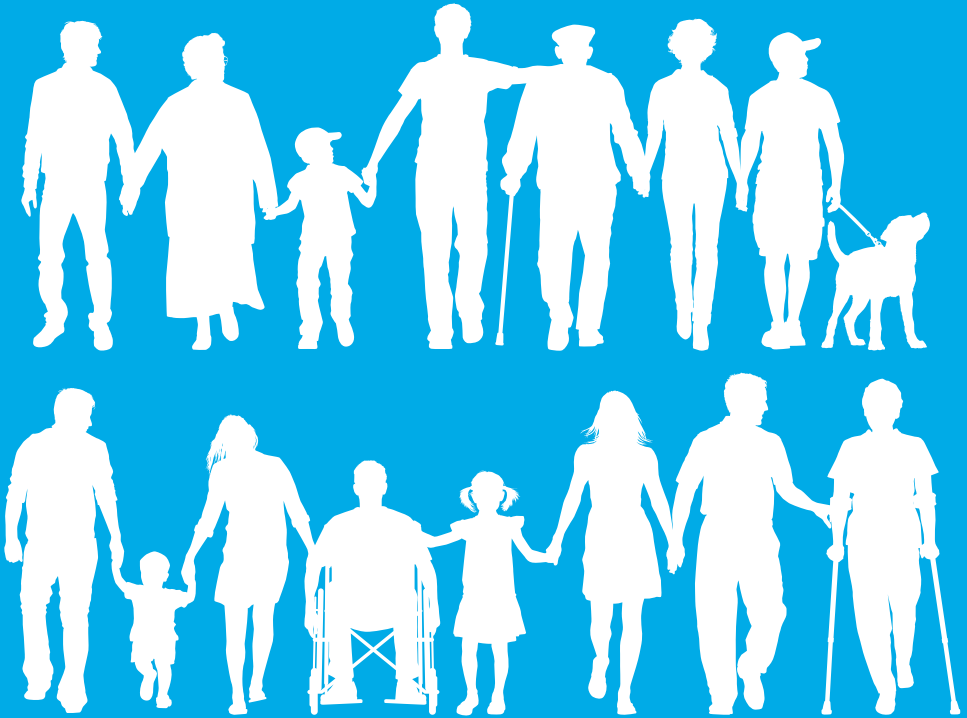




WELFARE REFORM

What you need to know



Winter 2014

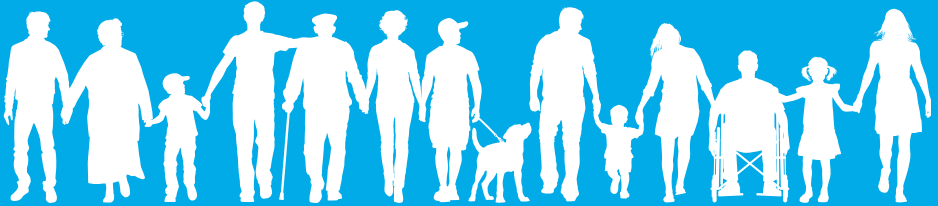
HARTLEPOOL ADVICE PARTNERSHIP EVOLVING NETWORK





WELFARE REFORM

What you need to know



Your entitlement to benefits may have been affected by some of the changes brought in by the Welfare Reform Act which started in April 2013. This leaflet tells you what you need to know about the changes and how they may affect you.



Bedroom Tax/Housing

The bedroom tax only applies to you if you're in social housing and below

pension credit age. If you are struggling to pay your rent because of the bedroom tax you should consider applying for a Discretionary Housing Payment (DHP). For more information phone (01429) 523621. If you need advice on housing you can call (01429) 284177.

Benefit Cap

No one who is of working age but out of work and claiming benefits can receive more income than those in work. A cap on benefit applies. You should consider claiming a Discretionary Housing Payment or Local Welfare Support. For more information call (01429) 284284.

Council Tax

All residents, of working age, have to pay something - no one is exempt - there is no grant support. Report your change of circumstances to (01429) 284188.

Credit Union

Can provide you with a 'Jam Jar' account to receive your benefit payments and help you manage your money. Avoid using payday loans and doorstep lenders by applying for a low cost loan. Call (01429) 863542.

Digital Revolution

Some applications for benefit have to be made online as do job searches. Access to the internet and some I.T. literacy is crucial. Contact the Library Service on (01429) 272905 Or Adult Education on (01429) 868616.



Debts

If you're struggling with your finances and to pay bills you can get a free specialist advice appointment by calling (01429) 271294.



Employment & Support Allowance (ESA)

If you are in the "Support Group" you don't need to take part in any job-seeking activities. If you think you're in the "Work-Related Activity Group" by mistake, you should appeal. For help and advice call (01429) 271294.

Local Welfare Support (LWS)

Social Fund, Community Care Grants & Crisis Loans no longer exist. You may be eligible for Local Welfare Support - call (01429) 523621.

Personal Independence Payment (PIP)

People under 65 are being re-assessed and moved from Disability Living Allowance (DLA) to PIP in the next few years.

Reviews & Appeals

You have to ask the DWP for a review (called a reconsideration) before you can appeal most sanctions or decisions about your benefits.

Sanctions

You will have your benefit sanctioned (stopped or reduced) if you do not fulfil the Claimant Commitment. You can appeal against this decision. For help to do this call (01429) 271294.

Universal Credit

A new benefit will be introduced to replace key means tested benefits & tax credits. This is expected to be in place by 2016/17. You will start to receive payments monthly and will need a bank/building society account which can receive automated payments.



Contact the HAPEN Advice Network for free and confidential advice.

Appointment Line (01429) 271294 Monday to Friday 9:00am - 5:00pm

www.hapen.co.uk





Any questions

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HAPEN Advice Network

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**First Contact
and
Support Hub**

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