



## Welcome to the Winter 2017 edition of the Dosh newsletter!

### In this month's edition:

- The Dosh team
- Dosh News
- An update on Dosh transfer times
- Moving to PIP: our 5 top tips
- How many miles can I drive in my Motability car each year?
- An introduction to short-term benefit advances
- Annual review 2016 results
- Working on benefits
- Financial advocacy in action

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

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### Steve Raw

Managing Director

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### Named Financial Advocates

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### Meike Beckford

Financial Advocacy  
Manager

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### Michaela Le Bail

Notts / Lincs

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### Lesley Discombe

South West 1

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### Lizzie Elhamri

South West 2

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### Mnqobi Dube

Northants / Cambs

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### Stephanie Linton

Scotland

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### Sue Rees

North

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### Jane Richardson

Wales / West

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### Mike Kitcher

East Anglia

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### Maddy Hubbard

North West / London

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### Sarah Bolger

Yorkshire / Derbyshire

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### Sue Metelko

Dorset

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### Jill Norfield

Cambridgeshire

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### Office Team

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### Peter Smith

New Business Advocate

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### Angela Atkin

Administrator (Mon-Wed)

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### Lisa Lett

Administrator (Wed-Fri)

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### Roxii Chlopek

Administrator

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### Boni Tsuro

Financial Accountant

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### Katie Scott

Financial Assistant

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### Emma Swallow

Personal Assistant

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### Office Contact Details

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Phone: 0300 303 1288

## Dosh News



### Welcome to our new team member

We are pleased to introduce another new Named Financial Advocate, Jill Norfield, to the Dosh team. Jill will be working in the Cambridgeshire area where we are constantly growing. Jill joined Dosh in January and we all welcome and look forward to working with her.

### Good luck to Emma in the London Marathon

Emma Swallow, the Personal Assistant at Dosh, will be running the London Marathon on 23<sup>rd</sup> April 2017. Emma is doing this to raise money for CLIC Sargeant. We wish her the best of luck.

If you would like to read about how Emma's training is going or to support her and donate money to CLIC Sargeant, click [here](#).

### An update on Dosh transfer times



times

At Dosh we have recently started to use a new banking system which means we can now transfer money to you slightly quicker. However, it does still take 3 working days from when the money is requested. As a reminder, transfer times are as follows:

Something requested now:	Gets paid on the next:
Monday	Thursday
Tuesday	Friday
Wednesday	Monday
Thursday	Tuesday
Friday	Wednesday



## Moving to PIP: our 5 top tips

The number of people being asked to transition from DLA to PIP is increasing so lots of people will be affected by this change very soon. At Dosh, we have been sharing experience, knowledge and skills to make the best possible PIP application for each person we support.

99% of the people we support have stayed at maximum or increased their award, with the average increase being around £2,600 per year.

Here are some of our top tips:

### 1. The PIP2 form



form

Once you've made an application over the phone, you get sent a PIP form in the post to tell the DWP about your disability and how it affects you. This form is really important!

Anything you talk about in the form has to be considered by the Decision Maker. That means that if you say you have difficulty walking and you talk about additional difficulties of walking in low light, dealing with kerbs and uneven surfaces, these factors all have to be considered.

### 2. Supporting evidence



evidence

Send as much supporting evidence as possible. Even if a report is 9 years old, if it backs up what you're saying then you should include it.

### 3. Descriptors and points



questions

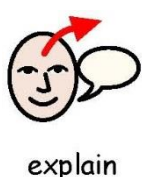
The PIP form includes a list of questions about everything from reading to budgeting. Each question has a list of possible answers called descriptors and points are awarded depending



on how you answer.

Before filling out the form, have this list in front of you! You can find it online at [www.PIPinfo.net](http://www.PIPinfo.net). Go through each question and use it to estimate how many points you might score before you start filling out the form.

#### 4. Explaining your disability



The main thing to remember when filling out the form is the “and how it affects you”. Everything you say has to be about something that happens in day-to-day life at least 50% of the time and must be linked to your disability.

You need to show that because of your disability, you can’t do something ‘reliably’. This is explained on [www.PIPinfo.net](http://www.PIPinfo.net).

For example, if you had never been taught to cook and so wouldn’t feel confident making yourself a meal from fresh ingredients, you wouldn’t score any points. You need to show that the reason you can’t cook for yourself is because your disability means that you can’t do it ‘reliably’.

#### 5. Tell a story!



But our most important bit of advice is this. Don’t just say you can’t do something, tell a story! Anecdotes illustrate the difficulty you have with something, adding weight to what you are saying. Alongside that, stories can be used to show the worst possible scenario if something went wrong or you didn’t have the help you need.

**To learn more about PIP visit [www.pipinfo.net](http://www.pipinfo.net)**

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

## How many miles can I drive in my Motability car each year?



Following a recent query it seemed a good time to remind everybody that there are annual mileage caps for Motability vehicles. If you drive the car more than the maximum mileage, additional payments are charged by the supplier.

The annual mileage for Motability vehicles is **20,000 miles per year**.

This can be averaged over the lease term so if the vehicle is supplied on the basic lease, it is for 3 years which means the total mileage should not exceed 60,000 over the 3 years. Where it is a Wheelchair Adapted Vehicle, the lease term is 5 years so the total mileage would be 100,000.



car

For example, over a 3 year lease:

Year 1 mileage = 25,000

Year 2 mileage = 15,000

Year 3 mileage = 12,000

Total miles across the lease = 52,000.

Even though in Year 1, the annual mileage was more than 20,000, over the 3 year lease the mileage was less than the 60,000 maximum.

The vehicles are serviced each year so Motability can keep a watch on the total mileage. If the mileage in any one year is greater than the 20,000 guide, they will send an advisory letter to the leaseholder.

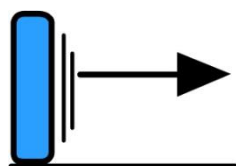
If you are concerned about annual mileage, please contact your Dosh Advocate or the Dosh Office to discuss your concerns.

*By Sue Rees, Named Financial Advocate for the North*



## **An introduction to short-term benefit advances**

### What is a short-term benefit advance?



**advance**

If you have recently applied for benefits and are waiting for a decision to be made on your claim and you are short of money in the mean-time, you may be eligible for an advance payment called a short-term benefit advance (STBA).

This advance payment must be paid back and can be paid if you are considered to be in 'financial need'. This would give you financial support while you are awaiting a decision on your application.

### Which benefits are included?

If you meet the criteria, you could get a STBA for the following benefits:

- Employment and support allowance (ESA)
- Income support
- Pension credit
- Jobseekers' allowance (JSA)

Unfortunately, you cannot get a STBA for disability living allowance (DLA) or personal independence payment (PIP).

### Who can apply for short-term benefit advances?

To receive a STBA, you must satisfy all of the following criteria:

1. You are in 'financial need';
2. You are waiting to be paid benefit which the Department for Work and Pensions (DWP) think you will be entitled to;
3. You have applied for the STBA;



4. The DWP believe that you can repay the advance payment.

According to the Social Security (Payments on Account of Benefit) Regulations 2013, 'financial need' means that there is a 'serious risk of damage' to your health or safety because you are waiting for the benefit. For example, somebody in 'financial need' might be somebody without any money or food.

#### How do you apply?

You can apply over the phone, by calling one of the phone numbers here: [www.gov.uk/short-term-benefit-advance](http://www.gov.uk/short-term-benefit-advance).

Alternatively, you could go to your local Jobcentre Plus and ask them to apply on your behalf.

#### How do you repay the short-term benefit advance?

Once the DWP have started to pay your benefits to you, they will deduct the advance payment from your benefits, starting from your second full payment. They will spread this out over a period which will be no longer than 12 weeks.

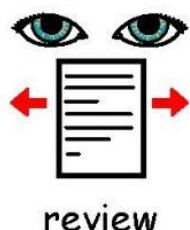
**For more information on short-term benefit advances, [visit the CPAG website](#).**

*By Katie Scott, Financial Assistant at Dosh*

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## Annual review 2016 results



Between March and June 2016 we held an annual review.

We asked the people we support and their families, support teams and care managers how we were doing.

You can download the [Dosh annual review 2016 results](#) and read our blog post about it on our website [here](#).

We wanted to share some of our favourite results and quotes with you. All names of people we support have been changed.

Almost everyone (97%) said they are happy with Dosh's support. This includes people supported and circles of support.

*"Since Jane has been [my brother] John's\* financial advocate there has been a huge weight off my mind. Jane is very supportive and explains things in a clear & concise way and supports staff to manage John's money. Could not do without her!"*

People said that we are meeting the [Dosh Promise](#) standards well, in particular keeping people's money safe; people using their money to do the things they want and spending their money in the way they want.

People also said that we were good at being supportive, involving the people we support, getting to know them and being person-centred. This is a key part of what we do as financial advocates – we don't just make sure the numbers add up, we get to know the people behind the numbers and the lives they lead. This is why we co-created the [Dosh Promise](#) with the people we support.

From a social worker: *"I believe that the support provided by Dosh reduces the risks of my client being financially exploited and also*

*ensures that they are in receipt of their full benefit entitlement, whilst ensuring their savings are not detrimental to their benefits entitlement.”*

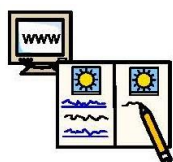


There are of course also things we need to get better at and we're always keen to improve the way we support people so this feedback is really important. Some people mentioned how quickly we process payments. In response to this, we have already got more people working on payments in our Dosh finance team and we have improved our standard payment times too.

We will also keep working with the people we support and their support teams to explain how we record decisions and make payments for bigger things. We use a best interest decision (BID) process with most people, if they can't make the decision themselves. We are delivering more training sessions and workshops now to help people understand the BID process and help them get their BIDs cleared first time!

Another team manager told us: *"I am extremely happy with the service Laura\* receives. Steph goes above and beyond, ... [and] always ensures that she seeks Laura's views and that Laura understands. She is person centred in her approach and Laura feels very comfortable with her."*

*By Meike Beckford, Financial Advocacy Manager*



blog

**To read more of our blog stories, visit our website here: <http://dosh.org/blog/>**



## Working on benefits

If you are in work and are also receiving benefits, your job may affect the amount of benefit that you are entitled to receive.



disability

### **Benefits that are not affected**

Disability Living Allowance (DLA) & Personal Independence Payment (PIP)



income

### **Benefits that are affected**

Employment and Support Allowance (ESA)

“Permitted work” is allowed up to:

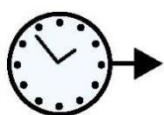
- £20 per week for an unlimited period  
This is about 3 hours’ work at the minimum wage.
- £115.50 per week for 52 weeks (1 year).  
This is about 16 hours’ work at the minimum wage.
- 16 hours and £115.50 per week for an unlimited period if you are supported by an organisation (like a Local Authority) that supports disabled people to work. This is called “supported permitted work”.

Severe Disablement Allowance (SDA) and Incapacity Benefit follow the same rules for permitted work.

### Income Support

You are allowed to work up to 16 hours per week.

Your benefits will be reduced once you earn over £20 per week. For every £1 you earn over £20 you will lose £1 of your benefits.



future

### Universal Credit

This is slowly being rolled out for new claims in some areas of the country. It will eventually replace Income Support, Employment and Support Allowance (ESA), Severe Disablement Allowance (SDA), Incapacity Benefit and Housing Benefit.

There will not be any limits to the number of hours you can work, but the amount of Universal Credit you get will reduce as you work more. You should always have more money when you are working than just on benefits.



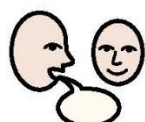
housing

### Housing benefit

The amount you work does not affect your housing benefit, but your income and savings do affect it.

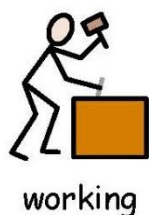
- Normally, you cannot get housing benefit if you have over £16, 000 in savings.
- You must have a low income to get housing benefit. Your local council can tell you what counts as a low income.

If you keep ESA or Income Support, you are likely to keep Housing Benefit, but you should check.



tell

**Please note:** You must tell Jobcentre Plus and the Local Council before volunteering or starting work, even if it is permitted.



### Working Over 16 Hours

If you work over 16 hours per week you must tell the Jobcentre Plus and Local Council.

You will stop receiving Income Support or Employment and Support Allowance.

You may be able to claim other benefits and support including:

- Working tax credits
- Universal credit
- Work choice: [www.gov.uk/work-choice](http://www.gov.uk/work-choice)
- Access to work: [www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)



### Voluntary Work

Voluntary work will not affect your benefits. It does not count towards your hours of “permitted work” under ESA.

You can only be paid reasonable expenses (like a bus fare).



### More Information

- Current benefits: [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)
- Support on finding work if you are disabled: [www.gov.uk/looking-for-work-if-disabled](http://www.gov.uk/looking-for-work-if-disabled)
- Help with moving from benefits to work: [www.gov.uk/moving-from-benefits-to-work](http://www.gov.uk/moving-from-benefits-to-work)

Starting your own business:

[www.gov.uk/moving-from-benefits-to-work/starting-your-own-business](http://www.gov.uk/moving-from-benefits-to-work/starting-your-own-business)

- Job Centre & Department for Work & Pensions (DWP)





## Financial Advocacy in Action

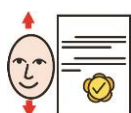
As always, we would like to take this opportunity to share some stories of the impact our Financial Advocates are making. The names of the people have all been changed.

### James's story



shops

James visited a mobile phone provider which gave him a new 'free' tablet.



contract

Although the tablet was advertised as being free, this was misleading and it signed James up to a 24 month contract.



discuss

James spoke to his Financial Advocate and his Shared Lives carer about this and realised that he was not able to afford the contract.



debt

When James tried to cancel the contract, the phone provider wanted to charge him the full contract amount as a cancellation fee. They then passed the debt to a debt collection firm and James started to make monthly payments.



understand

James's Financial Advocate did not think that this was fair as the phone provider had not given James accessible information when he got the tablet. This meant he did not understand what he was signing.



She met with James's Care Manager to complete a capacity assessment and provide evidence for the phone provider.



His advocate sent this to the phone company and explained why this showed it was not a valid contract. They eventually agreed to end James's contract and stop all payments.



James no longer has to worry about this and it will save him over £700. This means he can do other things he enjoys instead of paying for something he doesn't want.

## Emily's story



Before Emily was being supported by Dosh, she was being financially abused by somebody who was taking her money and she was in her overdraft.



Emily could not afford to do any activities or buy things for herself.



When Dosh started to support Emily, we looked at her benefits and realised that she was not receiving the right amount of money.



benefits

Emily's Financial Advocate spoke to the Department for Work and Pensions about her money and made sure she is receiving the correct benefits.



money

Emily has received a back payment of over £6,500 for benefit money which she should have been getting previously and she gets more than £60 extra each week!



budget

More importantly, the person who was taking Emily's money does not have access to her money anymore. Dosh has a managed account for her money and we can pay Emily's bills to make sure she is not late with any payments again. Her Advocate supports her to write a budget so she knows how much money she has left after her bills. She chooses how much of this she wants to spend each week and how much she wants to save in her Dosh account.



activities

This means she has access to the money she needs, can do the things she enjoys and cannot be pressured into giving away all her money.



safe

She is now very happy as she is able to take part in lots of activities and she knows that her money is safe.