



WELFARE ADVICE
& **DEBT** SUPPORT

WELFARE BENEFITS

Course Aims

- Appointee
- Change from Disability Living Allowance to Personal Independence Payment
- Carers Allowance
- Universal Credit
- Discretionary Benefits
- Council tax scheme 24/25

Welfare Advice and Debt Support Team

Enfield's Welfare Advice & Debt Support Team is a service that helps to support vulnerable residents to maximise their income and get their full entitlement to welfare benefits.

We also advise and support residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts we have a fast track referral process to Citizens Advice. Our aim is to holistically case manage the clients situation in order to improve their circumstances.

Referrals to the team can be made by yourselves or a 3rd party using the link provided below.

Welfare Advice & Debt Support Team Referral Form

<https://www.enfield.gov.uk/forms/welfare-advice-debt-and-benefit-support-referral-form>

Appointee

- Once a young disabled person reaches 16, they are responsible for benefits, even though they may still be at school.
- If previously someone acted as an agent or appointee for benefits such as Disability Living Allowance (DLA), the need for an appointee will be reviewed once the young person reaches 16 years of age.
- An Appointee is not the same as a power of attorney and is only used by the DWP



PERSONAL INDEPENDENCE PAYMENT

From age 16

What is Personal Independence Payment (PIP)

- Disability Living Allowance (DLA) is replaced by Personal Independence Payment (PIP) once you reach 16 years old
- PIP is intended to help towards some of the extra costs arising from a health condition or disability. It is based on how a person's condition affects them, not the condition they have
- PIP will include an assessment of individual needs and aims to ensure that financial support is targeted at those who face the greatest challenges to living independently

Who should claim

- PIP can be claimed, even if you have not claimed DLA
- If you are on DLA you will remain on DLA until you are informed to claim for PIP this is normally before your 16th Birthday
- If you fail to make a claim the DLA will stopped at 16 along with any other premiums or passport benefits

PIP – the benefit

- claimants can receive PIP whether they are in or out of work or education.
- The benefit is not means tested or taxed
- There are two components to PIP – for daily living and mobility needs. Each component can be paid at standard rate, or enhanced rate
- PIP will include an assessment of the individual's needs by a health professional. Most people will have a face-to-face consultation as part of their claim.
- Awards will be reviewed to ensure that the claimant is receiving the right support. Reviews will be at appropriate intervals depending on how likely it is for the claimant's condition or impairment could change.

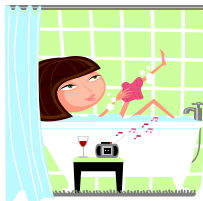
The daily living criteria

You need to score between:

- 8-12 points to be entitled to the standard rate
- 12+ to get the Enhanced rate

Daily Living Criteria includes:

- Preparing Food
- Taking nutrition
- Managing therapy or monitoring a health condition
- Washing and bathing
- Dressing and undressing
- Communicating verbally
- Reading and understanding signs, symbols and words
- Engaging with other people face to face
- Making budgeting decisions



The mobility criteria

You need to score between:

- 8 – 12 points to be entitled to the standard rate
- 12+ to get the Enhanced rate

The Mobility element includes:

- Planning and following journeys
- Moving around

Passport Benefit - Motability

You can access the Motability scheme with the **enhanced** rate of mobility component

Swap the allowance for

- Lease a car for 3 years
- includes tax, Insurance and service
- Some cars need a upfront one off payment

It must only be used for the disabled person's personal needs. It cannot be used by the nominated driver for their own personal use.

Or

Help to purchase a powerchair or scooter

Passporting benefit – Car Tax

You can apply for exemption from paying vehicle tax if you get the:

- higher rate mobility component of Disability Living Allowance (DLA) or enhanced rate mobility component of Personal Independence Payment (PIP)
 - The vehicle must be registered in the Disabled Category and in the disabled person's name or their nominated driver's name.
 - It must only be used for the disabled person's personal needs. It cannot be used by the nominated driver for their own personal use.
 - You can only have one vehicle tax exemption at any one time
- **50% reduction in vehicle tax**
 - If you get the PIP standard rate mobility component
 - The vehicle should be registered in the disabled person's name or their nominated driver's name
 - **You cannot get a on DLA lower rate mobility component.**
 - Claim certificate is supplied by the DWP with your award letter

Passport Benefit – Blue Badge

- Automatic entitlement when you
 - scored at least 8 points in relation to the ‘moving around’ score
- you receive the mobility component of PIP and have obtained 10 points specifically for descriptor E under the ‘planning and following journeys’ activity, on the grounds that you are unable to undertake any journey because it would cause you overwhelming psychological distress
- If you have any score other than 10 points under descriptor E, in the ‘planning and following journeys’ activity of PIP you may still be eligible for a Blue Badge, **but you do not automatically qualify**. This includes if you have a higher score of 12.
- If you are not automatically entitled, you can provide evidence to demonstrate your eligibility which will be assessed as part of your application.



Passporting Benefits- Carers Allowance

- Carers Allowance is paid with any rate of daily living
- You need to spend at least 35 hours a week caring for someone.

This can include:

- physical help like washing and cooking
- taking the person, you care for to a doctor's appointment
- helping with household tasks, like managing bills and shopping



Carers Allowance

- You do not have to be related to, or live with, the person you care for.
- You do not get paid extra if you care for more than one person.
- If you or the person you care for are affected by coronavirus, you can still claim Carer's Allowance if you provide care remotely. This includes giving emotional support over the phone or online





Your Eligibility

All of the following must apply:

- you're 16 or over
- you spend at least 35 hours a week caring for someone
- you've been in the UK for at least 2 of the last 3 years (this does not apply if you're a refugee or have humanitarian protection status)
- you normally live in UK or you live abroad as a member of the armed forces
- you're not in full-time education
- you're not studying for 21 hours a week or more
- you're not subject to immigration control
- your earnings are £128 or less a week after tax, national insurance and expenses

Effect on your benefits

- Carers Allowance is paid as a benefit on its own
- Your Universal Credit/Income Support may reduce, but your total benefit payments will usually either go up or stay the same.
- Does not count towards the benefit cap
- Your National Insurance Stamp is paid
- You have a responsibility to inform the DWP and Tax Credits when you start receiving Carers Allowance
- If you received Carers Allowance as the person, you look after is in receipt of Disability Living Allowance you will carry on receiving this while the DWP process the PIP
- If they are awarded PIP your Carers Allowance will remain in payment. If refused Carers Allowance will stop the day the PIP stops

How to claim

You can claim at

<https://www.gov.uk/carers-allowance/how-to-claim>



Carers Credit

Can't receive carers Allowance

- Caring for someone for at least 20 hours a week.
- Carer's Credit is a National Insurance credit that helps with gaps in your National Insurance record.
- Your State Pension is based on your National Insurance records.

Claim at

<https://www.gov.uk/government/publications/carers-credit-application-form>

What is Universal Credit?



- Universal Credit replaces the old system and provides a single monthly payment if you are on a low income or out of work. It includes support for the costs of housing, children and childcare, as well as support for disabled people and carers.
- Universal Credit is a working age benefit and can be claimed from 16 years old to retirement age

Benefits replace by Universal Credit

- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Claiming Universal Credit

Most people already use the internet to access services and to get information instantly. Under Universal Credit, you can make your claim online **at**

www.gov.uk/universalcredit.

Claiming Universal Credit when you're sick or disabled

When you make a new claim for Universal Credit, complete the application to explain how your condition makes it hard for you to work or find work.

You will need to get a fit note from your GP and add it to your claim/online account.

You need to complete an UC50 form and to prove that you have limited capability for work unless you have:

- any terminal illness
- some pregnancy-related conditions
- Some cancer treatments, such as chemotherapy or radiotherapy

You must fill the UC50 and send it to the Health Assessment Advisory Service within **four weeks**.

Having limited capability for work and work-related activity

- If you meet the criteria you will not be asked to look for work, or to prepare for work.
- You will get paid more Universal Credit due to your sickness or disability. You will receive the limited capability for work and work-related activity component of Universal Credit – currently £390.06 per month.
- If you do not reach the criteria you need to agree on a work commitment with your work coach

A two way responsibility

- In return for receiving Universal Credit, you must accept and fulfil a Claimant Commitment that sets out your responsibilities and the consequences of not meeting them.
- The Claimant Commitment will take account of your personal circumstances, your current situation and potential for future earnings.
- If you are already working to your full potential you will still have a Claimant Commitment but this will not ask you to carry out any job seeking activities

Universal Credit payments

Universal Credit is paid monthly, directly into the account you have chosen.

If you are part of a couple, living in the same household, and both of you are claiming Universal Credit you will receive one monthly payment into one account.

Other adults outside the couple living in the same household who are claiming Universal Credit will be paid separately.

Monthly payments match the way most salaries are paid. This will help you to move into work, as you will be used to managing a monthly budget

Where necessary it is possible to use alternative arrangements, such as twice monthly payments, for a period of time.

Better off in work

- Unlike the current system, your benefits won't be suddenly stop because you have started work. Universal Credit will be steadily withdrawn as your take home pay increases. You will be better off for every additional hour you work, whether in a full or part-time job. By combining in work and out of work benefits Universal Credit removes the financial risks of taking up a job.
- There are no fixed hours thresholds, such as the 16 hours a week rule. Even working just a few hours a week will make a difference, as you move towards financial independence
- Universal Credit is introducing Real Time Information (RTI) to help employers manage their payroll and help their staff get the right benefit payments. When you work and your hours change, your employer will report it on RTI and your Universal Credit payment adjust accordingly. This gives you more opportunity to work flexibly, and removes the risk of your benefits being stopped as you work as few hours.

Universal Credit – assessment

- The Health Assessment Advisory Service will review the UC50
 - Send as much evidence as possible
 - Hospital letters
 - School Reports
 - Education, health and care (EHC) plan
 - Social Service Support Plans
- Most cases a medical assessment will be needed
- Medical assessment must be attended and can be accompanied



When you can claim

- You have the option of claiming Universal Credit in their own right as a young disabled adult.
- Universal Credit is a means-tested benefit for people of working age. You normally have to be aged at least 18 to claim Universal Credit
- special rules allow 16 and 17-year-olds to claim if either:
 - they are submitting medical certificates from their GP, or
 - have established that they have a limited capability for work.
- If your son or daughter chooses to claim Universal Credit this will affect your benefits
- They are no longer dependent child and this means that you will stop receiving Child Benefit, Child Tax Credit payments that you receive for them as part of your family.

Discretionary benefits



- **Discretionary Housing Payment (DHP)**

you can apply for this benefit if you get Housing Benefit or universal credit and think that you need extra help paying your rent

Before applying, you must make sure that the help you currently get, either through Housing Benefit or Universal Credit, is based on your correct income and circumstances.

- **Council Tax Hardship Scheme (CTSH)**

you can apply for a Council Tax hardship payment if you get Council Tax Support and have severe difficulty paying your Council Tax

To apply you must be:

- registered as a Council Tax payer
- getting Council Tax Support
- actively taking steps to deal with your financial hardship

Housing support fund

- The Local Authority have received another round of funding to support vulnerable residents with food, energy and water. The funding is from 1 April 2023 and must be spent by 31 March 2024. The scheme now includes application-based support, which means that you can now apply for this support and can receive one payment per household of up to £250. The application window opened from July 21st, 2023 and may be closed periodically, depending on the number of applications received on any given period.

Part of the funding was made available to Enfield schools to support with the cost of living essentials, such as winter coats, school shoes and uniform. Parents/guardians can contact the child's school if any support is needed.

Households that have been selected through targeted support will get help without the need for an application form. Eligible residents would receive their £250 payment as a letter through the post and should have received them from August 2023.

To apply for and find further information regarding the household support fund can be found using the link below

<https://www.enfield.gov.uk/services/benefits-and-money-advice/household-support-fund>

Local Authority Support

- Community Hubs
 - A face to face service that connects residents with support across four pillars and they are help with money, help with jobs and skills, help with health and well-being and help with housing stability.
 - The community hubs are opened to all residents and you do not need an appointment. They are based at the Edmonton Green and Enfield Town libraries.
 - Further information about our Community Hubs can be found on our cost of living support page using the link provided on the next slide
- Food Pantry's
 - The LA has opened 2 pantries in Enfield and Edmonton Library where members will be able to receive £20.00 worth of shopping for £4.50. This scheme works through a referral process and an assessment will be completed with the client to determine the necessity of the referral and any other support that may be available.
- Food Co-op.
 - This is a scheme that is being set up for neighbours and friends within your local area to pool small amounts of money to make your money go further, by buying in bulk and sharing the items.

Council tax support scheme 24/25

New council tax scheme is in a consultation phase. We have written to 30,000 CTS claimants and the consultation will end on the 6th of December, 2023.

- Please share your views on our proposed Council Tax Support Scheme for 2024-25

<https://www.enfield.gov.uk/consultations/council-tax-support-scheme-2024-25>

- FAQs

https://www.enfield.gov.uk/_data/assets/pdf_file/0025/45097/CTS-FAQs-FINALv2.pdf

- Council tax hardship application

<https://www.enfield.gov.uk/services/benefits-and-money-advice/council-tax-hardship-scheme>

QUESTIONS

