



Welcome to the Summer 2018 edition of the Dosh newsletter!

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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

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Managing Director

Meike Beckford

Financial Advocacy Manager

Named Financial Advocates

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Nottinghamshire / Derbyshire

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Lesley Discombe

South West

Sue Metelko

Dorset

Debby Griffiths

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Stephanie Linton

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North

Carole Postins

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Mike Kitcher

East Anglia

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Mnqobi Dube

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Jill Norfield

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Office Team

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New Business Advocate

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Dosh News



Welcome to our new team members



We have some new members in the Dosh team. **Steph** joined the team in the Grantham office in April where she works alongside Boni, Lia and Mike in the ever growing finance team.

We are also saying hello to three new Named Financial Advocates: **Debby, Carole** and **Susan**.

- Debby joined Sue earlier this year in supporting the growing number of people in Dorset.
- Susan has become the Named Financial Advocate for the people that are supported by Dosh in the West of England and Wales.
- Carole joined just last week and will be working in Lancashire and Greater Manchester supporting people previously supported by Maddy.

Help with PIP claims



help

The Department for Work and Pensions (DWP) has launched 5 videos to help people who are claiming, or are about to claim, PIP. The videos are also available with British Sign Language.

The PIP videos provide information on:

- Who can claim
- How to claim
- What supporting information needs to be provided when making claim
- The face-to-face assessment
- The decision process

You can find all the videos on the DWP YouTube channel under the playlist "[Understanding PIP](#)".

You can also speak to Dosh via your advocate or the office for additional help.

By Sue Rees, Financial Advocate for the North and Peter Smith, New Business Advocate

PIP and long term conditions



benefits

The Government has announced that people with the most severe, life-long conditions will no longer have to attend regular reviews for Personal Independence Payment (PIP).

New guidance coming into effect this summer means people who are awarded the highest level of support under PIP – and where their needs are expected to stay the same or increase – will receive an ongoing award of PIP with a light touch review every 10 years.

The change will ensure that those with severe or progressive conditions receive an award which reflects the fact that their condition will not improve.

The Minister for Disabled People, Health and Work, Sarah Newton, said:

“We’re absolutely determined to ensure people get the right support that they need to live better, more comfortable lives.”

“PIP is a needs-based benefit that takes into consideration people’s individual, and sometimes quite complicated circumstances.

“We’ve listened to feedback from organisations and the public, and this common-sense change will ensure that the right protections are in place while minimising any unnecessary stress or bureaucracy.”

The government will be working with stakeholders to design the light touch review process so that it adds value for both our claimants and the department – for example, by providing information on services available and ensuring that contact or bank details have not changed.

The final details of the guidance will be published later this summer, but the good news for those who fall into this category is that there will be no requirement to go through a fresh assessment process every few years.

By Peter Smith, New Business Advocate



Universal Credit update

As you may well be aware, Universal Credit (UC) will **benefits** eventually replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

Universal Credit is being introduced in stages across the UK. If you currently receive any of the above benefits, you do not need to do anything until you hear from the Department for Work and Pensions (DWP) about moving to UC. DWP have recently announced that the timetable for people to change to UC has been extended by one year and will now run from July 2019 - March 2023, so it could still be some time away before you need to make the move to this new benefit.

However, if you are in what is called a full service area ([check here](#)), and you have a change in circumstances, then this could mean you have to apply for UC now. Large parts of the country now fall under full service



areas so this could be you if, for example, this is the first time you have claimed benefits or you move house, you need help to pay the rent, and your new landlord does not fall under the definition for 'exempt accommodation'.

In other UC updates, there is potentially good news for those who have had to claim UC, but in the process have lost the Severe Disability Premium which they may have previously received under ESA for instance. There is no equivalent premium under UC. Now DWP have announced that from the autumn:

'In order to support the transition for those individuals who live alone with substantial care needs and receive the Severe Disability Premium, we are changing the system so that these claimants will not be moved to Universal Credit until they qualify for transitional protection. ***In addition, we will provide both an on-going payment to claimants who have already lost this Premium as a consequence of moving to Universal Credit and an additional payment to cover the period since they moved.***'

This will not happen straight away as DWP also say that 'The above changes will be brought in by new regulations in the Autumn under the Universal Credit Managed Migration and Transitional Protection Regulations. We should get more detail then, but if you have been affected during a transition to UC please keep this in mind.

For more information on preparing for Universal Credit now, have a look at our [blog post](#).

By Peter Smith, New Business Advocate

New project launched!

Your Money. Your Life



Dosh is pleased to announce that we have been awarded funding from the Natwest Skills and Opportunities Fund to run a series of money skills workshops for young people with a learning disability across the East of England.

We will aim to build the financial skills and knowledge of young people with a learning disability, as well as supporting them to become more confident around money. We will focus on building independent living skills, like budgeting, saving and paying bills, in a fun and friendly way, using accessible tools and games. We will also work with their families and carers on how to support them to manage their money independently.

We have funding for one year to offer 100 young people with a learning disability across 4 groups a series of 4 workshops on managing their money. They will all get free training, tools and information covering things like different ways to pay, keeping safe from fraud and mate crime, making spending decisions and getting the best deals.

Do you know people who would be interested or would you like to host a workshop in your area? Please share the news far and wide and get in touch with us if you're interested! Contact Michaela Le Bail, Project Manager, on Michaela.LeBail@dosh.org, for more.

By Meike Beckford, Financial Advocacy Manager

Care changes explained



Most people who receive care and support funded by the Local Authority will pay something towards the costs. We know people find it hard to understand how these charging contributions are calculated and lots of Local Authorities are currently reviewing these, so new assessments are coming out all the time. This article will hopefully help you understand how these work.

The process

- 1) Local Authorities look at the support the person needs, what they will fund and how much this will cost. This forms their personal budget.
- 2) They then look at how much the person can pay towards this. The exact rules are different for each Local Authority, but there are some general rules that apply to most:
 - a. People who have more than £23,250 in savings usually have to pay the full cost of their care. This includes all bank accounts, savings and can include an inheritance or other large payment.
 - b. If the person has less than this, they will pay a contribution to their care costs each week. The Local Authority assesses how much they can afford.

Deciding how much they can afford

To do this, the Local Authority will look at:

	For example:
Income – all the money you have coming in	ESA £191.45 PIP daily living £85.60 PIP mobility £59.75 Savings £2.00
+ 'income' from savings over £14,250	

Costs – what you need to live off	
a. Minimum Income Guarantee – the basic amount you need to live off, this level is set by the government. There are higher amounts depending on your disability benefit award and whether you are of pension age.	-- £151.45 (if on high rates of PIP/DLA and receiving ESA premiums)
b. Exempt payments – in most Local Authority areas, the DLA or PIP mobility component is exempt, but the care/daily living part is counted. Some areas have exemptions for part of the care.	-- PIP mobility £59.75
c. Disability Related Expenses (DREs) – these are other extra costs the person has that are necessary to meet their care and support needs and are not funded by the care package. This might include higher costs on bills, or extra services and therapies.	-- £3.00 extra heating -- £5.00 chiropody
What's left? This is what you pay towards your care	= £119.60 per week

Disability Related Expenses (DREs)

To claim a DRE, you need to:

- Show that it is an assessed care need, not just a wish or choice.
- Provide evidence of the cost – invoices or receipts over a few months to show how much is being spent and how regularly.
- Check your Local Authority's guidance for what they accept as a DRE and how to submit your claim.

These are often at the discretion of assessors, social workers or managers, so there are no guarantees, but it is worth asking the question and putting clear evidence together to argue your case.

Reporting

Once the assessment is complete, you may need to update it in future if someone's benefits change, for example when they move to PIP. Local Authorities can claim backdated higher contributions if you do not report on time, leaving you with a big bill; or you could end up paying too much if your income has gone down.

Contributions in registered care homes

If a person lives in a registered care home, their food and bills are generally provided by the home, so they have much lower expenses. The government therefore sets a lower Personal Expenses Allowance of £24.90 to live off. Any income above this (except exemptions) will need to be paid as contributions.

Key exemptions

- People who are under section 117 or the Mental Health Act are generally exempt from paying for ongoing care costs. Make sure you mention this to the assessor if you think this applies to you.
- Continuing Healthcare (CHC) Funding comes from the NHS and uses a different system, so most people do not contribute to this.

Full details, including different rates of the Minimum Income Guarantee, are available here: www.gov.uk/government/publications/social-care-charging-for-local-authorities-2018-to-2019

By Meike Beckford, Financial Advocacy Manager



Finance awareness training

How to support people well with money



- Do you support people with best interest decisions or capacity assessments around money?
- Are you unsure about supporting people to move from DLA to PIP?
- Are you worried about how to keep people's money safe?
- Are you unsure about completing finance paperwork, doing money audits and keeping good records?
- Do you want to learn new techniques for supporting people to manage their money?



This training session by Dosh will give you the latest information on key topics and help you to gain confidence in supporting people with money. It will cover:

Banking	Benefits	Money plans and budgeting
Support with money	Mental capacity and best interest decisions	Safeguarding



Available to senior support workers, team leaders and senior managers.

Time: 9:30am—4:00pm

Workshop leaders: Steve Raw and Meike Beckford

Would you like a training session like this for your team or organisation? Contact Steve on steve.raw@dosh.org to discuss and create a bespoke programme.

Financial Advocacy in Action

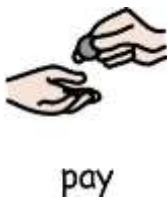
As always, we would like to take this opportunity to share a story of the impact the Dosh team are making. The names of the people have all been changed.



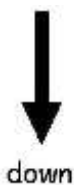
Ben has recently started being supported by our advocate Bob in the East of England. Ben was struggling to make ends meet.



Bob spent the best part of the day with Ben and his support staff going through his commitments. They found that he was paying for two different broadband and TV providers plus lots of small bills.



They decided that it would be better to pay these bills through direct debits as the invoices were being lost for weeks.



Several calls and four hours later, one Broadband/TV provider agreed to cancel his contract there and then: a **£110 per month saving**, the other provider worked with us to reduce the monthly bill by **£52 per month**.



This will make a huge difference to Ben as he likes to be out and about. His support staff team has also committed to this journey and will look at the utility bills. What a brilliant result with more to come!