

# frenkel topping

INDEPENDENT FINANCIAL ADVISOR



advice for you

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# Welfare Benefit Update

Ensuring your client receives  
their correct entitlement

# Aims

- To raise awareness of the key benefit changes and how these changes may affect your clients entitlement
- To recognise the trigger points for reviewing someone's entitlement to benefits
- Understanding the implications of not carrying out annual benefit reviews
- Welfare Benefit Services

## Welfare Reform key changes- The Bigger Picture

2010-2015 - £23 billion in cuts including:

- Cuts to child tax & working tax credits
- Child Benefit became means tested
- Personal Independence Payment introduced for new claims.
- Universal Credit- selected areas of the country
- Council Tax replaced by the Local Council Tax Support
- Bedroom Tax
- The Benefit Cap

## Welfare Reform key changes

2015 – 2020- £13 billion in cuts

April 2017

- Cuts to child tax & working tax credits
- Universal credit
- DLA
- Personal Independence Payment
  - ‘Managing therapy or monitoring a health condition’,
  - ‘Planning and following a journey’
- Employment & Support allowance
- New Bereavement Support Payment
- Bedroom Tax Change
- Carer’s Allowance earnings increase

## Unclaimed Benefits

- Up to 1.4 million families who were entitled to receive HB did not claim. £4.6bn available that went unclaimed
- Up to 1.4 million families who were entitled to receive Pension Credits did not claim . £3.1bn of Pension Credits available that went unclaimed.
- Up to 0.8 million families who were entitled to receive JSA did not claim. £2.4bn available that went unclaimed
- Up to 0.6 million families who were entitled to receive Income Support/ESA (IR) did not claim. £2.9bn available that went unclaimed

**In the last 10 months we have identified an additional £649,565 in welfare benefits for clients which they were previously missing out on.**

## Trigger points

Any change in a claimants circumstances could result in a change in benefit entitlement. Examples of changes of circumstances:

- Moving into or out of work
- Onset/worsening/improvement of illness or disability of claimant or family member
- Having a child
- Becoming a carer
- People moving into/out of household
- Moving into/out of education
- Reduction/Increase in income
- Acquiring capital or savings
- Moving home
- Receipt of a negative benefit decision



## Why do clients need Welfare Benefits Advice?

- Any change in a claimants/clients circumstances could result in entitlement to welfare benefits.
- Most benefits can only be backdated in limited circumstances, therefore, if a claim is not made at the correct time the claimant could lose out financially.
- If a change of circumstances is not reported to the relevant benefit department the claimant could be asked to repay overpaid benefit.
- Ensures the claimant receives their correct entitlement
- Helps to avoid overpayment
- Reduces unnecessary financial stress and worry while claimants are often dealing with difficult personal circumstances.
- Statistics from the Tribunals Service show that generally welfare benefit appeals are more successful at tribunal where a representative has been involved.

## Our Benefits Advice Service

- Benefit Checks/Benefit Assessments
- On-going benefit casework/appeal and tribunal preparation and representation (where relevant).
- File Review Service
- Welfare Benefit Training
- Personal Client Meetings

## Our Fees & Charges

- **Benefit Assessment:** £150 plus VAT
- **On-going Case Work:** £125 plus VAT (per hour)
- **Off Premises Support, Advice and Representation**  
£125 plus VAT (per hour), plus £62.50 per hour travel time,  
plus travel cost.

Costs are often reclaimable and can be estimated.

## Referrals



If you would like to discuss a potential referral please call 0161 886 8000 (ask for the Benefits & Trusts Team)

Please email enquiries to:  
[enquiries@frenkeltopping.co.uk](mailto:enquiries@frenkeltopping.co.uk)

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# Thank you for listening

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