



Maximising Benefit Support

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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



 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

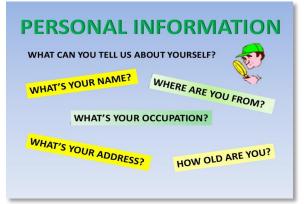
- help gather evidence
- contact GP and other health professionals
- making initial phone call
- helping with online
- having discussions and conversations
- draft income and expenditure
- any other ways?



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

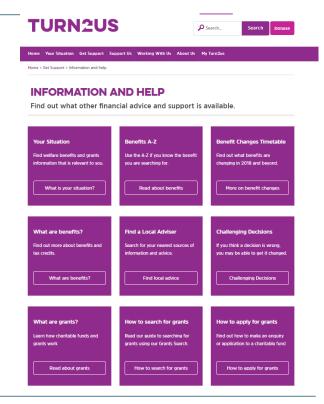


All these are key factors when identifying potential benefits for your customers

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



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

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

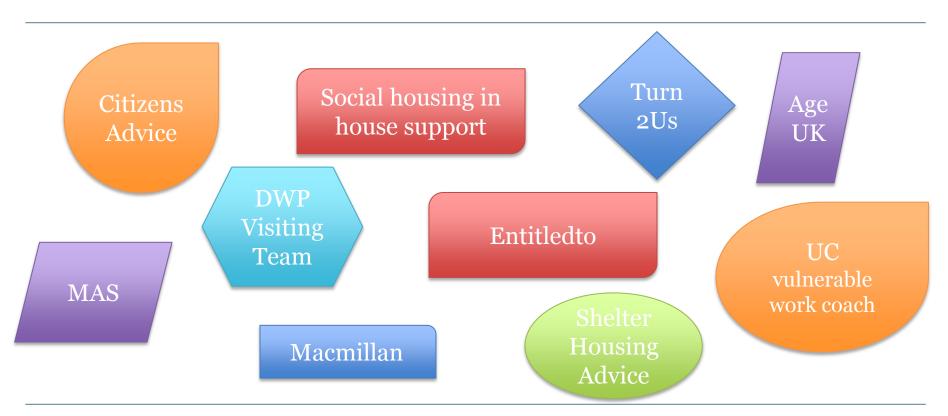
Claimants of disability benefits (DLA, PIP, AA) are exempt from 'Bedroom tax'

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

Universal Credit is replacing all benefits

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

The Right Support- Signposting & referrals



Questions?

