

Islington Law Centre
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A Guide to Welfare Reforms

Major changes to welfare benefits are being introduced.

Islington Law Centre has produced this practical guide to help Islington residents find out:

- Who will be affected by the welfare reforms
- What can be done to reduce the impact of benefit cuts
- Where to go for help and advice

April 2013

Islington Law Centre* serves the community by providing free independent legal advice and representation. Islington Law Centre Welfare Benefits unit is funded by: Islington Council, The Cripplegate Foundation, Richard Cloudesley's Charity and Islington Giving.

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Section 1

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Overview of Welfare Benefit Reforms

From April 2013

Housing Benefit

- The 'Bedroom Tax' – Housing Benefit for council or housing association tenants will be reduced if the home has more bedrooms than the family is considered to need.
- The maximum rent payable from Housing Benefit will be increased in line with the Consumer Prices Index, rather than the more generous Retail Price Index.

Council Tax Benefit to be replaced by a local Council Tax Support Scheme

- Council Tax benefit is no longer a national scheme but administered by each local authority. The overall Council Tax Benefit allowance to local authorities is reduced by 10%. In Islington Council Tax Benefit for residents of working age has been reduced by 8.5% for those of working age. This could increase in subsequent years. Pensioners are not affected.

Community Care Grants and Crisis Loans

- These have been abolished and replaced by schemes to be devised by each local authority. Islington Council has developed the Islington Resident Support Scheme.

From June 2013 onwards

Disability Living Allowance replaced by Personal Independence Payment

- Affects working age people only. Children and those over 65 years old are not affected;
- The disability conditions for PIP will be harder to satisfy than DLA. PIP is designed to reduce the number of claimants by 500,000.

From April 2013 to October 2013 (July in Islington)

Total benefit cap introduced for working age households

- A maximum amount of means tested benefits, including housing costs, to be introduced. Some groups will be exempt. If affected the cap applies as follows:
 - £500 per week maximum benefits for a couple or lone parent;
 - £350 a week maximum benefits for single people.

From October 2013

Universal Credit

- This new benefit replaces means-tested benefits and tax credits for working age claimants. Key changes include: online claims, monthly payments directly to claimant including housing costs; increased conditionality and sanctions regime; benefit cap unless in an exempt group.

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Section 1

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Minimising the Effect of Welfare Reform

Minimising the impact of Housing Benefit reductions

- Appeal 'Bedroom Tax' reductions in Housing Benefit, if appropriate
- If you are in receipt of DLA care component there should be no non-dependent deductions. Ensure the Housing Benefit section are informed if DLA or PIP awarded
- Check that non-dependent deductions are correct – ensure all non-dependents have provided proof of income or status
- Claim a Discretionary Housing Payment, either directly to the council or through the Islington Resident Support Scheme

Minimising the impact of Council Tax Benefit reductions

- Ensure all reductions or exemptions from Council Tax are claimed: Single Person Discount; Disability Reduction Scheme; Severely Mentally Impaired Exemption Student Discount and Older Person Discount
- Apply to Islington Resident Support Scheme for 'council tax welfare provision'

Islington Resident Support Scheme

- Apply to the scheme, designed to "Offer temporary financial support to residents facing severe difficulties as a result of government cuts to welfare benefits".
The scheme brings together a number of different funding schemes:
Discretionary Social Fund; Discretionary Housing Payments; Council Tax Welfare Provision; Funds from the Cripplegate Foundation.

How to avoid Benefit Caps

- Claim Disability Living Allowance now (or PIP after June 2013)
- Employment and Support Allowance Support Group - do you satisfy the conditions?
- Appeal DLA and ESA decisions. Poor decision making by DWP
- Increase your hours of work and gain entitlement to working tax credits
See the Benefit Cap factsheet for the minimum of hours you need to work

Universal Credit

- Ensure you receive transitional protection if eligible
- Do not delay making claims as limited backdating period
- Be aware of increased conditions on entitlement, and possibility of sanctions
- Seek access to internet for online applications
- Monthly payment schedule – if this will cause problems, Universal Credit can be paid differently if necessary to protect claimant, partner or child
- Apply for payments in advance where experiencing hardship
- Apply for Budgeting loans where appropriate (available only until UC rolled out)

**SEEK ADVICE IF YOU ARE CONCERNED ABOUT
WELFARE BENEFITS, HOUSING PROBLEMS OR DEBT**

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Section 2

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The 'Bedroom Tax'

Housing Benefit cuts for households with spare bedrooms

From April 2013, council and housing association tenants will have housing benefit reduced if they have more bedrooms than they are considered to need. This is known as the 'under-occupancy rule' or 'bedroom tax'.

Housing Benefit eligible rent will be cut by 14% if you have one extra bedroom or 25% if you have two or more extra bedrooms.

The number of bedrooms a household is considered to need are:

- one bedroom for a couple
- one bedroom for each person aged 16 or over
- one bedroom for two children aged under 16 of the same sex
- one bedroom for two children aged under 10 regardless of sex
- an extra bedroom for children who are unable to share because of disability
- one extra bedroom, if you or your partner need a carer to stay overnight
- one extra bedroom if you are an approved foster carer for the foster children
- one bedroom for an adult son or daughter deployed in the armed forces, if they intend to return to the family home.

People who will not be affected by the 'bedroom tax'

- Pensioners
- If you have a spare bedroom because a member of your household has recently died. The 'bedroom tax' will not be applied for 12 months
- You have lost your job and have not claimed Housing Benefit in the last 52 weeks. The 'bedroom tax' will not be applied for the first 13 weeks.

What to do if you are affected by the 'bedroom tax'

- Appeal against the 'bedroom tax' deductions – see next factsheet
- Apply for a Discretionary Housing Payment to help with rent payments – see section 4.
- Are other family members able to contribute towards the rent?
- Are you able to increase your hours of work to meet the extra expense?
- Could you rent a room to a boarder or lodger to increase your income? However you must have agreement from your landlord and you need to check if the extra income from renting the room will affect entitlement to other welfare benefits.

April 2013

**Your home may be at risk if you are unable to pay your rent.
Payments of rent should always be considered a priority**



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Section 2

Possible grounds of appeal against 'Bedroom Tax' cuts

1. The local authority has wrongly assessed the number of bedrooms your household needs. Check our 'Bedroom Tax' guide to see how many rooms you are allowed. In particular ensure that an extra bedroom has been allowed if you:
 - Have a disabled child who is unable to share
 - If you require a carer to stay overnight
 - One extra bedroom if you are an approved foster carer
 - One extra bedroom for an adult son or daughter deployed in the armed forces, and if they intend to return to the family home.
2. The local authority has wrongly assessed the number of bedrooms in your home. For example, you may have a very small boxroom which has been classified as a bedroom, but which is too small for a bedroom.
3. A disabled adult lives in your house and:
 - a) requires their own bedroom because of their disability; and/or
 - b) Requires a bedroom for therapeutic/care purposes/or to store disability related equipment; and/or
 - c) Your home has been specifically adapted to meet the needs of a disabled person.
4. You are separated from a former partner and your children live elsewhere. You require an extra bedroom or bedrooms to enable your children to stay with you on a regular basis.
5. A member of your household has physical, mental or cognitive difficulties which would make moving home harmful.
6. Your children previously lived in a household which experienced domestic violence. They need a safe place to live and requiring the family to move would be unfair.
7. There may be other reasons in your individual case.

We have prepared an appeal letter, which you can amend to reflect your individual circumstances. You can post this or hand it in to Islington Council offices. Keep a copy of your appeal letter, and seek specialist independent advice wherever possible.

April 2013

Your home may be at risk if you are unable to pay your rent. Continue to make rent payments wherever possible whilst awaiting the appeal decision.

Housing and Council Tax Benefit Appeal Form 'Bedroom Tax (Under-occupancy deductions)

TO: Islington Council PO Box 34750 London N7 9WF	FROM: Name: Address: Telephone:
---	--

Date:

My Housing Benefit Reference:	My National Insurance Number:
--------------------------------------	--------------------------------------

The name of the benefit I am disputing is housing benefit (under-occupancy deductions) or 'bedroom tax' deductions.

The date of the decision I wish to dispute is: (date of decision or brief details that will allow the decision to be identified)

I would like to request three things:

1. an explanation of how the decision was made to reduce my Housing Benefit;
2. for this decision to be looked at again under review; and
3. I wish to appeal against this decision.

I think your decision is wrong because: You have failed to base your decision upon the actual facts and circumstances of my case, or an inspection of my home. Please provide me with a copy of your policy which sets out how you define 'bedroom' for the purposes of the HB Regulations 2006 as amended by SI No.3040, and any other documentation which explains how you have reached your decision in my particular case. I believe you have applied a blanket policy, and unlawful approach, in determining that I have a spare room.

AND more particularly because:

[Tick only those circumstance which apply to you and your family]:

1. You have wrongly assessed the number of bedrooms my family needs.

My family needs.....bedrooms for the following reasons. (tick which applies)

- ☐ An extra bedroom for a disabled child unable to share
- ☐ An extra bedroom because I or my partner need a carer to stay overnight
- ☐ An extra bedroom because I am a foster carer
- ☐ An extra bedroom because I have a son/daughter in the armed forces who intends to return to the family home
- ☐ Other reasons :

Details:

Continue on separate sheet if necessary.....

2. You have wrongly assessed the number of bedrooms in my home. (tick which applies)

My home hasbedrooms for the following reasons.

[tick only those which apply to you]

- ☐ I have a small box room which has wrongly been classified as a spare bedroom;
- ☐ You have wrongly classified as a spare bedroom the room I use for essential purposes as follows:
- ☐ I have a small galley style kitchen and you have wrongly classified my dining room as a spare bedroom.
- ☐ Other reason.

Details:

Continue on separate sheet if necessary.....

3. "A disabled adult lives in my house and:
- a) requires their own bedroom because of the needs of their disability. To ignore the needs of a disabled member of my household and treating them as not being entitled to their own room to sleep in is discriminatory and unlawful in relation to the Human Rights Act 1998" /AND
 - b) "The disabled member of my household requires a bedroom for therapeutic/care purposes/to store medical equipment in relation to their disability" /AND
 - c) "My home has been specially adapted to meet the needs of a disabled person".

Details:

4. "I am separated from my former partner and require the room you have wrongly classified as a spare room to meet my child care and parental duties. To ignore my duties as a parent, and ignore the needs of my children to stay with me, is discriminatory and unlawful in relation to the Human Rights Act 1998".

Details:

5. "A member of my household has mental or physical health problems which would make moving from their home harmful, and requiring such a move is discriminatory and unlawful in relation to the Human Rights Act 1998"

Details:

6. My children need a safe space because they previously lived in a household which experienced domestic violence and requiring such a move is unlawful in relation to the Human Rights Act 1998".

Details:

7. Other reasons which are grossly unfair in all the circumstances of my case:

Additional Information to support this appeal:

Evidence Attached:

Continued on separate sheet: yes/no

Please now sign and date the form below (Remember **you** must sign the form, it cannot be signed by your representative)

Signature:

Date:

Application for a Discretionary Housing Payment

Send to: LB Islington Revenues and Benefits Service, PO Box 34750, London N7 9WF

APPLICANT DETAILS	You	Your partner
Name		
Address		
Telephone		
Date of birth		
Marital status		
National Insurance Number		
Do you get Housing Benefit, or Universal Credit Housing Costs?		
Housing Benefit Claim Ref		

WHO LIVES WITH YOU? Name	Relationship to you	Date of birth	Child Benefit?	Disabled?	Disability benefits

ABOUT WHERE YOU LIVE	
Is it: (circle which applies) Privately rented / Council / Housing Association / Other	
Landlord's name	
How much is your rent?	
How many bedrooms?	
Does this include other charges? How much? e.g water / service / heating charges	
How much Housing Benefit (or Universal Credit Housing Costs) do you receive? Weekly/ monthly?	

SPECIAL CIRCUMSTANCES	You	Partner	Who?
Foster Care			Anyone in the Armed Forces?
Care leaver			
Recently released from prison			Other (give details)
Homeless / previously homeless			
Health problems/Disabilities			

WORK & BENEFITS	You	Partner		You	Partner
Are you working? Net earnings?			Universal Credit		
How many hours per week?			Pension Credit Guarantee		
Income Support			Disability Living Allowance		
Carers' Allowance			Personal Independence Payment		
Employment & Support Allowance, Income based			Attendance Allowance		
			Child Benefit		
Employment & Support Allowance, Contribution based			Child Tax Credit		
			Working Tax Credit		
Incapacity Benefit			Council Tax Support		
Jobseekers' Allowance Income based			Occupational or Private Pension		
Jobseekers Allowance Contribution based			Other		

DEBTS	Amount		Amount		Amount
Rent arrears		Gas arrears		Family or friends	
Council Tax arrears		Bank overdraft		Other	
Water rate arrears		Credit debts		Other	
Electricity arrears		Catalogues		Other	

Why do you need help with housing costs?	How much do you need? Lump sum	Why do you need help with housing costs?	How much is the shortfall? Weekly / monthly?
Imminent threat of eviction		Bedroom Tax deductions	
Rent Arrears		Local Housing Allowance	
Rent Deposit		Rent Restrictions	
Rent in advance		Non-dependent deduction	
Removal costs		Benefit cap	
Emergency housing costs		Other reason	

Additional Information: eg Have you had to borrow money to pay your rent? Do you have any savings?
Could anyone help pay the rent?

Personal Circumstances of you and your household

a) Do you or any one in your household have health problems/disabilities/terminal illness/learning difficulties/other personal difficulties? Provide details:
b) Are you or anyone in your household receiving medical treatment? Is this within 5 miles of your home? Provide details:
c) Do you or anyone in the household have/need a carer? Does the carer live nearby? Does the carer need to stay overnight to care for you?
d) Are you or anyone in your household a carer for someone who is disabled or has learning difficulties? Provide details:
e) Are the children in your household in education? If so is the school or college within 2 miles of your home? Provide details:
f) Are you or your partner in employment? If so is your work within 2 miles of where you live? Do you work irregular hours or a night shift?
g) Any other information to support your application? Give details. Attach relevant supporting evidence.
Continued on separate sheet? Yes or No

I understand I have the right to request a review of your decision.

I have read and understand this form and declare that the information I have given is true and accurate. I understand that I must report any changes of circumstances that will affect my claim for a Discretionary Housing Payment immediately to the benefits service.

Signature : _____ Date: _____

INCOME & EXPENDITURE

INCOME

Source	Amount	Monthly / Weekly	Joint/Single
Employment			
State Pension			
Private/occupational pension			
Welfare Benefits			
Tax Credits			
Disability Benefits			
Other			

SAVINGS

Details (name, type of account, reference)	Amount
Bank	
Building Society	
Other	

EXPENDITURE

Description	Amount	Arrears	Monthly / Weekly
Rent/Mortgage			
Water Rates			
Council Tax			
Electricity			
Gas			
Food			
Clothes			
Household and toiletries			
Travel			
Car expenses			
TV licence and rental			
Telephone and Internet			
Newspapers/magazines			
DIY/Repairs			
Credit Cards			
Loans			
Other debts			
Other			

TOTAL INCOME	
TOTAL EXPENDITURE	
DISPOSABLE INCOME	
TOTAL DEBT	

Signed..... Date

Section 3

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Council Tax Support **Claim a reduction or exemption to Council Tax**

The Council Tax Benefit system has been abolished from April 2013 and most people under pension age will have to pay some council tax. Islington residents have had Council Tax Benefit cut by 8.5% for the year 2013/14. However, there are exemptions or reductions for some groups which may minimise the amount you have to pay. Use our letters to apply if you think the exemptions apply to you.

1. Single Person Discount

If you are the only person aged 18 or over in the property you are entitled to a 25% reduction in your council tax bill. When working out how many adults live in a property some people are not counted: These are called **disregarded people** and include:

- students;
- long term patients in hospital or care home;
- someone who is severely mentally impaired;
- care workers;
- persons in detention;
- apprentices;
- youth training trainees;
- student nurses;
- members of certain religious communities;
- partners of non-British students who have no entitlement to public funds;
- people in respect of whom child benefit is payable;
- school leavers;
- members of visiting forces;
- members of international headquarters and defence organisation

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Section 3

2. Disability Reduction Scheme

Council Tax can be reduced by one banding rate if the property is occupied by someone who is permanently and substantially disabled and has an additional room that is essential or of major importance to the welfare of the disabled person, or sufficient space to meet the needs of a wheelchair user.

You can apply for this reduction if, for example, your partner has to sleep in a different room from you due to your disability or if the room is required for a carer.

If you think you may be eligible and wish to apply please use the attached form.

3. Severely Mentally Impaired (SMI) Discount

If you have a severe mental illness or learning difficulty you may be entitled to a complete exemption from council tax if you live alone or a 25% discount if another adult in your household is in this situation.

To qualify you need a signed certificate from your doctor and must be entitled to a qualifying benefit such as Incapacity Benefit, Employment and Support Allowance, Disability Living Allowance (higher or middle rate care component), Attendance Allowance or the disability element of Working Tax Credit (seek advice if your benefit is not on this list).

If you think you may be eligible and wish to apply please use the attached letter. You will need to provide proof of your benefit together with the date it was first awarded, and the attached certificate signed by your doctor.

4. Student discount

If you are a full time student, apprentice or youth training trainee you be entitled to a reduction on your council tax.

A property will be exempt from council tax if the only person in the property is a full time student. If there are only two adults in the property and one is a full time student, the non student will be liable to pay council tax but will be entitled to a 25% discount. If two or more people live in the property and only one is a full time student, the non students will be liable for full council tax.

If you want to claim a student discount you will need to provide a student certificate as proof, obtained from the school, college or university.

5. Older Person Discount

Islington Council provides a £100 Council Tax discount for households where the tax payer or their partner is 65 years old or over. To apply call: 020 7527 2633 (Monday to Friday 9am to 5pm).



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Application for a Single Person Council Tax Reduction

To:
Council Tax Department
LB Islington Council Tax Section
222 Upper Street
London, N1 1XR

Date:

Dear Sir/Madam,

Name:

Address:

Council Tax Reference Number:

I wish to claim a single person discount in respect of my council tax.

I am *[please delete where applicable]*:

- the only adult over 18 years old living in the property; or
- Other adults do live in the property but they are disregarded people for council tax purposes.

I became eligible for the single person discount from the following date:

I enclose the following:

1. Proof that the other adults are disregarded person.

Yours faithfully,

Signed:

Application for council tax reduction – facilities for people with disabilities



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Please answer every question.

1. Name of the council tax payer
2. Address:
 Postcode:
3. Telephone number:
4. Council tax reference (if known):
5. Name of the person with a disability:
6. Please describe the type of disability/disabilities:
7. When was the disability first diagnosed?:
8. Is it a permanent disability (please tick)? Yes: ☐ No: ☐
9. Is there an extra bathroom, toilet, kitchen or other room in the property that is used mainly to support the person with a disability (eg for equipment, physical therapy) Yes: ☐ No: ☐
If yes, how is the room used?
Please give as much information as possible. You can write on the back of this form if you need more space

10. Is a wheelchair used inside the house? Yes: ☐ No: ☐

Declaration (This section must be signed)

I am the council tax payer at this property ☐ OR I am completing this form on behalf of the council tax payer ☐

I declare the information on this form is correct and complete to the best of my knowledge. If I give information that is incorrect or incomplete, you may take action against me. This may also include prosecuting me or charging fines.

Signature: Date:

Name (block letters please)

If you are completing this form on behalf of the council tax payer, how do you know them? Please tick one box:

I am their: Father ☐ Mother ☐ Sibling ☐ Friend ☐ Doctor ☐ Lawyer ☐ Other ☐

Please state

Please send this form to:

Islington Council, PO Box 34750, London N7 9WF

Your personal information

Any personal information you give us is held securely and will be used only for council purposes. Information that was collected for one purpose may be used for another council purpose, unless there are legal restrictions preventing this. Islington may share this information where necessary with other organisations, including (but not limited to) where it is appropriate to protect public funds and/or prevent fraud in line with the national fraud initiative guidelines. Please see www.islington.gov.uk/dataprotection for more information.

Application for Severe Mental Impairment Exemption or Discount

To:
Council Tax Department
LB Islington Revenues and Benefits Service
PO Box 34750,
London N7 9WF

Date:

Dear Sir/Madam,

Name:

Address:

Council Tax Reference Number:

I wish to claim a severe mental impairment exemption/discount in respect of my council tax.

I enclose the following:

1. Statement signed by my GP
2. Proof of benefit entitlement
3. Proof of date benefit first awarded.

I look forward to your response to this request.

Signed:



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Revenues and Benefits Service

PO Box 34750
London, N7 9WF
Tel. 020 7527 2633
Fax. 020 7527 2168
W: www.islington.gov.uk

Please reply to: Council Tax

Our Ref:

Your Ref:

Date:

Dear Sir/Madam

RE: The Council Tax: Severe Mental Impairment.

The person named on the attached form wishes to claim exemption as above. You will no doubt be aware that in order to establish this, a registered Medical Practitioner must be prepared to confirm and sign the statement below.

If you agree that this person falls within the statements' definition, perhaps you would sign it and return it. If you do not agree, it would be helpful if you would let me know.

Yours faithfully

John Allen
Head of Revenues and Customer Relations
Islington Council



INVESTOR IN PEOPLE



SGS

Reference:

Name and Address of Person:

In my opinion, the above named person is severely mentally impaired and has been since
(please provide date), i.e: he/she has a severe impairment of intelligence and social functioning
(however caused) which appears to be permanent.

Signed _____

Surgery/hospital _____

Date _____

Doctor's stamp below please:



Application for a Council Tax Student Discount

To:
Council Tax Department
LB Islington Revenues and Benefits Service
PO Box 34750,
London N7 9WF

Date:

Dear Sir/Madam,

Name:

Address:

Council Tax Reference Number:

I wish to claim a student exemption or reduction in respect of my council tax.

- I am enrolled on a full time course of education of at least 21 hours per week, with attendance of at least 24 weeks in the year; and
- I live alone; or all adults in the household are full time students; or
- There are two adults living in the household and one is a full time student.

I became eligible for the student discount or exemption from the following date:

I enclose the following:

- Proof of student status from for each student in the household from the school/college/university, providing full details of the course/s.

Yours faithfully,

Signed:

Application for a Council Tax Student Discount

To:
Council Tax Department
LB Islington Revenues and Benefits Service
PO Box 34750,
London N7 9WF

Date:

Dear Sir/Madam,

Name:

Address:

Council Tax Reference Number:

I wish to claim a student exemption or reduction in respect of my council tax.

- I am enrolled on a full time course of education of at least 21 hours per week, with attendance of at least 24 weeks in the year; and
- I live alone; or all adults in the household are full time students; or
- There are two adults living in the household and one is a full time student.

I became eligible for the student discount or exemption from the following date:

I enclose the following:

- Proof of student status from for each student in the household from the school/college/university, providing full details of the course/s.

Yours faithfully,

Signed:

Application for an Older Person's Council Tax Reduction

To:
Council Tax Department
LB Islington Revenues and Benefits Service
PO Box 34750,
London N7 9WF

Date:

Dear Sir/Madam,

Name:

Address:

Council Tax Reference Number:

I wish to claim an older person's discount.

Yours faithfully,

Signed:

Section 4

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Resident Support Scheme replaces Community Care Grants & Crisis Loans

From April 2013, benefit claimants can no longer claim assistance from the discretionary social fund for community care grants or crisis loans.

Claims for welfare assistance will have to be made to Islington Council which has been allocated a budget by central government. This budget will not cover the anticipated level of demand, which will be greatly increased by the welfare reforms and cuts to benefits and tax credits.

Islington Council is working with Cripplegate Foundation to increase the amount of money available to those in need. Applicants will also be given advice on matters affecting their income, e.g. dealing with debt, fuel costs, benefits advice etc.

The Resident Support Scheme brings together several funding streams: Social Fund, Discretionary Housing Payments, Council Tax Welfare Provision and Cripplegate Foundation charitable funds.

Eligibility criteria include:

You must: be resident in Islington (or linked through temporary accommodation or provide a function on behalf of the council); have recourse to public funds; be able to prove identity; in receipt of certain means tested benefits; not be eligible for a budgeting advance or budgeting loan from Jobcentreplus. Certain items such as clothing are excluded, although there may be exceptions.

How to apply to the Resident Support Scheme

Applications for help from the Scheme are by referral only as follows:

Statutory Services and Trusted Partners will hold notional budgets and are able to make recommendations into the scheme.

- Statutory Services include: Adult Social Services, Housing and Children's Service.
- Trusted partners include: The Single Homeless Project; Age UK, six of the largest Social Housing providers; Cranstoun Drug Services; Solace Women's Aid and Centre 404.

Designated Local Referral Organisations are able to assist with an online application:

- The following organisations will be Referral Organisations: Islington Law Centre; Citizen's Advice Bureau; Islington People's Rights; Help on your Doorstep; Disability Action in Islington. Other groups may be added over time.

See overleaf for organisation contact details

April 2013

Islington Law Centre* serves the community by providing free independent legal advice and representation.

Islington Law Centre Welfare Benefits unit is funded by:

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Section 4

Resident Support Scheme - Where to apply

Applications to the Resident Support Scheme (RSS) can only be made by referral through the following agencies (more agencies may be added).

Statutory Services	Telephone	Email & web address
Contact Islington	020 7527 2000	222 Upper Street, N1 1XR
Adult Social Services	020 7527 2299	Access.service@islington.gov.uk
Children's Services	020 7527 2000	childrens.services@islington.gov.uk
Area Housing Offices: Highbury House Holland Walk Old Street	020 7527 5300 020 7527 7480 020 7527 6250	highbury.house@islington.gov.uk holland.walk@islington.gov.uk old.street@islington.gov.uk
Income Maximisation Team	020 7527 4990	claimit@islington.gov.uk
Trusted Partners	Telephone	E-mail or web address
The Single Homeless Project	020 7520 8660	info@shp.org.uk
Age UK	020 7281 6018	www.ageuk.org.uk/islington/
Cranston Drug Services	020 7923 8010	Info28b@cranstoun.org.uk
Solace Women's Aid	020 7619 1350	http://www.solacewomensaid.org
Centre 404	020 7607 8762	www.centre404.org.uk
Peabody Housing Association	020 7021 444	Peabody.direct@peabody.org.uk
Hyde Housing Association	020 8297 7500	Southwark.andlewishham@hyde-housing.co.uk
Circle Housing Association	020 7288 400	www.circleanglia.org
Partners for Improvement	020 7288 8310	enquiries@partnersislington.net

Designated Referral Organisations	Telephone	E-mail or web address
Islington Law Centre	020 7288 7630	info@islingtonlaw.org.uk
Citizen's Advice Bureau	02079477771	www.adviceguide.org.uk
Islington People's Rights	020 7561 3685	info@ipradvice.org.uk
Help on your doorstep: EC1 Connect Finsbury Park Connect Canonbury Connect Caledonian Connect Good Neighbour scheme	020 3142 5065 020 7281 9542 020 3227 0077 0207 833 4548 0207 354 0319	Ec1@helponyourdoorstep.com finsburypark@helponyourdoorstep.com canonbury@helponyourdoorstep.com Caledonian@helponyourdoorstep.com vhenney@helponyourdoorstep.com
Disability Action Islington	020 7226 0137	disabilityaction@daii.org Minicom: 020 7359 1891
IMECE Womens Centre	020 7354 1359	http://www.imece.org.uk
Arab Advice Bureau	020 8800 3374	arabadvicebureau@yahoo.co.uk
Islington Carers Hub	0800 085 1141 020 7561 5517	info@islingtoncarershub.org



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Disability Living Allowance to be replaced by Personal Independence Payment

Disability Living Allowance (DLA) is a benefit for people with a long term mental and/or physical health problem who need help with personal care or supervision, or help with getting around, or both. DLA is neither means tested nor taxable, and can be paid to people who are working as well as to those who are not.

DLA is going to be phased out. A new benefit called Personal Independence Payment (PIP) will replace it for some people, but it seems likely that many people who would currently qualify for DLA will not be eligible for PIP. New claims for DLA cannot be made after this summer; it is anticipated that the cut off date will be June 2013, though this is subject to change by the government. Existing claims will be reassessed for PIP over a lengthy period.

Therefore, if you think you may be eligible for Disability Living Allowance **YOU SHOULD CLAIM NOW**. If successful you will increase your income and may also receive some protection against future benefit cuts.

How to claim

Request an application pack from the Disability and Carers Benefit Advice Line:
On **0800 88 22 00**.

The following organisations may be able to help complete the form:

- Islington Law Centre on 0207 288 7630 – we are offering help with forms on Wednesday from 10am to 4pm in our office at 38 Devonian Road, London N1 8JH;
- If you require a home visit you should contact Islington Council's Income Maximisation Team on 020 7527 3697; or
- Disability Action in Islington - 90/94 Upper Street, N1 0NP or Telephone 020 7226 0137/ 020 7354 8925.

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Welfare Benefit Cap Introduced from July 2013

There will be a limit on the amount of certain benefits working-age households can receive. If affected by the cap, excess benefit above the cap will be reduced from Housing Benefit.

How much is the benefit cap?

- £500 per week for couples with or without children
- £500 per week for single parents whose children live with them
- £350 a week for single adults with no children living with them

Benefits included in the cap

<ul style="list-style-type: none">• Child Benefit & Guardians Allowance• Child Tax Credit;• Housing Benefit• Income-based JSA• Income-related ESA (unless in receipt of the support component)	<ul style="list-style-type: none">• Income Support• Carers Allowance• Maternity Allowance• Bereavement Allowance• Severe Disablement Allowance• Widowed Parents' Allowance
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Households in receipt of the following benefits will NOT be affected by the cap

<ul style="list-style-type: none">• Disability Living Allowance or Personal Independence Payments• Attendance Allowance• Employment & Support Allowance (ESA) and in the support group• War disablement pension/money from armed forces compensation scheme• Widow or Widower's Pension	<ul style="list-style-type: none">• Working Tax credit (even if you qualify but have not claimed)*• Where a person has been in work for the last 12 months and loses their job through no fault of their own, the cap won't apply for the first nine months• Industrial Injuries Disablement Allowance; War Disablement Pension; or money from the armed forces compensation scheme
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Increase your hours of work to gain entitlement to Working Tax Credits

*Minimum hours you need to work

- 16 hours per week, lone parent, or couple with children and your partner is disabled or a carer
- 24 hours per week between couples with children with one partner working at least 16 hours. If only one partner works s/he must work a minimum of 24 hours
- 30 hours per week if single, with no children and 25 years old or over
- 16 hours per week if entitled to the disability element and 16 years old or over
- 16 hours per week if aged 60 or over.

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Universal Credit Introduced from October 2013

Universal Credit is a new benefit which brings together several different income-based benefits and tax credits, combining them into one monthly payment. Under Universal Credit claimants are expected to either look for work or take action to find work.

When does Universal Credit Start?

From October 2013 (April 2013 in pilot areas) – Universal Credit will replace income based benefits and tax credits for new working age claimants.

April 2014 to October 2017 – Existing claimants will be moved over to Universal Credit.

The following benefits will be abolished and replaced by Universal Credit

- Income Support
- Income based Jobseeker's Allowance
- Housing Benefit
- Child Tax Credit and Working Tax Credit
- Budgeting Loans and crisis loans will be replaced by payments on account (an advance of Universal Credit) in cases of need

These benefits remain and can be paid alongside Universal Credit if eligible

- Contribution based JSA
- Contributory ESA (limited to 52 weeks if in the work-related activity group)
- Attendance Allowance, Disability Living Allowance, Personal Independence Payment
- Carer's Allowance
- Bereavement Benefits
- Industrial Injuries disablement benefit and war pensions
- Maternity allowance and statutory sick/maternity/paternity/adoption pay
- Child Benefit and Guardians Allowance
- Pension Credit– unlike now both partners need to be over the prescribed age
- Social Fund maternity, funeral, winter fuel and cold weather payments
- Passported benefits

Other aspects of Universal Credit

- Claims will be made and managed through an online account;
- If an overpayment arises due to incorrect information, a £50 fine can be imposed;
- The benefit caps (see previous factsheet) will apply;
- Transitional protection – the government has pledged no-one will lose benefit when they transfer to Universal Credit from existing means tested benefits and tax credits.

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Independent Advice Project

The Independent Advice Project provides Islington Council residents with free access to independent, expert advice on a range of housing, welfare and legal problems. The advice is provided by Islington Law Centre, independent of Islington Council and Partners for Improvement in Islington. All advice given is impartial and confidential.

What kind of advice is available?

Legal and housing advice on issues such as:

- Disrepair problems in your home
- Tenancy related problems
- Possession proceedings
- Homelessness
- Transfer and bidding issues

Welfare rights advice on issues such as:

- Rent arrears
- Housing Benefit and Council Tax Benefit
- Welfare benefit entitlements, including pension credits and disability living allowance
- How to maximise your income

Who can use the service?

Tenants and leaseholders of Islington Council can use the service regardless of whether their home is managed by the Council or Partners for Improvement in Islington. Former tenants who owe money to Islington Council or Partners for Improvement in Islington can also access the service.

Information about appointments

Appointments take place between 1pm and 4pm on Monday and Tuesday at Highbury House Area Office, Wednesday at Holland Walk Area Office and Thursday at Old Street Area Office.

What you will need to bring

Please do not forget to bring with you any letters or other information about your problem that might assist the advisor.

How can I make an appointment?

Appointments must be booked through an Area Housing Office. Please let us know if you need an interpreter or signer to be present during your appointment or if you need any other assistance.

Highbury House Area Housing Office

5 Highbury Crescent
London N5 1RN
Tel: 020 7527 5300
Email: highbury.house@islington.gov.uk
Minicom: 020 7527 6830

Holland Walk Area Housing Office

85-88 Holland Walk
London N19 3XS
Tel: 020 7527 7480
Email: holland.walk@islington.gov.uk
Minicom: 020 7527 7405

Old Street Area Housing Office

41-47 Old Street
London EC1V 9HX
Tel: 020 7527 6250
Email: old.street@islington.gov.uk
Minicom: 020 7527 6202

Essex Road Advice Project

Debt, Housing & Welfare Benefits Advice

The Essex Road Advice Project provides free, independent and confidential advice from Islington Law Centre for Islington residents living in or around Essex Road.

The advice sessions are held at local community organisations.

To make an appointment to see an adviser please telephone the organisation:

Debt Advice – Tuesday 1- 4pm

Cannonbury Connect

Walter Sickert Community Centre
Canonbury Crescent, N1 2FB

To make an appointment please telephone 0207 2887242/0203 227 0077

Housing Advice – Wednesday 10-1pm

The Packington Hub

53 Packington Square, N1 7FG

To make an appointment please telephone 0207 527 5688

Welfare Benefits Advice – Tuesday 9.30-12.30pm

New River Green Children's Centre

23 Ramsey Walk, N1 2SX

To make an appointment please telephone 0207 527 4813

The Essex Road Advice Project
is funded by Cripplegate Foundation

Cripplegate Foundation Helping since 1500

Finsbury Park Advice Project

Debt, Housing & Welfare Benefits Advice

The Finsbury Park Advice Project provides free, independent and confidential advice from Islington Law Centre for Islington residents living in Finsbury Park.

The advice sessions are held at local community organisations: Finsbury Park Connect, Ambler Children's Centre and Community Language Support Services.

To make an appointment to see an adviser please telephone the organisation:

Debt Advice – Thursday 1- 4pm

Finsbury Park Connect
Durham Road Community Rooms
Under 32-43 Bolton Walk,
Durham Road, N7 7RW

To make an appointment please telephone 0207 2819452/0207 2639466

Housing Advice – Monday 1- 4pm

Community Language Support Services (CLSS)
The Presbytery
St Mellitus Church
Tollington Park, N4 3AG

To make an appointment please telephone 020 7281 3228

Welfare Benefits Advice – Thursday 9-12 noon

Ambler Children's Centre
Ambler Primary School
Blackstock Road, N4 2DR

To make an appointment please telephone 020 7359 7628

The Finsbury Park Advice Project
Is funded by Cripplegate Foundation and
Richard Cloudesley's Charity

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South Islington Advice Project

Debt, Housing & Welfare Benefits Advice

The South Islington Advice Project provides free, independent and confidential advice from Islington Law Centre for Islington residents living in South Islington.

The advice sessions are held at local community organisations: Caledonian Connect, Somali Speakers Association and Islington Bangladesh Association.

To make an appointment to see an adviser please telephone the organisation:

Debt Advice – Wednesday 1- 4pm

Caledonian Connect

Hugh Cubbitt Community Centre
48 Collier Street
London, N1 9Q7

To make an appointment please telephone: 0207 8370056/0207 833 4548

Housing Advice – Tuesday 12 – 3pm

Somali Speakers Association

12 Barnsbury Road
London, N1 0HP

To make an appointment please telephone: 0207 833 9893

Welfare Benefits Advice – Wednesdays 10 – 1pm

Islington Bangladesh Association

71 Caledonian Road
London, N1 9BT

To make an appointment please telephone: 0207 713 8991 / 0207 833 2608

The South Islington Advice Project
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Form Filling Clinic

**We may be able to help you to
reduce the effects of benefit cuts**

**Islington Law Centre is providing help
to complete benefit claims each
Wednesday between 10am and 4pm**

**If you would like an appointment
please ring:
020 7288 7630**

**Islington Law Centre
38 Devonian Road
London
N1 8JH**

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