

# Dosh Newsletter

## Summer 2019



## Welcome to the Summer 2019 edition of the Dosh Newsletter

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*Great things you could access with PIP*
- **Financial Advocacy in Action**  
*Sharing Dosh's impact*

Please contact [steve.raw@dosh.org](mailto: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

## Managing Director

- Steve Raw

## Financial Advocacy Manager

- Meike Beckford

## Office Team

- **New Business Advocate**
  - Peter Smith
- **Administrators**
  - Angela Atkin (Mon-Wed)
  - Lisa Lett (Tues-Fri)
  - Alison Buckley (Mon-Fri)
  - Emily Clarke (Fri)
- **Personal Assistant to MD**
  - Kerry Measures

## Finance Team

- **Financial Administrator**
  - Angelika Bogacka
- **Financial Assistants**
  - Mike Counsell (Wed-Fri)
  - Stephanie Strickland (Mon-Fri excluding Wed)
  - Grace Calvert

## Office Contact Details

Email: [doshoffice@dosh.org](mailto:doshoffice@dosh.org)

Phone: 0300 303 1288

## Named Financial Advocates

### Devon

- Lesley Discombe
- Tony Killeen

### Dorset

- Sue Metelko
- Debby Griffiths
- Mel Dean

### Wales & West

- Jane Richardson
- Judy Krasker
- Susan Vickers

### Cambridgeshire

- Bob Bye
- Jill Norfield

### North

- Carole Postins

### Derbyshire

- Phillipa Gould

### Yorkshire & Derbyshire

- Sarah Bolger

### Nottinghamshire & Derbyshire

- Michaela Le Bail

### Lincolnshire

- Lisa Winter

### Scotland

- Stephanie Linton

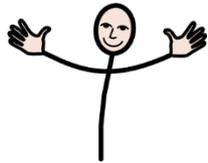
### East Anglia

- Mike Kitcher

### Northamptonshire

- Mnqobi Dube

## Welcome to our new team member!



welcome

We have a new member to welcome to the Dosh Team. **Tony** joined the team in May. Tony is our new Named Financial Advocate for Devon and will be joining Lesley to support people in the area.

## Goodbye to Sue!



goodbye

We have recently said goodbye to our very valued team member Sue Rees who left us in June on retirement.

Sue joined Dosh in 2011 and made a fantastic contribution to Dosh. Sue has a depth of knowledge of the benefits system that greatly benefited the Dosh team and the people we support.

We are extremely grateful for Sue's dedication to her role as a Named Financial Advocate and the wealth of positive impact she made for the people we support.

# Project 2000

Project 2000 has already made progress, particularly in the development of our strategic direction of administration and banking.

## New Referral Process Review

A project group has been set up to review the current referral process. Our main focus is to reduce the time taken to set up our support and minimise duplication in the process.



We are working to shorten our processing time by 10 days by improving our tracking of referrals and increasing our communication to referrers during the process.

## Bank Statements

Following a successful pilot in Lincolnshire, we are now in the process of changing from paper bank statements to online bank statements.

The bank statements will be available to download from our online banking platforms with advocates taking a copy of the statement to a visit.

We think it is important to Dosh that the people we support have access to bank account information. With the new process we can still provide this information and save time for the office team.

## BID Forms

Meike will be setting up a new project group to discuss our Best Interest Decision (BID) form to ensure that we continue to record important decisions. The group will review the current process and discuss future improvements.



**Our new project is to ensure that we are fit for purpose, doing what is right over what is easy.**

# Universal Credit Update



benefits

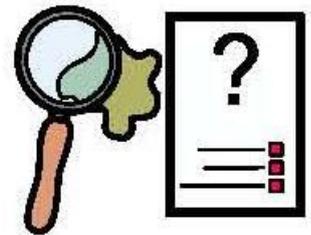
Universal Credit (UC) has now been rolled out to all areas of the country for new claims or for individuals having to make a new claim due to a change of circumstances.

## Managed Migration

The government's plans to begin moving people from the existing legacy benefits listed below onto Universal Credit started in July 2019.

### Legacy benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income based Job Seekers Allowance
- Income related Employment and Support Allowance
- Working Tax Credit



pilot

The pilot will transfer 10,000 people from the above benefits to Universal Credit in Harrogate, North Yorkshire. The pilot will assess design challenges, decisions around using information held by the Department for Work and Pensions (DWP) as well as working with partnership organisations.

No further areas will be migrated to UC until the pilot has been completed and reviewed. The aim is for everyone on legacy benefits to be moved across in managed migration by December 2023.

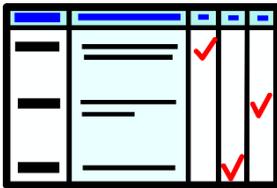
# WCAinfo and PIPinfo

 There are two web tools designed to help people find details and information regarding the work capability assessment and Personal Independent Payment (PIP).

The two websites could help advisors in assisting others to make a new claim for PIP or a benefit regarding their incapacity to work and challenging decisions or an award rate.

## **WCAInfo - [www.wcainfo.net](http://www.wcainfo.net)**

WCAInfo is an advisor guide to the work capability assessment regulations, providing details of the regulations.



form

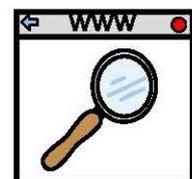
The Work Capability Assessment (WCA) is a form used by the government to decide whether welfare claimants are entitled to sick benefits, to Employment and Support Allowance (ESA) or the limited capability for work component of Universal Credit (UC).

The WCAInfo website allows you to search by activity, issue or health condition to find out details relating to the legal framework and the work capability assessment

## **PIPInfo – [www.pipinfo.net](http://www.pipinfo.net)**

PIPInfo is an advisor guide to Personal Independent Payment (PIP) regulations and case law.

The website allows you to search by activity, issue or health condition to find out information regarding the legal frameworks.



search

# Supporting Energy Customers



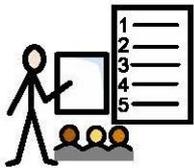
The Money Advice Trust helps people across the United Kingdom to manage their money with confidence. The Trust works with a range of **energy** organisations to share learning and spread good practice.

The Money Advice Trust has released a new course to help energy suppliers to identify, understand, and support customers in a range of vulnerable circumstances.

Customer vulnerability is an increasingly important aspect on the energy sector's agenda. The Commission for Customers in Vulnerable Circumstances has requested action to take place for energy companies to provide support for their customers whom are in vulnerable circumstances.



**support**



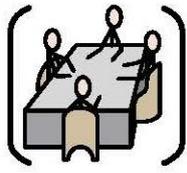
**course**

The course is designed for those working in energy companies who regularly work with customers. The aim of the course is to enable employees to identify and provide the appropriate support to customers in vulnerable situations.

The course will include:

- Understanding what is meant by customer vulnerability
- Understanding regulatory requirements and best practice
- Identifying customers in vulnerable situations by using effective questioning techniques
- Understanding the Priority Services Register
- Exploring support options internally in an organisation and externally

# Council Tax Guide



council

Council tax is an annual fee that your local council charges to pay for services in your local community such as police and fire services, transport services and waste collection services.

In most cases, council tax is paid in respect of domestic properties where people live permanently. The amount of council tax you must pay depends on where you live and the value of your home.



house

However, there are some circumstances where individuals are exempt from paying council tax. One of these circumstances is for people with a severe mental impairment to intelligence and social functioning which appears to be permanent.



discount

If someone is diagnosed with a severe mental impairment, they can be disregarded for council tax purposes. If you are severely mentally impaired and live alone, no council tax should be paid. If someone lives with a person who is severely mentally impaired a, a discount of 25% will be issued.

To qualify for the discount both of the following must apply:

- A signed medical certificate from a medical professional
- In receipt of one of the following benefits:
  - DLA with middle or high rate care component
  - PIP with daily living component
  - Attendance allowance
  - Severe Disablement Allowance



benefit

- Incapacity Benefit
- Income Support or Jobseeker's Allowance with a disability premium
- Working Tax Credit with the disability element



The process of making a council tax exemption claim varies by the area you live in, so it is important to check the procedure in your local area. The general process is

check to:

- Contact your local authority for a claim form to register for the council tax discount
- Get a doctor's diagnosis – written confirmation will need to be attached to your claim
- Fill in the completed form with the supporting evidence and send it to your local council



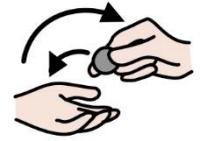
The government have released a council tax guide to support people to understand what council tax is and to check they are paying the correct level of council tax. You

**guidelines** can read the full document here:

<https://www.gov.uk/government/publications/paying-the-right-level-of-council-tax-a-plain-english-guide-to-council-tax>

# Support for Mortgage Interest Loan

A Support for Mortgage Interest Loan (SMI) is help towards paying the interest payments on a mortgage or other loans for a home purchase, repairs or home improvements.



loan

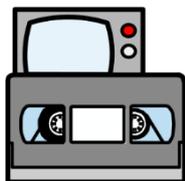
It is a paid loan, which will need to be repaid with interest when you sell or transfer the ownership of your home. In most cases, you need to be getting, or treated as getting a qualifying benefit to get Support for Mortgage Interest.

The benefits you should be in receipt of are:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Pension Credit



benefits



The Department for Work and Pensions have released two videos to help people who are considering applying for an SMI loan.

video

[https://www.youtube.com/watch?v=t7Mp6kAfZGo&feature=youtu.be&utm\\_source=http%3a%2f%2fnews.dwp.gov.uk%2fdwplz%2f&utm\\_medium=email&utm\\_campaign=Touchbase+135&utm\\_term=Touchbase+135&utm\\_content=41890](https://www.youtube.com/watch?v=t7Mp6kAfZGo&feature=youtu.be&utm_source=http%3a%2f%2fnews.dwp.gov.uk%2fdwplz%2f&utm_medium=email&utm_campaign=Touchbase+135&utm_term=Touchbase+135&utm_content=41890)

[https://www.youtube.com/watch?v=QLO26rpKndc&feature=youtu.be&utm\\_source=http%3a%2f%2fnews.dwp.gov.uk%2fdwplz%2f&utm\\_medium=email&utm\\_campaign=Touchbase+135&utm\\_term=Touchbase+135&utm\\_content=41890](https://www.youtube.com/watch?v=QLO26rpKndc&feature=youtu.be&utm_source=http%3a%2f%2fnews.dwp.gov.uk%2fdwplz%2f&utm_medium=email&utm_campaign=Touchbase+135&utm_term=Touchbase+135&utm_content=41890)

# PIP Benefits



There are several different benefits you could access with your Personal Independence Payment.

## benefits **Motability:**

If you are eligible for PIP, you may be able to join the Motability Scheme which allows you to exchange your enhanced rate mobility component for leasing a new car, scooter or powered wheelchair. Find out more about the **car** scheme here: <https://www.motability.co.uk/about-the-scheme/who-can-join/>



## **Blue Badge for Parking:**

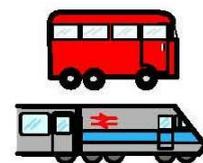


park

Being eligible for PIP may make you qualify for a Blue Badge to help with parking. This is different to how it worked on Disability Living Allowance, so it is best to check with your local authority to see if you can apply. For more information about the benefits, click here: <https://news.motability.co.uk/everyday-tips/qualifying-for-a-blue-badge-with-pip/>

## **Discounted Public Transport:**

If you use public transport you could save a third off most rail fares with a Disabled Person's Railcard. If you are travelling with another adult, they will also save 1/3 off their fare too. Anyone with a disability can also book assistance when they travel and there are no time restrictions, so you can save at any time of the day. Find out how to apply here: <https://www.disabledpersons-railcard.co.uk/>

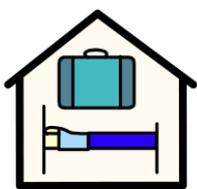


public transport

To find out about the other benefits you can access, visit [https://news.motability.co.uk/everyday-tips/8-great-things-you-could-access-with-personal-independence-payment/?utm\\_source=cust-standard-car-enewsletter-jul-2019&utm\\_medium=email&utm\\_campaign=enewsletter&utm\\_content=access](https://news.motability.co.uk/everyday-tips/8-great-things-you-could-access-with-personal-independence-payment/?utm_source=cust-standard-car-enewsletter-jul-2019&utm_medium=email&utm_campaign=enewsletter&utm_content=access)

# 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



accommodation

Jess was living in temporary accommodation when Dosh started to support her. Her benefits were being paid into a family account.



Dosh became her appointee and arranged for her benefit payments to be paid into her Dosh account. She is now receiving the correct awards.



supported

Jess was supported to open a local bank account so she could receive her weekly spending money.



happy

Jess has been able to start a part-time job and has moved into new accommodation with her own tenancy agreement.

# 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](mailto:steve.raw@dosh.org) to discuss and create a bespoke programme.