

C£eck before it C£anges!!

Welfare Reform

- what does it mean for the average person and for advisers?

April 2013

- **Personal Independence Payment** - PIP replaced Disability Living Allowance for those aged 16 – 64 for new claims in the North West (i.e. here!)
- Size cap - (**Bedroom Tax**) affects Housing Benefit in social housing
- Local scheme replaced **Council Tax** Benefit
- **Local Urgent Needs schemes** replaced some Crisis Loans & Community Care Grants

Summer 2013

- **Benefit Cap** - no family on benefits to earn more than the average salary of a working family (£35,000p.a. before tax). This initially affects Housing Benefit.

Oct 2013 onwards

- **Universal Credit** begins to replace most means tested benefits (pilot areas – not local yet).
- **Personal Independence Payment** - Those already getting DLA will be asked to make a claim for PIP - even if on an indefinite award period.

Who could lose out?

Advice Link is promoting - C£eck before it C£anges!!

Welfare rights advisers have identified the following groups who may lose out if they don't check their benefits and allowances now:

- **Disabled people, Carers, Disabled workers and Carers who themselves have a disability** — Check current benefits are correct so you get the optimum when you transfer to Universal Credit and get any Transitional Protection due. Make sure you know about the PIP qualifying conditions.
- **Working families** - When Universal Credit brings in a £16,000 capital limit
- **Families with disabled children** — Check that you are getting the right allowances NOW including DLA - to get any Transitional Protection when you move to Universal Credit.
- **Couples where one is over and one under pension age** - Currently they can claim Pension Credit. In future it will be Universal Credit which may be less.
- **Self employed with low income** - Universal Credit will require more evidence of sustainable business earnings and set a Minimum Income Floor.

No need to be in the dark about the changes —

Advice Link can provide information and advice for individuals, talks and training for you, your staff or volunteers. Call 01253 476843.

www.advicelink.org.uk

“C£eck!” for yourself

www.turn2us.org.uk - User friendly benefit calculator for anyone to use

Factsheets and self help tools

Housing Benefit size criteria / bedroom tax

- Size cap calculator: <http://www.ferret.co.uk/welfarereform/blic.htm>

Benefit Cap

- Calculator at <https://www.gov.uk/benefit-cap> shows how a claimant’s housing benefit could be reduced if they are subject to the benefit cap

Universal Credit

- <https://www.gov.uk/universal-credit/what-you-need-to-do>
- <http://www.dwp.gov.uk/docs/universal-credit-faqs.pdf>

PIP

- <http://disabilityrightsuk.org/personal-independence-payment-pip>
- <http://www.dwp.gov.uk/policy/disability/personal-independence-payment/pip-toolkit/>
- to help claimants clarify if and when PIP will affect them. <https://www.gov.uk/pip-checker>

Lancashire Care and Urgent Needs Support Scheme

- http://www3.lancashire.gov.uk/corporate/atoz/a_to_z/service.asp?u_id=3807&tab=1

Blackpool Council Discretionary Support Scheme

- www.blackpool.gov.uk / Advice and Benefits / Discretionary Support Scheme.

Websites which have their own updates on benefits and changes

- www.adviceguide.org.uk
- www.disabilityrightsuk.org
- www.turn2us.org.uk
- <https://www.gov.uk/> - for access to the various DWP websites

Benefit offices:

New working age claims:

- 0800 0556688

Current Benefit Enquiry Line:

- 0845 6088524

Pension Credit/Retirement Pension:

- 0845 6060265

Tax Credits:

- 0345 300 3900

Housing and Council Tax Benefit

- 01253 478847 - Blackpool
- 01253 891000 – Wyre
- 01253 658658 - Fylde

Managing with less money

- **The Money Advice Service**

Free impartial advice about all things “money” to help you make better decisions.

A free service available to all. Telephone – Website – F2FU

0300 500 5000 <https://www.moneyadviceservice.org.uk/>

- The **Advice Link** *Taking control of Your Money* leaflet and simple budget sheet available on the website - www.advicelink.org.uk