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Bedroom tax

If you live in a council or housing association home and claim Housing Benefit to help you pay the rent, your Housing Benefit may be cut from April 2013.

If you are **working age** and your home is larger than you need, or has "spare" bedrooms, then a tax will apply. This is called the 'under-occupancy charge', but most people call it the Bedroom Tax.

If you or your partner are disabled and need overnight care from a carer who doesn't live with you, you will be allowed an extra bedroom for your carer and this won't count as a spare bedroom.

If your child has severe impairments and is unable to share a room, this room may be discounted. Also, if you have an adult child in the armed forces their room will not be counted as spare.

The bedroom tax does not apply to people living in houseboats or caravans, people who live in supported accommodation, or people in temporary accommodation.

The amount you have to pay under the bedroom tax is 14% for one extra bedroom and 25% for two or more extra bedrooms.

You may be able to apply for a discretionary payment to tide you over, but only for a short time.

Local Welfare Assistance

Under the Local Welfare Assistance scheme, Crisis Loans become Crisis Awards; and Community Care Grants become Community Care Awards.

To be eligible for Local Welfare assistance, you must have local connection, the assistance provides goods and services only (no cash awards); you can only make 2 applications total in a year, unless exceptional circumstances apply, and you have a right of review, but not of appeal.

A crisis award can be given for things like fire, flood, domestic abuse, or if you have no food or clothing.

A community care award can be made if you are leaving a care home or prison to set up home, or you are caring for someone in these circumstances, if you have had an unsettled way of life; to keep you living in the community instead of in a care home, if you are dealing exceptional pressure like debt or homelessness

For help with any of these matters you can contact
Council Benefit helpline: 01902 572006
9am to 5pm Monday to Friday except bank holidays

Benefit Cap

Since 15th July, People in Wolverhampton aged 16 – 64 now have a cap on how much benefit they can get.

For couples this is £500 a week, for lone parents with dependent children £500 a week, and for single people it is £350 a week.

At the moment this only applies to people who get housing benefit, but it will apply to people on Universal credit in the future.

People who get pension credit or working tax credit will not be affected by the cap.

If you have housing benefit, your income will be decided by adding together what you get from any of these benefits:

Bereavement Allowance, Carer's Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance - except where it's paid with the support component, Housing Benefit - although there are some exceptions, Incapacity Benefit, Income support, Jobseeker's Allowance, Maternity Allowance, Severe Disablement Allowance, Guardian's Allowance, Widowed Parent's Allowance, Widowed Mother's Allowance, Widow's Pension.

Costs of Supported Accommodation are not included.



Reform Timetable

Jan 2013 – ESA harder to get

April 2013 - Bedroom tax

April 2013 Council Tax changes

April 2013 – Local Discretionary Grants Scheme

June 2013 – PiPs starts for all new claims

15 July 2013 - Benefit cap starts in Wolverhampton

July 2013 ESA harder to get (again)

Oct 2013 Universal Credit starts in Wolverhampton (single claimants first)

Oct 2013 - all DLA claims with changed circumstances are assessed for PiPs

Oct 2015-17 all DLA claims for those below pension age will be replaced with PIP



One Voice Welfare Benefits Special September 2013

Universal Credit

	1	2	3	4	5	6	7	8
BASIC BENEFIT / WEEK £	87	87	141	141	153	131	189	230
HOUSING ALLOWANCE / WEEK £	0	40	40%	40%	10	40	10%	40%
AMOUNT YOU HAVE TO EARN £ TO COME OFF BENEFITS / WEEK	248	175	257	257	242	241	300	400
HOURS / WEEK / MINIMUM WAGE	42	28	43	43	40	40	50	67

Universal* Credit

From October 2013, Universal Credit replaces Income-based JSA; Income-related ESA; Income Support; Child Tax Credit; Working Tax Credit; Housing Benefit.

People on benefit or low incomes will have to sign a **new claimant commitment**. This has work-related requirements you have to meet to get the benefit.

The system that manages Universal Credit cannot transfer everyone at once, so new claims, and existing claims from single people will be transferred first. By the end of 2017, everyone will below pension age will have transferred over to Universal Credit.

Because many people get less on Universal Credit, there is a transitional amount called Transitional Protection which tops up your Universal Credit so that it is the same amount you were on before.

If you have a certain changes of circumstances you will lose your transitional protection immediately. These changes are: a partner leaves/joins your household; your earnings drop beneath the level in your claimant commitment for 3 months in a row; your award ends; you or your partner stop work.

Employment & Support Allowance (ESA)

Some people in Wolverhampton have not yet transferred from Incapacity benefit to ESA, but these transfers will take place over the next year. Many people who transfer have been finding that they are being awarded 0 points at assessment and told they are not eligible for ESA and must go on jobseekers allowance. In the West Midlands 31% of those disputing this decision end up winning at tribunal and getting their benefit reinstated. But the average wait to go to tribunal is 12 months, during this time you will only be on the assessment (lower) rate of ESA, so it is in your best interests to fill in the form with a lot of information, send doctors letters with your application, and prepare for your medical assessment – One Voice can help you with these things.

ESA has gone through 2 changes this year, which make it harder to get. **The Support Group** (which about 9% of claimants get into) is **not affected by these changes**, but the following changes will affect the majority of ESA claimants:

- you can only get contributory ESA for 365 days **[since 2012]** after this you may be put on income related ESA but only if your income is at a certain level, and you don't have £16,000+ of savings
- for claimants receiving chemotherapy or radiotherapy treatment for cancer –easier to get into the support group; **[since jan 2013]**
- any reasonable adjustments that could be made by employers to reduce the risk can be considered when deciding whether you are fit for work ; **[since jan 2013]**
- helpful effects of any prescribed medication the claimant fails to take can be considered; **[since jan 2013]**
- aids and appliances that the claimant could reasonably be expected to use will be taken into account, not just ones that the claimant normally uses **[since jan 2013]**
- only a claimant with a physical condition can get points for physical descriptors and only a claimant with a mental health condition can get points for the mental descriptors. **[since jan 2013]**
- side-effects of medication for physical health **can also only** be taken into account for physical health problems, same with medication for mental health problems. **[since jan 2013]**
- moving around - aids that could reasonably or are normally used will be taken into account, even if you don't use them **[since july 2013]**
- sitting, standing, or standing and sitting will be taken into account – making points more difficult **[since july 2013]**
- continence – any aids that could be used are taken into account **[since july 2013]**
- making yourself understood – includes means of communication that *could be used* **[since july 2013]**
- understanding communication – a hearing impairment or visual impairment, or a combination is enough for points **[since july 2013]**
- if you can use a mouse or keyboard with one hand you don't get points **[since july 2013]**

PIP - the Personal Independence Payment

PIP replaces DLA (care and mobility). It has become harder to get. Like ESA, you have to get enough points to get the benefit:

8 points for standard rate mobility (£21 a week)

12 points for enhanced mobility (£55.25 a week)

8 points for standard "Daily Living" (£53 a week)

12 points for enhanced "Daily Living" (£79.15 a week)

Like DLA it is not means tested, and it continues after retirement age if your award was before that.

Unlike DLA there are no life awards, and most people will have to reapply before a 2 year award ends.

When you are crossing over from DLA to PIPs, you get a 28 day warning that your DLA will end. If you do not get a form and apply for PIPs you will not get the benefit – the DWP will not do everything for you.

The DWP can refuse you benefit without asking you for a medical, but if you do not attend a medical when you are called, your benefit will be stopped.

It is very important that you send medical professional letters of support at the time you send the form, because without them, if you aren't given a medical, you may lose the benefit and have to wait many months for appeal.

PIPs comes into place:

- October 2013 onwards
- Renewal claims for fixed-term DLA due to end before the end of February 2014 will be assessed for DLA rather than PIPs
- those reporting a change in their condition.
- Later, people on "life" awards will be reassessed - October 2015 is the date the Government is giving

Under PIPs, Aids and appliances can get you points, or have them taken away.

If it is reasonable for you to use an appliance, but you don't, you will lose points unless you can prove that it is dangerous to your health, or the appliance is not widely available, or it costs a lot of money.

You can also get points for using an aid or appliance – if you use one in 4 categories, you can probably get low rate "Daily Living" on the use of aids and appliances alone.

If your condition varies, you must explain this, and tick boxes that apply some of the time, or you won't get the benefit.

Start preparing for PIPs now – don't leave things to the last moment – preparation, and good information increase your chances

Benefits Training

One Voice is running training courses for disabled people, their carers, and people who help with filling in forms. We have courses on the updates to ESA, a full ESA course, and a PIPs course, each course covers the main elements of the benefit and filling in the form. We run the training in small groups (around 8 people) so that people can get their specific questions answered. The next full ESA course is 9th October at 11.00 contact the office to book a place, or to put your name down for sessions over the coming weeks and months



PIPs gives points in these areas

1. Preparing food
 2. Taking nutrition
 3. Managing therapy or monitoring a health condition
 4. Washing and bathing
 5. Managing toilet needs or incontinence
 6. Dressing and undressing
 7. Communicating verbally
 8. Reading and understanding signs, symbols and words
 9. Engaging with people face to face
 10. Making budgeting decisions
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1. Planning and following journeys
 2. Moving around