



Welcome to the Spring 2017 edition of the Dosh newsletter!

In this month's edition:

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- **New benefit rates 2017-18**
- **BT Basic**
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Please contact steve.raw@dosh.org if Dosh can be of help to you and the people you support.

Steve Raw- Managing Director

Disclaimer: We have tried to ensure that the information in this pack is accurate. We will not accept liability for any loss, damage or inconvenience arising as a consequence of any use of the information.



The Dosh team

Steve Raw
Managing Director

**Named
Financial
Advocates**

Meike Beckford
Financial Advocacy
Manager

Michaela Le Bail
Notts / Lincs

**Office
Team** **Peter Smith**
New Business Advocate

Lesley Discombe
South West 1

Angela Atkin
Administrator (Mon-Wed)

Lizzie Elhamri
South West 2

Lisa Lett
Administrator (Wed-Fri)

Mnqobi Dube
Northants / Cambs

Roxii Chlopek
Administrator

Stephanie Linton
Scotland

Boni Tsuro
Financial Accountant

Sue Rees
North

Katie Scott
Financial Assistant

Jane Richardson
Wales / West

Emma Swallow
Personal Assistant

Mike Kitcher
East Anglia

Maddy Hubbard
North West / London

Sarah Bolger
Yorkshire / Derbyshire

Office Contact Details

Sue Metelko
Dorset

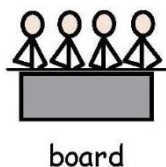
Email: doshoffice@dosh.org

Phone: 0300 303 1288

Jill Norfield
Cambridgeshire

Dosh News

We are looking for a new non-exec director



Dosh is led by a board, which includes our MD Steve and non-executive directors. The board are an important part of the Dosh team. They make sure that Dosh is doing what it says it will do.

We are looking for a new volunteer board member and we are particularly keen to hear from people who have a learning disability. We also want to hear from other people with a lived experience of disability, or being a family member or carer for someone.

Being on the Dosh Board is an opportunity for someone to experience senior leadership and director-level company management, learn new skills and have a real impact on people with a learning disability.

If you or anybody you know is interested in this position, please contact Steve Raw on steve.raw@dosh.org or call 0300 303 1288.

Welcome back to Lisa



welcome

We are delighted that Lisa Lett, one of the administrators in the Dosh office, has returned to the office after a period of time away and we wish her a warm welcome back.

Em raises over £7,000 for charity!



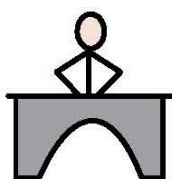
marathon

In our Winter newsletter, we told you about Emma Swallow, our MD's Personal Assistant, who was running the London Marathon. Congratulations to Emma for not only completing the marathon but raising over £7,000 for CLIC Sargent at the same time.

Employing a PA: being an employer and automatic enrolment



You might not realise it, but if you are disabled and employ a personal assistant (PA) then you are an employer. Just like Asda, the NHS or your local corner shop, this means you have responsibilities towards your employees (PAs) and they have rights which are protected by the law.



There are laws about being an employer that everyone has to follow, even if you only employ one person as your PA. If you want to learn more about being an employer, you can find EasyRead resources on the [Skills for Care website](#).

From 1st October 2017, there is a new rule that all employers have to follow. The law is changing about how employers must help their employees plan for the future by saving in a pension. This is called **automatic enrolment**.

Automatic enrolment is a scheme to help more people, including PAs, save for their retirement. By 2018, all employers will have to enrol everyone who meets the criteria in a pension, unless their employee chooses not to.

Employees that have to be enrolled are people who:

- Work in the UK
- Do not already have a workplace pension
- Are over 22 years old and under retirement age
- Earn more than £10,000 per year. If they earn less than this but over £5,876 then they can ask to join and you can't say no to them
- Opted out of auto-enrolment 3 years ago – everyone has to be re-enrolled every 3 years even if they just choose to opt out again



You may have already got a letter from the Pensions Regulator about this. Everyone has to respond before the deadline so that they are still following the law.

What you need to do is:

1. Choose a pension scheme
2. Tell the government that you have done this

There are a number of pension schemes you can choose from, which you can learn about on the [Pension Regulator website](#).

The government has a pension scheme called [NEST](#) which is free for employers to use. There are many other schemes you could choose which are run by private companies. Once you have chosen a pension provider, you can enrol on it yourself or ask someone else to help you.

Many people pay for their PA using a payroll service which talks to HMRC for them and manages lots of their responsibilities as an employer. Some of these companies can also deal with the Pensions Regulator for you or you can find another service which can deal with the Pensions Regulator for you. Ask your payroll service what they can help you with and check your Local Authority's PA pensions guidance.

If you are unable to understand your responsibilities as an employer, then any additional costs of managing this should be included in your personal budget. You can ask your Local Authority or local direct payment support service for advice on this.

To find out more about getting a direct payment to employ a PA, read our [factsheets on care funding](#) and getting a budget.

By Maddy Hubbard, Named Financial Advocate for the North West and London



The WaterSure scheme: have you applied?

What is WaterSure?



water

WaterSure is a scheme which helps people who use a lot of water due to medical reasons with their water bills. There is a scheme in England and Wales.

How will the WaterSure scheme save me money?

If you qualify for WaterSure, your water supplier (for example, South West Water or Anglian Water) will cap your water bills. This means that they will look at the cost of the *average* metered water bill in your area and you will never pay any more than this.

Who can apply for WaterSure?

You might be eligible for the scheme if you can meet the following conditions:

1. You receive benefits

The particular benefits you need to receive will depend on your water supplier so you should check with them to see which benefits make you eligible. Most water suppliers will accept income-related Employment and Support Allowance (ESA), Pension Credit, Housing Benefit or Income Support.

2. You are on a water meter

Or you have applied for one to be installed. If it is not possible to install a water meter at your property and you are paying an assessed charge, you may also be eligible.



3. You have a 'high essential use of water'

This means that somebody in the household has a medical condition for which they have to use a lot of water, for example incontinence or certain skin conditions.

How do you apply?

Ask your water supplier for a form to apply for the WaterSure scheme. Once you have completed this form you will also need to provide evidence to show that you meet the conditions, such as benefit letters and a doctor's certificate.

For more information on the WaterSure scheme, speak to your water supplier or visit the [Citizens Advice website](#).

By Katie Scott, Finance Assistant

Our award-winning Financial Advocate



One of our Financial Advocates in East Anglia, Mike Kitcher, was recently given an award by one of the providers he works with, Thera East Anglia. This was for going out of his way to support staff and people supported. Here, Mike tells us about himself and his work.

What was your background before joining Dosh?

I was working for a support provider in East Anglia and also working with Norfolk County Council Housing Project, assisting individuals with a learning disability to buy their own homes - 14 were eventually bought. Before that, I worked for Argyll and Bute Council working in the Mental Health team, Children's Protection Unit and Community Service team.

What made you want to join Dosh?

I was working in a supported living house and the finances were not working out and money had gone missing from a supported person's bank account. I made a promise to myself that this would never happen again to anyone I supported and quirky is fate because the very next week a part-time position was advertised from a company called Dosh. The rest is history.

How did you feel about winning an award for the support you provide in partnership with Thera East Anglia?

My first reaction was embarrassment of having to walk through an auditorium full of people clapping, with support managers giving me a standing ovation, and then go on stage to accept the award from the Chairman of the Board, the Managing Director and Service Quality Director - scary. Once the embarrassment had gone, I felt that the promise I had made earlier to myself had been kept, so I am feeling very

proud. Although the award has my name on it, the award includes all the team in the Dosh office who do so much unrecognised by others that enables me to do what I do.



Tell us about a typical day as a Financial Advocate

Coffee, lots of coffee to start then into the filing system to check the post and plan any actions needed from the post and reply to any emails that have come in. Then on the road, if a visit has been arranged. At this time I'm nearly overloaded with the new PIP forms needing completing in all parts of East Anglia. With Dosh annual reviews and money plans taking up a lot of the time at this time of the year, as well as visiting new people to support and new support companies, the time goes by quite quickly.

How do you see your role as a Financial Advocate?

By applying simple rules. Making sure people have the money they are entitled to and safeguarding that money to make sure people can get the most out of life that is affordable to them. Would I, as an individual, accept what is being proposed to an individual with a learning disability? If not then I make sure I change it for the individual concerned.

What is the best bit about being a Financial Advocate?

Slightly odd answer first, it's great to see the support teams achieving what they want to achieve with individuals. This happens by making sure the funds are in place to achieve the hopes and ambitions of all.

What do you feel has been your biggest achievement with Dosh?

Oh that's one for the people I support I think. But if pushed probably making sure everyone I support has a good life with enough money to get the best out of life they can.

Read the full interview at: <http://dosh.org/interview-with-award-winning-advocate/>



Housing benefit eligible service charges

- Do you get Housing Benefit?
- Is it paid to your landlord?
- Does your rent include amounts for services?
- Do you pay all the other bills for your home?

If you have answered YES to the above, then you **might** be entitled to some money back from your landlord.

Local Authorities pay Housing Benefit for the amounts you are charged by your landlord to cover your rent and other costs for your home. You can get Housing Benefit for some of these costs – these are called eligible services – but you cannot get Housing Benefit for other costs – these are called ineligible services.

Where eligible services are included the landlord must either provide the service or refund the money to you, so you can pay for it yourself. Each tenant must have a tenancy agreement which includes a rent schedule to show the breakdown of the amount that is charged.

There is a long list of services that can be included so if you are not sure, you should ask your support provider or Dosh Advocate to look at your rent breakdown with you.

For example: Rent per week is £120 which is made up of:

Rent = £100

Eligible costs: Gardening = £5.00

 Communal heating = £15.00

In each case the landlord gets £120.00 per week in Housing Benefit for this tenant.



Case 1

The landlord does not provide a gardener and does not pay for the heating bills.

The tenant pays separately for a gardener and pays his heating bills every month.

Therefore it seems that the landlord should repay the tenant £20 per week to go towards the gardener and the heating bills.

Case 2

The landlord provides a gardener every 2 weeks to do the gardening.

They do not pay the heating bills.

Therefore the landlord should get £105.00 per week for rent and gardening costs and refund £15 per week to the tenant for the heating bills.

Case 3

The landlord pays for the gardener and all heating bills. Therefore the landlord is entitled to the full £120 per week in Housing Benefit.

Each landlord has their own processes for reimbursing any eligible service elements and many want to see paid bills to prove the tenant has paid for that service e.g. a fully paid gas bill for the period, or receipts from the gardener.

This is a very complicated area; however if your tenancy includes amounts for services as well as rent you should check this out. If you are supported by Dosh, our Advocates are happy to help look at your Housing Benefit award and tenancy schedule.

By Sue Rees, Named Financial Advocate for the North



New benefit rates 2017-18



benefits

From April 2017 there have been some changes to benefit amounts which might affect how much you receive. Benefit rates often change each year because of inflation, which means that prices go up so money is worth less.

How much have disability benefits changed by?

Disability Living Allowance (DLA) and Personal Independence Payment (PIP) are paid to anyone who is disabled. These have both gone up by the same amount this year:

	Old weekly amount	New weekly amount
Low Rate Care (DLA)	£21.80	£22.00
Middle Rate Care (DLA) Standard Daily Living (PIP)	£55.10	£55.65
High Rate Care (DLA) Enhanced Daily Living (PIP)	£82.30	£83.10
Low Rate Mobility (DLA) Standard Mobility (PIP)	£21.80	£22.00
High Rate Mobility (DLA) Enhanced Mobility (PIP)	£57.45	£58.00

How much have income replacement benefits gone up by?

Employment and Support Allowance (ESA), Income Support (IS) and Jobseeker's Allowance (JSA) are paid to people who are not working. ESA and IS are benefits that replace earnings for people who can't work because they are ill or disabled. JSA is also a benefit replacing earnings

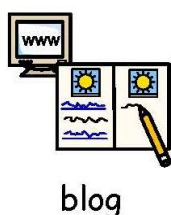


for people who are not in work and some people claiming it are ill or disabled. These benefits will not change for most people. The main part of the benefit, called the Personal Allowance, has been frozen and will stay the same.

Some people who get these benefits and are ill or disabled get an extra payment on top of their personal allowance called a premium. To be entitled to a premium you need to be in the Support Group or be getting a certain level of DLA/PIP, along with [other conditions](#). These have gone up this year by this amount:

	Old weekly amount	New weekly amount
Enhanced Disability Premium	£15.75	£15.90
Severe Disability Premium	£61.85	£62.45
Support Group Component	£36.20	£36.55

This means the most you can get in Employment and Support Allowance (ESA) has gone up from £186.90 to £188 per week.



blog

For more information on benefit changes, how you can get help with your benefits and more Dosh resources which might help, visit our blog on our website: <http://dosh.org/benefit-changes-2017-18/>

By Maddy Hubbard, Named Financial Advocate for the North West and London



BT Basic



If you are looking for a low-cost phone package and you receive specific low income benefits, BT Basic may be a good service for you. BT Basic can help you to budget by providing a phone low monthly line rental with a call allowance every 3 months.

The basic cost is £5.10 per month which includes £1.50 worth of calls. You also get some free calls to certain phone numbers. There is then a cap of £10 per month, which means that if you make more than £10 worth of phone calls, you will only be charged £10.

You can pay the bills either monthly or quarterly (4 times per year). It is also flexible, because you can cancel it at any time.

Who can get BT Basic?

If you are claiming one of these benefits, you should be eligible:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Income-related Employment and Support Allowance
- Universal Credit (as long as you do not earn any wages).

Who should not get BT Basic?

BT Basic is not always a good option for people who like to spend lots of time speaking on the phone because you are likely to go over your call allowance, which may cost you more money.

For more information about BT Basic, [visit their website](#). BT also have more information about services for people who are on a budget [here](#).



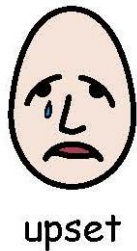
Financial Advocacy in Action

Dosh Financial Advocates often share positive stories about the impact they are making, like this one about Jack learning to budget.

Jack's story



Jack has always found it difficult to manage his money and has often been in debt.



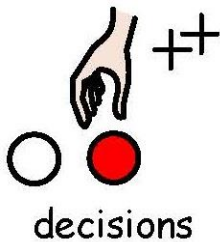
He often asks for extra money and would get upset if he did not receive this straight away.



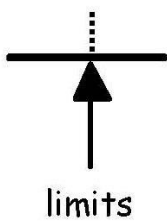
Jack and his Financial Advocate decided to create a plan to help Jack have more independence with his money and learn new money skills.



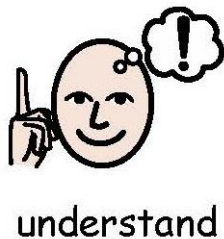
Jack's Financial Advocate played the Money Plan game with Jack to help him to understand his budget.



He could then make decisions about how much he wanted to save and spend.



They used something called a 'decision-making agreement' to agree a limit for how much extra Jack could request each month. Jack set his own limit.



Since Jack and his Advocate have agreed this, Jack has a better understanding of his budget and is using his plan well.



Jack is less stressed about his money and communicates well with his Financial Advocate so that they can work together to manage his money.

The name in this story has been changed.