Dad and a newborn baby). They moved into social housing for the first time after living with parents. Dad is unable to work due to ill health.

** Remember we are in a Universal Credit Full Service (UCFS) area*

Exercise 2 – Group discussions

In small groups – discuss the following case study and using the resources provided think of any support and advice you could give in this situation:

The same clients contact you again for advice following changes to their circumstances. Their child has been removed and they are now in rent arrears because benefit has been reduced by an Under Occupancy reduction (Bedroom tax) and they can't afford the rent shortfall. They have also tried to claim Personal Independence Payment but it has been refused and they don't know what to do next.

Common welfare benefit misconceptions

You have to live in the same household as someone to claim Carers Allowance for looking after them

If I claim Carers Allowance the person I care for loses Personal Independence Payment

Claimants of disability benefits (DLA, PIP, AA) are exempt from 'Bedroom tax'

Universal Credit is replacing all benefits

Anyone claiming PIP automatically qualifies for a Blue Badge

If other adults live in the household then less help with housing costs will be awarded

There is no point claiming Carers Allowance if in receipt of State Retirement Pension as it won't be paid

Anyone can apply to the Local Authority for a Discretionary Housing Payment

The Right Support- Signposting & referrals

Citizens
Advice

Social housing in
house support

Turn
2Us

Age
UK

DWP
Visiting
Team

Entitled to

MAS

UC
vulnerable
work coach

Macmillan

Shelter
Housing
Advice

Questions?

