

ELFT

Ability Conference

Social Justice & Disability



Benefit Advice Session

Jodi Wallace & Nelissa Payne

Presentation Overview:

- Introduction – Our Newham Money Service
- Healthier Wealthier Project
- Information Advice & Guidance On Disability Benefits
- ONM Referral Pathway & Benefit Advice Search Tools

We offers support to Newham residents who may be struggling with debt or the everyday cost of living.

We are a free confidential service and offer support in the ways outlined below:

Hardship Fund

Newham's
Local Welfare Assistance

Free grants for residents facing financial hardship to buy Food, energy and support with emergencies.

Debt Advice

Standard Financial Statements

Help set up Repayment Plans with Creditors

Impartial debt advice on Priority and Non Priority Bills
Explain Debt Options

Benefit & Income Maximisation

Benefit Checks

Help check benefit overpayments are calculated correctly

Support in claiming benefits & appealing benefit awards decision

Money Management

Help set a personal budget

Reduce expenses

Savings and comparisons to make the most of your money.

Affordable Credit

Offered in partnership with London Community & Credit Union

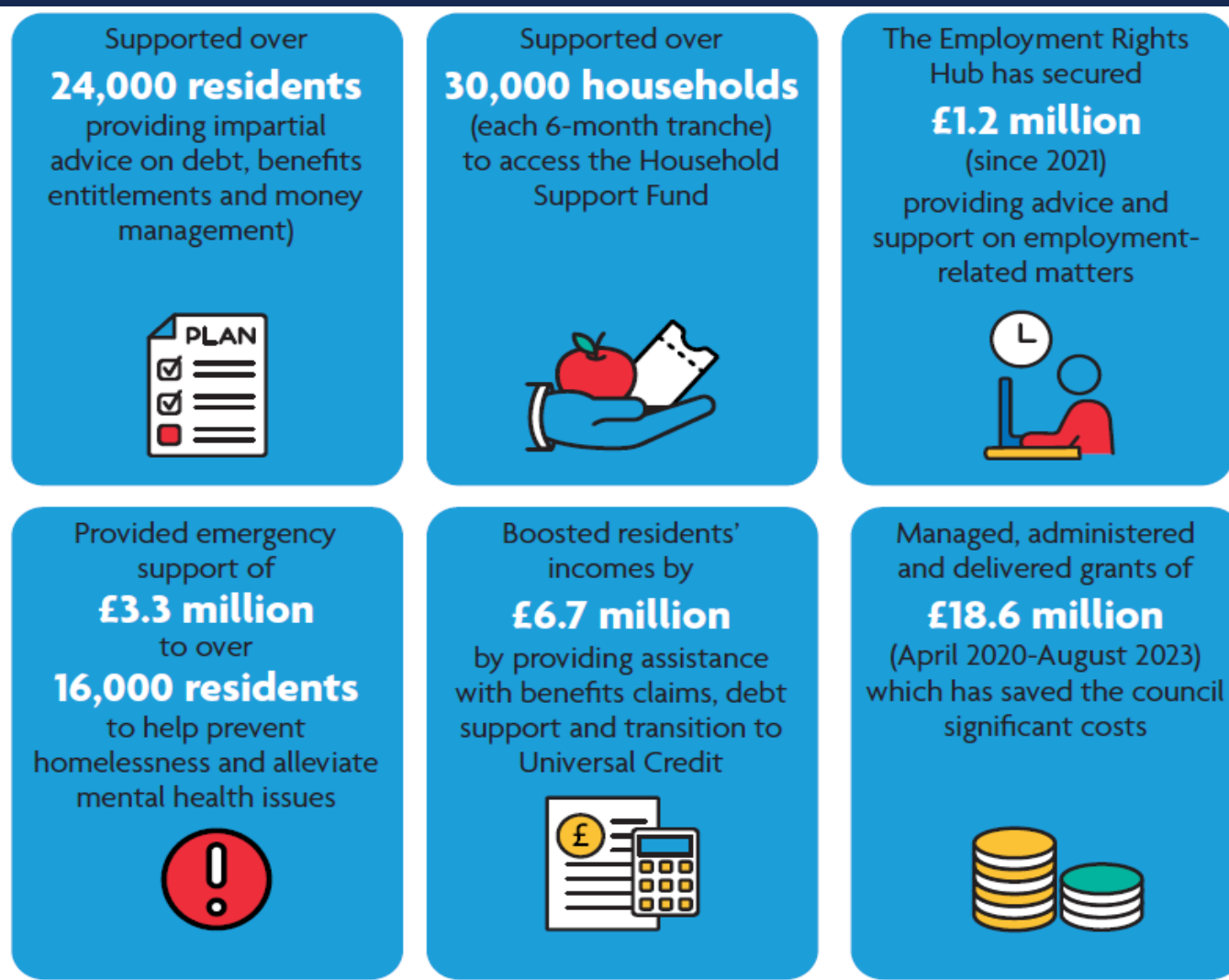
Access to LCCU Bank Accounts
Saving Accounts

Employment Rights Hub

Helping residents sustain employment and understand their employment rights.

Workshops to raise Employment Rights Awareness

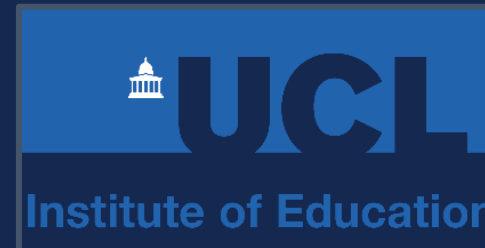
Our Newham Money is dedicated to improving the financial wellbeing of Newham residents especially at this challenging time of escalating financial insecurity brought about by the pressures of the rising cost of living.





Healthier Wealthier Families Project

Partnership Working



Child Disability Living Allowance (DLA)

What is Child DLA

Disability Living Allowance (DLA) for children is a non means tested benefit that can help with the extra costs of looking after a child who is under 16 that has a health condition resulting in them needing much more looking after than a child of the same age who does not have a disability or health issue.

Eligibility

Usually to qualify for Child DLA, the child must:

- Be under 16 years old
- Need extra help looking after **and/or** walking than a child of the same age who does not have a disability or health issue.
- They must have had these difficulties for at least 3 months and expect them to last for at least 6 months.
- Meet the immigration criteria outlined on gov.uk

Child DLA Components & Rates

Child DLA is made up of 2 parts called components

Each component is paid at different rates

An eligible child might get one or both components depending on the type of care they need

Care Component

- Lowest Weekly Rate: £26.90
- Middle Weekly Rate: £68.10
- Higher Weekly Rate: £101.75

Mobility Component

- Lower Weekly Rate: £26.90
- Higher Weekly Rate: £71.00

To claim DLA for a child you need to be their parent or look after them as if you are their parent.

How To Apply

- Download, print and fill out the form from gov.uk
- Phone for an application form on:

Telephone: 0800 121 4600

Textphone: 0800 121 4523



It's best to phone because if the claim is successful the payments will be backdated to the date you phoned to request the application form. If you download an application form, you'll only be paid from the date that the DWP receives the form.

Please Note: Current waiting time for a decision on submitted applications are up to 21 weeks

Personal Independent Payments (PIP)

What is PIP

PIP is a disability benefit for people between 16 to State Pension age

PIP is extra money to help with the additional living cost for someone who has an illness, disability or mental health condition

It is not a means tested benefit. This means the amount of income and capital you have does not affect your eligibility

Eligibility

- Aged 16 or over
- Have a long term physical or mental health condition or disability
- Has a difficulty doing certain everyday tasks or getting around because of their condition
- The health issues or disability needs to have been present for at least 3 months before applying and expected to continue for at least 9 more months after
- Meet the immigration criteria outlined on gov.uk

PIP Components & Rates

PIP awards depends on how difficult you find everyday activities and getting around

Daily Living Component

- Lower weekly rate: £68.10
- Higher weekly rate: £101.75



Mobility Component

- Lower weekly rate: £26.90
- Higher weekly rate: £71.00

How To Apply:

3 Step Application Process

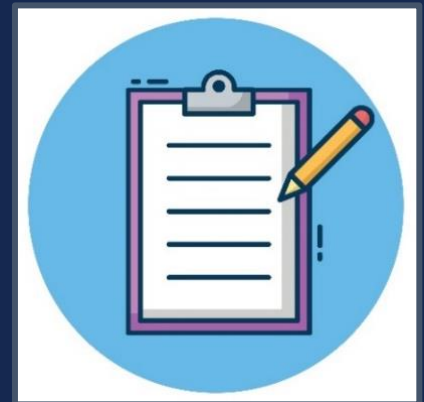
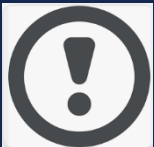
1. Contact DWP on 0800 917 2222 and fill in PIP1 form over the phone

2. Complete PIP 2 form which is called How Your Disability Affects You

3. Attend the medical assessment



If you are terminally ill, you can apply for PIP using a fast-track process called special rules. You can apply if your doctor thinks you may be reasonably expected to live for less than 12 months. You should get your first payment within 2 weeks of applying.



Attendance Allowance (AA)

What is AA

Attendance Allowance is a disability benefit that helps people over state pension age with extra costs if they have a disability severe enough that they need someone to help look after them

Eligibility

- Over state pension age
- Have a physical and/or a mental disability.
- The disability is severe enough that the person need to be supervised or help caring for them self for their own or someone else's safety
- Due to the health condition they have needed help for at least 6 months
- Meet the immigration criteria outlined on gov.uk
- Not get Disability Living Allowance, Personal Independent Payments or Adult Disability Payments

If You Might Have 12 Months Or Less To Live

You can get Attendance Allowance more quickly and at the higher rate if a medical professional has said you might have 12 months or less to live. This is sometimes called 'special rules'.

AA Rates

AA awards depends on how difficult you find everyday activities and getting around



Lower Rate

£68.10

Frequent help or constant supervision during the day, **or** supervision at night



Higher Rate

£101.75

Help or supervision throughout **both** day and night

Attendance Allowance

How To Apply

1

Print & submit
the Attendance
Allowance claim form

2

Contact the helpline to
request a claim form
0800 731 0122



Carers Allowance (CA)

What Is CA

Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people. Carer's Allowance is a taxable benefit and forms part of your taxable income

Eligibility

You may be able to claim Carer's Allowance if all the following apply:

- You look after someone for at least 35 hours a week.
- You don't earn more than £139 per week
- The person you care for receives a disability benefit (**see next slide**)
- You're aged 16 or over.
- You're not in full-time education.
- You meet UK residence and UK immigration conditions

The person you're caring for must get one of the following benefits called qualifying benefits:

- Attendance Allowance
- Constant Attendance Allowance
- The care component of Disability Living Allowance at the middle or highest rate
- The daily living component of Personal Independence Payment (either rate)
- Armed Forces Independence Payment

If you're not eligible for Carer's Allowance:

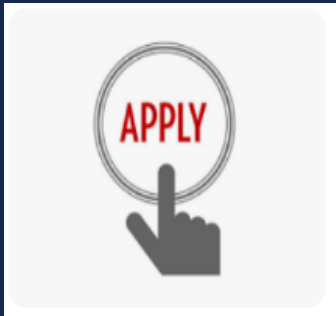
If you care for a person or people for at least 20 hours a week, you might be able to get Carer's Credits. These are credits that fill in gaps in your National Insurance record - this decides whether you can get:

- State Pension
- Contributory Employment and Support Allowance (ESA)
- Contribution-based Jobseeker's Allowance (JSA)

Carer's Allowance Rate is £76.75 per week

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 someone else also cares for the same person as you, only one of you can claim Carer's Allowance.

Carer's Allowance can affect the other benefits that you and the person you care for get so always speak to a benefit advisor before applying.



How To Apply:

- Submit online at [gov.uk](https://www.gov.uk)
- Download a form
- Request a form - 0800 731 0297

New-Style Employment Support Allowance (ESA)

What Is New-Style ESA

- ESA is a welfare benefit for people who have a disability or health condition that affects how much they can work. This is called having Limited Capability For Work
- ESA gives you money to help with living costs if you're unable to work.
- You can't usually get ESA at the same time as Jobseeker's Allowance (JSA) or Income Support.
- You can get ESA at the same time as other benefits like PIP and benefits that help towards housing cost, council tax and child cost.

Eligibility

To claim ESA you must:

- Be aged 16 or over
- Be under State Pension age Live in England, Wales or Scotland You usually need to have met National Insurance conditions for the last two full tax years
- You can check your National Insurance record on GOV.UK. It will say if you have a 'full year' of contributions, and if this comes from employment, self-employment or National Insurance credits.
- You can't get SSP and ESA at the same time.



ESA Phases & Rates

There Are Two Phases of ESA:

Assessment Phase
Weekly Rate



£67.20 under 25 years old
£84.80 over 25 years old



Main Phase
Weekly Rate



£84.40 Work Related Activity
£128.85 Support Group



How to apply

Online: GOV.UK

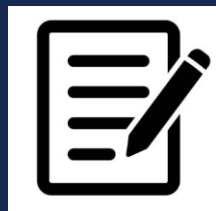
Phone: 0800 055 6688

Sick notes



You'll need to show that your medical condition makes it difficult to work – this is called 'limited capability for work' you can get a fit note from a healthcare professional that knows about your health conditions such as a GP, consultant or Occupation therapist

ESA50 Form



You'll usually get the form about 2 or 3 months after you apply for ESA.

The form helps the DWP decide if you have difficulty working because you're sick or disabled. This is called having 'limited capability for work' (LCW). You'll keep getting ESA if they decide you have LCW

You'll usually need to have a medical assessment after you've sent back your capability for work questionnaire

Universal Credit Elements

UC is a means tested benefit this means while your circumstances may mean you meet the eligibility criteria for the additional elements below, your household income, savings and capital ultimately determine whether additional amounts will be paid within your UC award.

Today we will discuss:

- ❖ Work Capability Element of UC
- ❖ Disabled Child Elements
- ❖ Carers Element



Work Capability Element

Rates:

There are two different groups that a claimant will be placed in if recognised as having a work capability need:

- Limited Capability for Work (LCW) - £146.31 per month
(Not for UC claims made on and after 3rd April 2017 in most circumstances)
- Limited Capability For Work Related Activity (LCWRA) - £390.06 per month



How To Apply:

In order to be assessed for these elements you will need to report change of circumstances via your online account and obtain sick notes from your GP until a decision on eligibility.

UC50 Form:

You will be sent a form, the answers provided will assess the claimants work capability. This is known as the work capability assessment form or the UC50.

The claimant will usually need to have a medical assessment after the form has been sent back. This is usually in the forms of a face to face assessment with a medical professional or a phone consultation.

If you are claiming UC and your child is in receipt of Child DLA or PIP, you may be able to claim one of the disabled child elements in addition to the Child DL or PIP that they are already claiming

The rate of disabled child element will depend on the rate of DLA or PIP that has been awarded to the child

Two Rates:

Disabled Child Element - **£146.31 per month**

- DLA at the middle or lower rate care
- DLA mobility at any rate
- PIP daily living at standard rate
- PIP mobility at any rate

Severe Disabled Child Element - **£456.89 per month**

- Receives the higher rate care component of DLA
- Receives enhanced daily living PIP
- Is blind (a child meets the criteria if they have a valid Certificate of Visual Impairment regardless of being in receipt of DLA)

You may get an additional amount of Universal Credit if you are caring for a severely disabled person for at least 35 hours a week.

Carers Element is currently £185.86 per month

A severely disabled person is defined for these purposes as being in receipt of one of the following benefits:

- Disability Living Allowance (DLA)
- Constant Attendance Allowance (CAA)
- Attendance Allowance (AA)
- Personal Independence Payment (PIP)
- Armed Forces Independence Payment (AFIP)

Carers element is different to Carers Allowance. You can claim both at the same time however as CA is a taxable benefit it will be deducted from your UC award pound for pound.

There is no requirement to actually claim carer's allowance in order to claim the carer element of UC

Referral Pathways

Our Newham Money



We are a free
and
confidential
service
available to
Newham
residents

Our Newham Money
112-118 The Grove, Stratford,
E15 1NS

Send new enquiries by completing:

[Contact us - Our Newham Money](#)

Follow up email:

ournewhammoney@newham.gov.uk

0208 430 2041
Mon – Fri, 9am-5pm

You can use the following postcode search engines to find benefit advisory services and other information advice and guidance services in your local area:

Advice Local - [https://advicelocal.uk/resources/welfare-benefits](https://advicefinder.turn2us.org.uk/)

Turn2Us - <https://advicefinder.turn2us.org.uk/>

Age UK - <https://www.ageuk.org.uk/services/in-your-area/>

Citizen's Advice - <https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/>



Questions & Answers

