

Keep on top!

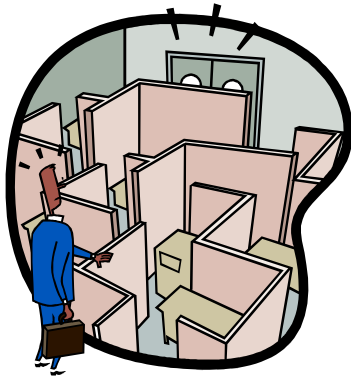


Some useful tips to help you cope on benefits

This guide has been produced by Northumberland User Carer Voice in partnership with Northumberland's *Low Income Good Health Team*. Please contact User Carer Voice for further information or additional copies. This leaflet provides general information only and is not intended to be a substitute for seeking expert advice about entitlement to benefits.

Welcome to the guide!

The idea is to help you avoid frustration...



...by helping you find a way through the benefits maze...

...so that you don't end up with no money!



Please fill in the My Space page inside the back cover and keep this booklet handy. It may be useful if you need to discuss your health and benefits with someone.



Don't ignore any forms or letters sent by the DWP. You only have one month from the date on the letter to appeal against a decision you are unhappy about.

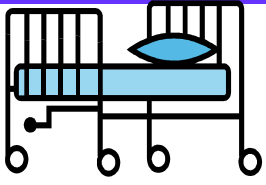


Please seek help if you need it. ***You are definitely not the only person having problems dealing with their benefits*** so there is no shame in not being able to cope with the benefits system!

Report any changes of circumstances to the relevant DWP office. This includes things like telling the office that handles your Income Support if your DLA goes up or down or letting Jobcentre Plus know if you want to start doing some permitted work. You cannot rely on one office within the DWP talking to another office of the DWP.



If you receive a letter saying you have been overpaid benefit, always try to get help straight away. ***Overpayments are sometimes because of official error and these can often be written off if you appeal.***



Being in hospital can affect your benefits

The main thing to remember is, unless you give your consent to allow someone to act on your behalf, ***it is your responsibility to ensure all the offices dealing with your benefit claims are informed about your admission and discharge from hospital.***

How long have I got before I need to talk to someone about my benefits?

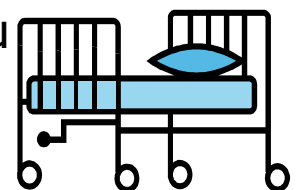
Unless you are sure about dealing with benefits issues yourself, you should ask for help straight away.

What happens to the amount of benefit I receive when I am in hospital?

There are different rules for different benefits, but please make sure that all the relevant offices dealing with your benefits know that you have gone into hospital to make sure the correct amounts are paid.

This may mean contacting Jobcentre Plus about Income Support and Incapacity Benefit, Blackpool DLA unit about your DLA and the local authority about Council Tax and Council Tax Benefit.

If you were working and receiving working tax credit you should also tell Her Majesty's Revenue & Customs (HMRC) using the tax credit helpline the date that you became too ill to go to work.



Housing Benefit and Council Tax Benefit



Housing and Council Tax Benefit are paid by your Local Council



You can still be entitled to Council Tax Benefit even if you own your own home with or without a mortgage.



If you go into hospital, Housing Benefit can be paid for up to 52 weeks if you intend to return home. It is important to make it clear if you do intend to return home.



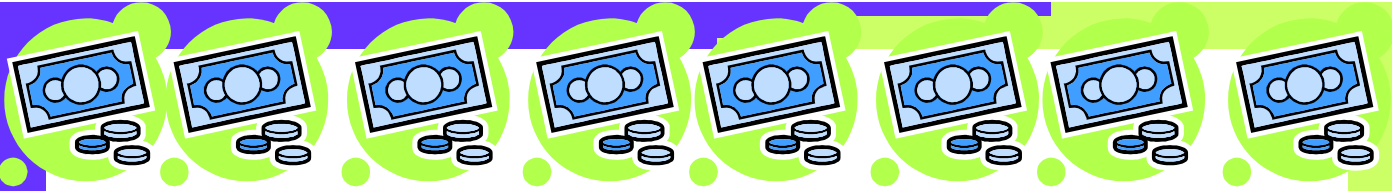
If your Income Support stops you can still get some help with your rent and council tax but you will need to provide proof of income & savings.

Interviews and Medicals

It is important to attend any interviews or medical examinations but if you really cannot go try to tell them beforehand (or as soon after as you can) the reason why you cannot go.



If you don't attend and don't have a good reason you may lose your benefit!



Get to grips with your money!

This means being straight with yourself about how much you really spend!



It also means learning that different lenders charge different rates of interest and if you don't know your APR* from your elbow you need to find out what the true cost of borrowing really is. (**Annual Percentage Rate -gives a better idea of the true cost of borrowing*)



Borrow £300 from a doorstep lender to repay over a year and you could pay back more than £750 but borrow it from a credit union and the total to pay could be more like £380!!



You can find your local Credit Union by looking in the phone book or asking your local council.

*Get info on managing your money from the government's **Financial Services Authority** at*

www.moneymadeclear.fsa.gov.uk

or by calling them on

0845 606 1234

My Space – you can use this page to record important information about your benefits

You could show this to your care manager or support worker so that they will know when you may need help with the forms in the future.

Disability Living Allowance (DLA) Ends on _____

DLA can be awarded for a fixed term, eg 1 year, 2 years, 3 years, 5 years or it may be “indefinite” with no end date. If you have a fixed term award, you will be sent renewal forms 6 months before it runs out.

It could be helpful to you later on if you fill in the details about your DLA in the spaces provided.

Mobility Component = _____ -- **Rate** (High or Low) **Care Component** = _____ **Rate** (High, Middle or Low)

Other benefits

If you receive other benefits, such as Employment and Support Allowance (ESA) or Income Support you may find it useful to record some details here:

Name of benefit _____ Date awarded _____

Name of benefit _____ Date awarded _____

Name of benefit _____ Date awarded _____



Please remember to tell all the offices that deal with your benefits when you go into or come out of hospital

Income Support, Jobseekers Allowance, Incapacity Benefit, Employment and Support Allowance:

Jobcentre Plus

0845 608 8642

Disability Living Allowance

DLA Unit

08457 123456

Housing Benefit or Council Tax Benefit

Local Authority Benefits section _____

(the number will be on a letter about housing benefit or in the phone book)

Tax Credits

Tax Credit Helpline

0845 300 3900

Please ring Jobcentre Plus on 0800 0556688 if you need to make a new claim



Above all, try not to worry!

It's easier said than done but the quicker you tell someone you want help with your benefits the better.