

# Benefits

## 'Trigger point conversation' – for staff and volunteers

### Why is helping people with benefits so important?

Benefits are going down due to welfare reform, where an estimated 45,000 working age benefit households may lose about £129 million a year in Newcastle. However, billions of pounds of benefits are still unclaimed each year nationally.

The benefits system can be confusing and problems with benefits can lead to missed payments and increased debt. Because of this, it is important that our residents know who they can talk to who can provide the right information and advice about benefits at the right time. As the cost of living is increasing, it is especially important that we support our residents to understand their entitlement and to claim the benefits that could improve their quality of life.

### Let's talk about money

The Council is committed to promoting financial inclusion and empowering frontline staff and those in the community to talk to residents about money. If we make it our business to talk to our clients and customers about money we will make it easier for them to ask for help. Helping our residents to avoid benefit problems can prevent crises and reduce the impact of poverty. You can start conversations about benefits by asking questions like those below. The rest of this information sheet gives more details about the help available.

- Do you have care or mobility needs? Or are you incapable of work?
- Do you work part time or have a low wage?
- If you receive benefits, do you understand any recent changes to your benefit? Do you understand any recent communication you've had from the benefit office?
- Do you know who to contact about benefits advice?

### What can you do and when?

You are not expected to be a benefit expert but there are simple ways you can help people.

### Encourage residents to report changes in circumstances - when they happen:

This can avoid problems like gaps in benefit, and may even increase benefit. For example, reporting a change in the family like a new child or new partner, or a new or worsening health condition can mean extra benefit, and reporting a change in income can avoid a benefit overpayment or underpayment. The benefit offices to report changes to are detailed overleaf.

### Have a basic understanding of who can claim benefit and when it can be increased:

For example:

- People with care or mobility needs may be able to claim Personal Independence Payment if they're aged 16 to 64 or older\* and Attendance Allowance if they're aged 65 or older\* (\*depending on their pension age). Children under 16 with care or mobility needs may be entitled to Disability Living Allowance.
- Those who are incapable of work may be entitled to Universal Credit or Employment and Support Allowance.
- Those on a low income may get Universal Credit, Housing Benefit or Tax Credits.
- Older people may be able to claim Pension Credit.
- Some people may be exempt from restrictions like the 'benefit cap' or 'two child limit'.
- Receiving some benefits may also lead to an increase in other benefits, for example Personal Independence Payment can lead to extra Housing Benefit or Tax Credits.
- Benefits continue to change such as Universal Credit replacing six working age benefits.



## Know about problems and how to avoid them:

- It is important for jobseekers and others to comply with benefit requirements to avoid sanctions (a cut in their benefit payment). If residents are sanctioned, they can ask the jobcentre for a hardship payment and can also request a reconsideration and appeal.
- If benefit is stopped - possibly due to a sanction or being found fit for work - it will need quick action and may affect other benefits. They should therefore get benefit advice and contact the City Council's Housing Benefit section without delay. See below for details.
- Missing time limits and ignoring instructions can cause problems. Encourage residents to understand time limits, claim on time and read communications from the benefit office.

## Know who to contact for benefits and other support:

- **Financial support with rent**, phone Universal Credit on 0800 328 5644 or the City Council for Housing Benefit and Discretionary Housing Payments on 0191 278 7878 or visit [www.newcastle.gov.uk/benefits-and-council-tax](http://www.newcastle.gov.uk/benefits-and-council-tax)
- **Help with the Council Tax bill**, contact the City Council on 0191 278 7878
- **Support in emergency situations** - the City Council's **Crisis Support Scheme (CSS)** can provide food, clothing, fuel for heating and expenses for emergency travel to cover short term periods of crisis or disaster. Phone the CSS on 0191 278 7878 or visit [www.newcastle.gov.uk/css](http://www.newcastle.gov.uk/css). The **Supporting Independence Scheme (SIS)** can provide basic household goods to help residents to sustain independence and prevent homelessness. Phone the SIS on 0191 277 1707 or visit [www.newcastle.gov.uk/sis](http://www.newcastle.gov.uk/sis)
- **Claiming most working age benefits**, like Universal Credit, Employment and Support Allowance and Jobseeker's Allowance - phone Jobcentre Plus on 0800 055 6688.
- **Claiming disability benefits**, like Personal Independence Payment - phone the Department for Work and Pensions (DWP) on 0800 917 2222 or visit [www.gov.uk/browse/benefits/disability](http://www.gov.uk/browse/benefits/disability)
- **Claiming financial help for older people**, like Pension Credit - phone the DWP on 0800 99 1234 or visit [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)
- **Financial help when in work** - phone Universal Credit on 0800 328 5644 or the Tax Credit Helpline on 0345 300 3900.

## Getting benefit advice and support:

There are a number of services which can support you and the residents you work with, depending on their eligibility criteria.

- **YHN tenants** can contact an Advice and Support Worker at their nearest Community Housing Office, by phone on 0191 278 8600 or email [yhn@yhn.org.uk](mailto:yhn@yhn.org.uk)
  - **Citizens Advice** - phone 0344 245 1288 (Monday to Friday, 10am to 4pm) or visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and [www.citizensadvice-newcastle.org.uk](http://www.citizensadvice-newcastle.org.uk)
- The **City Council's Welfare Rights Service** provides a:
  - Professionals' consultancy line: 0191 277 2633 - Monday to Friday, 10am to 12 noon
  - Public advice line: 0191 277 2627 - Monday to Friday, 9.30am to 12 noon
- Newcastle **advice services** are listed on the City Council's website [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights)

## Further information

Please use this information sheet to support residents with financial issues at an earlier stage. For further information, visit [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights) where you can **sign up for a benefit bulletin** to keep informed of changes and get support from the **page for professionals and volunteers**.

For queries relating to support to promote financial inclusion and prevent homelessness, contact the Active Inclusion Newcastle Unit at [activeinclusion@newcastle.gov.uk](mailto:activeinclusion@newcastle.gov.uk)

This information was accurate at the time of publishing (January 2019)