



CHC “Your Benefits Are Changing” TRAINING

1 day benefits courses looking at key welfare reform changes for staff, tenants and clients

Fee: £99 (includes a copy of Your Big Book of Benefits)

*These benefit courses aim to enable you to better understand tenant concerns, issues and the challenges welfare reform changes present for household incomes and the ability and arrangements for paying the rent. They link to CHC’s “Your Benefits are Changing” campaign – see www.ybac.co.uk - and that campaign’s Your Big Book of Benefits. **If you’ve read the book, now see it live!***

*All courses use Your Big Book of Benefits, a practical toolkit and handy reference by your side as you make a real difference to tenants and rent arrears. All courses are also available for “in-house” delivery. All courses - **except the Introduction** – assume some benefits awareness, so beginners are advised to book on the Introduction first. **To book a place contact: jenny-horton@chcymru.org.uk***

Introduction to Your Changing Benefits

Event No: 4160 – CHC offices, Cardiff – Thursday 29th January 2015

Event No: 4161 - CRC office, Bangor – Monday 9th February 2015

For those with little or no experience of the benefits system, this course gives you an understanding and overview of the current system and the direction of change. By the end of the day, you will:

- understand some of the myths and realities around benefits and who claimants are;
- be confident using “three steps” through the benefits maze to identify likely benefit entitlement;
- have an awareness of key benefits, issues, processes and the difference claims can make;
- understand the main features of recent and forthcoming welfare changes

After this course, you will better understand benefit queries and issues raised by tenants, be able to help prepare for the changes, spot under-claiming and be able to signpost for further support.

Welfare Reform in Working Age

Event No: 4162 – CHC offices, Cardiff – Thursday 5th February 2015

Event No: 4163 - CRC office, Bangor – Tuesday 10th February 2015

For those who already have some awareness and experience of the benefits system, this course offers a more detailed look at welfare reform cuts and changes. The course offers an in-depth overview of the changes with a more detailed look at key aspects, such as:

- bedroom tax and housing benefit changes;
- benefit sanctions and increased conditionality ahead of Universal Credit;
- surviving the migrations to Employment and Support Allowance (ESA), the challenges of Universal Credit (UC) and the “invitation” to claim Personal Independence Payment (PIP);
- changes in benefits processing and in challenging decisions

By the end of the day, you will have a detailed overview of the changes as well as the resources of Your Big Book of Benefits and changes chart.

Welfare Reform over Pension Age

Event No: 4164– CHC offices, Cardiff – Thursday 12th February 2015

Event No: 4165 - CRC office, Bangor – Monday 2nd March 2015

Welfare reform is often associated with “welfare to work”, but there are big changes ahead for those approaching pension age and beyond. This course assumes some benefits knowledge, and offers an overview of all the changes but with a particular focus on:

- the context of welfare reform and an overview of all the changes;
- changes to Pension age and the Retirement Pension;
- the changing face of Pension Credit and the impact of Universal Credit;
- the continuing importance of Attendance Allowance (and possible future changes)

By the end of the day, we hope you will be updated and ready to tackle under-claiming in “pension age”.

Community Housing Cymru Group Members:

Aelodau Grŵp Cartrefi Cymunedol Cymru:

Housing Benefit – Recent and forthcoming changes

Event No: 4166 – CHC offices, Cardiff – Thursday 19th March 2015

Event No: 4167 - CRC office, Bangor – Tuesday 3rd March 2015

Housing Benefit is of central concern to tenants and landlords and is facing some of the biggest cuts and changes of all. This day is for anyone regularly dealing with HB issues, catches up on the key HB changes so far and looks ahead to its future:

- rent restrictions: *Local Housing Allowance, the Benefits Cap, the “bedroom tax” and exemptions.*
- EU migrants: *who can’t claim HB, who still can and who might, and changes in linked benefits.*
- non-dependant deductions: *real increases, exemptions and changes under Universal Credit.*
- Discretionary Housing Payments: *issues, tips and tactics.*
- new payment arrangements: *HB direct payments pilots and Universal Credit changes.*
- the future of HB: *mergers of HB into Universal Credit and Pension Credit.*

A chance to explore HB changes and problem areas in detail and the implications for your service.

Personal Independence Payments (PIP)

Event No: 4168 – CHC offices, Cardiff – Thursday 26th March 2015

Event No: 4169 - CRC office, Bangor – Monday 9th March 2015

This course explores this vital *extra* benefit in detail. PIP is replacing “working age” Disability Living Allowance (DLA) as the key income-maximising benefit for those with long term health difficulties, so important to many in supported accommodation (and sometimes to their funding). PIP brings with it intended cuts (compared to DLA), new criteria, forms and assessments and uncertainty for new and existing claimants. This practical course is for support workers and others involved in PIP claims. By the end of the day, you will be able to:

- understand the PIP claim and “invitation” process and tackle PIP problem areas;
- apply PIP criteria to a claimant’s day to day difficulties, using the PIP descriptors and the **reliability** test, helping them be “winners” rather than “losers” through the change;
- complete PIP2 forms, offer effective supporting evidence and help challenge PIP decisions;
- ensure that the often missed “knock on” increases in Housing Benefit and other benefits/tax credits are claimed; and to be aware of what will happen to these under Universal Credit.

By the end of the day, this practical course and *Your Big Book of Benefits* will help you make a very real difference in supporting new claims, protecting existing DLA ones and tackling underclaiming.

Universal Credit

Event No: 4170 – CHC offices, Cardiff – Friday 27th March 2015

Event No: 4171 - CRC office, Bangor – Tuesday 10th March 2015

Universal Credit is now due to roll out across the UK from February 2015, even if only for some new claimants (or others who make a joint claim with them). The aim remains one of migrating most current claimants over to UC by October 2017. While not an exercise in cuts overall, UC promises huge changes for all 12 million affected and real losses for some. This overview looks at:

- the context of UC: *background, objectives and key features and differences.*
- the roll out of UC: *new claims, existing claimants drawn in, managed migration and the limits of transitional protection.*
- UC processes: *online claims, claimant duties, monthly payments and assessment periods.*
- UC sums: *maximum UC, elements, assessing income, Work Allowances and tapers.*
- UC “disability” and pension gaps: *with potential for significant losses for those affected.*
- Work conditionality and sanctions: *already introduced ahead of UC and further UC changes*
- UC implications: *How will UC affect your clients and service and what can be done?*

By the end of the day you will have a thorough overview of the emerging UC system and the implications for tenants/clients and your service.

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