

Benefits

'Trigger point conversation' – for staff and volunteers

Why is helping people with benefits so important?

Benefits can be confusing, so, it is important that our residents know where they can get trusted information from and who can provide benefits advice at the right time. As the cost of living is increasing, it is 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. Those of pension age with care needs may be entitled to Attendance Allowance. Children under 16 with care or mobility needs may be entitled to Disability Living Allowance.
- Carers may be able to claim Carers Allowance or the Universal Credit carer element.
- Receiving the above disability benefits may lead to increases in other benefits such as Pension Credit.
- Those who are incapable of work may be entitled to Universal Credit or "New Style" Employment and Support Allowance, and possibly an extra amount of those benefits.
- Those on a low income may get Universal Credit if they are of working age.
- Older people may be able to claim Pension Credit and Housing Benefit.
- You can get Council Tax Support to help with the Council Tax bill.
- Some people may be exempt from restrictions like the 'benefit cap' or 'two child limit'.

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 may affect other benefits and will need quick action.
- 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 including in their Universal Credit online account.

Know who to contact for benefits and other support:

- **For Universal Credit** – phone 0800 328 5644.
- **For other working-age benefits** such as Income Support, Employment Support Allowance (ESA) or Jobseekers Allowance (JSA) phone Jobcentre Plus 0800 169 0310.
- **For disability benefits**, like Personal Independence Payment – phone 0800 121 4433 or visit www.gov.uk/browse/benefits/disability or <https://www.disabilityrightsuk.org/how-we-can-help/benefits-information/factsheets/welfare-reform-factsheets>
- **For financial help for older people**, like Pension Credit – phone the Department for Work and Pensions on 0800 99 1234 or visit www.gov.uk/pension-credit
- **For financial help when in work** – visit www.gov.uk/universal-credit
- Further benefit details from www.newcastle.gov.uk/benefitinformation
- Those **struggling with money or affected by the cost-of-living crisis** see our [Debt and money advice page](#) for help and advice

Getting benefit advice and support

There are several services to support residents, some of which have eligibility criteria.

- **Newcastle City Council tenants** suffering financial difficulty can contact 0191 278 8600 or visit [Money advice for council tenants | Newcastle City Council](#)
- The **City Council's Welfare Rights Service** provides a:
 - consultancy line for professionals and councillors: 0191 277 2633 (Monday to Friday, 10am to 12 noon) or email welfare.rights@newcastle.gov.uk
 - advice line for residents: 0191 277 2627 (Monday to Friday, 9.30am to 12 noon)
- **All benefit and debt advice services** in Newcastle are listed in 'Where to Get Advice in Newcastle' on the City Council's website: www.newcastle.gov.uk/benefitcontacts

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 where you can **sign up for a benefit bulletin** to keep informed of changes and get support and training and make a referral to the Welfare Rights Service 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

This information was accurate at the time of publishing (June 2025)