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Newsletter

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Do you or anyone in your family have finance or debt problems?

Brand new free confidential service available from Family Tree !

We are delighted to be able to announce that Family Tree have applied successfully to Awards For All – part of the National Lottery - for funds to enable us to offer a brand new service to Family Tree carers and their family members.

We are now able to offer you the help, support and expert advice of the **Money Advice Project** for as long as you need it at no cost to you whatsoever.

Here is a document we have been sent explaining their services -

Background:

The Money Advice Project is a result of meeting a demand left from the successful service piloted and delivered by Elizabeth McTear and Jayne Scott whilst employed at Advocacy in Wirral.

In November 2008 a small grant was received by Advocacy in Wirral to pilot a debt service due to an ever increasing demand from clients in relation to debt problems. Unfortunately, the service although oversubscribed was not Commissioned due to a shortage of funds. Additional monies were obtained from the Hardship Fund and Lloyds TSB Foundation to carry on the project for an additional 12 months.

In December 2010, the project came to an end. It was decided that Elizabeth McTear & Jayne Scott would take their vision of how the project could work and seek to implement the aspirational plan to not only deal with peoples debts but to then educate clients on how to budget effectively for their future and signpost them to other services as part of their journey of recovery.

Consumer Legal Services Social Enterprise has a number of objectives, from a legal point, some

400 client's credit agreements are currently being processed to challenge the validity of the contract due to the client's mental capacity at the time the agreement was taken out. This is to bring closure to many clients in that agreements have started to be deemed unenforceable in law and the clients debts are brought to an end rather than a never ending payment plan.

The Money Advice Project is part of CLS's social enterprise and deals with the immediate practical problem of the client that hinders clients from recovering from mental health, drug/alcohol misuse, etc and ultimately returning to some form of employment/ volunteering.

Due to the qualifications of Elizabeth McTear (Non-practising Barrister) & Jayne Scott (non-practising financial Adviser), the Money Advice Service is able to offer a high level of advice and representation to clients including Court representation at County Court/ Magistrates level. Elizabeth McTear has understanding of alcohol addiction and the impact on families /carers due her mother being alcohol dependent for some 25 years. Only with intense support, her mum has not drunk for some 8 years.

Professional Memberships:

We are registered with the Institute of Money Advisers and also with the Office of Fair Trading. We are also currently completing the process to gain the MATRIX accreditation.

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Delivery of Service:

The Money Advice Project is currently providing support and guidance to local community members referred from some 15 different agencies in the arena of money and debt management. The ultimate objective of the project is to engender positive and practical routes to financial self-sustainability with individuals and families across Wirral.

The channels used to achieve this include:

- 1) Drop-in service available from different sites to maximise accessibility to the service;
- 2) Appointment-based service available from different sites;
- 3) Home visits for vulnerable clients who are in a stage of crisis. (although we have found that once we have had the first appointment, clients are more willing to come to our office as a relationship of trust begins).

Aspects of Service:

The content of the service aims to advocate on the client's behalf to bring about greater independence.

The relationships developed with individuals will seek to manage or mitigate via the following routes: -

- 1) Completion of a personal financial statement to identify items of expenditure and potential saving options;
- 2) Contact creditors on behalf of the individual client;
- 3) Negotiate debt-management plans with creditors, to include realistic proposals for (re)payment;
- 4) Assist clients to set-up agreed (re)payment plans;
- 5) Provision of up-to-date information regarding legal repayment options, such as IVA's (Individual Voluntary Arrangement) and bankruptcy, in order that clients can make informed, self-directed decisions with regards to their future;
- 6) Mentoring clients in relation to personal budgeting according to their lifestyle requirements, or conversely changing lifestyle options to better fit their personal budgets;
- 7) Support individuals from crisis to sustainable outcomes via an established referral pathway to include drug and alcohol services, cognitive behavioural therapy, welfare benefits advice, voluntary

work, support groups, training and education etc;

8) In addition we are supporting local voluntary sector agencies by delivering debt training days to enable Advocates the skills to identify debt problems and be in a position to avert the client's anxiety until their first appointment with us which is always within 10 days upon receipt of the referral.

MAP Funding:

We received an initial grant from Awards for All (National Lottery), Advocacy in Wirral and Riverside Housing. Following the launch of the project in April this year we have to date seen over 231 clients.

The relationship between Family Tree and the Money Advice Project:

A small number of Family Tree carers and their families have been working with Liz and Jayne as a pilot and the feedback has been so overwhelmingly positive that we decided to apply for funding to be able to offer the service to a far larger number of carers and their families.

Here are some of the things carers and their families have been saying:

"They really understand the needs of people with Mental Health problems"

"They solved our financial problems far faster than I could have imagined"

"They really know what they are doing"

"They were extremely patient and supportive – they listened really well"

It sounds great and just what I need – what do I do to get their help?

Just contact the Family Tree Office on 0151 488 7708 Ext 3843 or 07552 930789 or family.tree@cwpa.nhs.uk

We are using information collected from the success of this project to help us in future funding bids to be able to offer more support services to you in future.

Human rights of Carers

This pocket guide outlines and explains the human rights of carers and those who are cared for, as protected by the Human Rights Act 1998 and the Equality Act 2010. It should help in understanding how human rights relate to people in a caring role, and how they can be used to stand up for the rights of carers and the rights of those who are cared for.

<http://www.bih.org.uk/sites/default/files/BIHR%20Pocket%20Guide%20for%20Carers.pdf>

We need a treasurer!

Graham, our present treasurer, has indicated to the management committee that he will resign from that post at the next AGM which takes place in Spring this year. We have been looking for some time to find a replacement and so far have been unsuccessful. Please will you consider if you know anyone, friend or family member who may be able to take on this task. Information on what is involved is available from Iain or Libby. The time commitment is not great and Graham is happy to discuss in more detail with anyone who is interested. This is now a very urgent issue and must be resolved by the AGM.

Volunteer Treasurer and Trustee Role

- Maintain the accounts and prepare monthly reports for the committee.
- Attend monthly committee meetings.
- Manage the charity's bank accounts.
- Ensure the organisation's financial viability by monitoring income and expenditure and keeping a reserve.
- Ensure all grants are spent, accounted for and monitored in accordance with the terms of each grant.
- Ensure financial reports are submitted to the Independent Examiner at an appropriate time.
- Liaise with payroll officer over employee payment and information submitted to the Inland Revenue.
- Assist the Carer Services Manager on the preparation and submission of funding bids.

Person Specification

Preferred

Essential

- Experience of spreadsheets

- Experience of keeping accounts.
- Experience of working on a committee.
- Knowledge of banking services.
- Knowledge and experience of fund raising.
- Some interest in Mental Health.

Family Tree (Wirral) – Charity 1090938

Family Tree is based in Wirral, Merseyside and works with over 300 carers and families who support people experiencing severe mental health problems, particularly with symptoms of psychosis (such as schizophrenia and bi-polar disorder). We exist to promote the physical and mental well being of carers and services users by providing quality information, training, support and social opportunities. We work closely with local statutory authorities and represent carers interests to these and other organisations as appropriate.

The charity was formed by a group of carers more than ten years ago because no service existed specifically for families supporting an individual with a severe mental illness. As a result of having to support someone with these conditions our carers may experience social isolation and mental health problems themselves.

We provide a wide range of support to our client community including:

- Monthly Training and information sessions and short courses
- Consultation and representation of carers on decision making and implementing bodies
- Social events
- Publication and updating of Carers Guide
- Regular newsletter
- Support projects ranging from Family Intervention (where we funded training and on-going supervision for Cheshire and Wirral Partnership Trust staff) to a creative arts project to help carers express their hopes and aspirations for themselves. Both projects used external expert resources
- Library of books, CDs and videos available for loan on mental health topics

The charities accounts can be viewed on the Charity Commission web site. Typical expenditure varies between £25000 and £40000 depending on the projects in any particular year.

Brief notes on changes to benefits

The change from Disability Living Allowance (DLA) to Personal Independence Payment (PIP)

- Disability Living Allowance will end for everyone of working age (16-64 years) even if they have an indefinite period award.
- There are no current plans to replace Disability Living Allowance for children under 16 and people aged 65 and over who are already receiving Disability Living Allowance.
- The changes do not affect those on Attendance Allowance.
- There is no automatic transfer from Disability Living Allowance (DLA) to Personal Independence Payment.
- Personal Independence Payments are being introduced for new claimants from April 2013.
- Between October 2013 and March 2016 the DWP will write to claimants already getting DLA to invite them to make a claim for Personal Independence Payment. They will be individually assessed against the new entitlement criteria.
- Personal Independence Payment is based on an assessment of individual need. The new assessment will focus on an individual's ability to carry out a range of key activities necessary to everyday life. Information will be gathered from the individual, as well as healthcare and other professionals who work with and support them.
- Most people, unless they have a severe illness or disability, will also be asked to a face to face consultation with a trained independent assessor as part of the claim process. Individuals will be able to take a family member or carer with them to the assessment.
- Awards of Personal Independence Payment will be based upon the circumstances of the individual and will look at the impact of the disability or health condition and the extent to which they are able to live independently and participate in society but not on their ability to work. Account will be taken of people who have varying conditions.
- Like the DLA, the PIP will have a Daily Living component and a Mobility component. Awards will be made up of one or both of these. People will be awarded different lengths of award depending on their circumstances.
- Each component will have two rates (as against the three rates of care component of DLA) – standard and enhanced
- People currently receiving the lower rate of DLA will not necessarily miss out, like all claimants, they will be assessed against the new criteria.
- The amount for each rate is still to be decided.
- As with DLA, people can receive PIP if they are working, the benefit is not taxable and not means tested.
- It is intended that current passporting arrangements to things like Carers Allowance, Blue Badge scheme and Motability will continue.
- Pensioners who are carers should apply for Carers Allowance if the person they care for meets the criteria for the Daily Living Component of PIP) as they could be entitled to some Pensioner Credit.

Employment Support Allowance

- From Oct 2008 the ESA replaced Incapacity Benefit, Severe Disablement Allowance and Income Support paid on the grounds of disability/incapacity for all new claimants.
- Between Oct 2010 and Spring 2014 all existing claimants will be reassessed and moved to ESA if they are

___eligible (but see below about Universal Credit)

- ESA is divided into two phases, the assessment phase and the main phase. During the assessment phase claimants are paid at a basic rate (same as the Job Seekers Allowance) as it takes up to three months to assess their capability for work.
- During the assessment phase claimants fill out a self-assessment form and may also have a face to face assessment.
- Those assessed as being able to work will get Job Seekers Allowance only.
- During the main phase, those eligible for ESA will be put in either the Work Related Activity Group or the Support Group. Only about 20% of claimants will be in the Support Group.
- Those in the Work Related Activity Group (WRAG) will be expected to take part in work focussed interviews with a personal advisor. They will get an extra payment on top of basic ESA.
- There are various programmes available depending on the circumstances to help people back into work. Benefits can be withheld if the claimant doesn't comply.
- Those in the Support Group are not expected to take part in any work related activities although they can do so if they wish. They get an extra payment on top of that paid to those in the WRAG.

N.B. Joe Collins from the Wirral Welfare Rights Unit (WWRU) said that they frequently get calls from the Job Centre when people attend there who have been assessed as ready for work or some form of work related activity but where the Job Centre don't feel they are ready. WWRU are then asked if they will take the case to appeal. Despite changes that have been brought into the system since it started it seems that many people are still being wrongly assessed as a high proportion of appeals are successful. So if you think that you or the person you care for have been wrongly assessed, appeal. WWRU details are on the back of this handout.

- There are regular reviews to ensure that people are in the right group.
- Contributory ESA only lasts for a year. After that time the benefit will only continue if the claimant meets the criteria for income based ESA (this affects in particular people who have working partners or savings).
- Other people who are not required to attend work related activities are those who are not entitled to income based ESA and therefore are only signing on to get National Insurance credits, people who are terminally ill, full time carers and single parents with a child under 5.

Universal Credit

Universal Credit is a new single payment for people who are looking for work or on a low income.

Universal Credit is designed to help claimants and their families to become more independent and will simplify the benefits system by bringing together a range of working-age benefits into a single streamlined payment. At the moment it does not affect those of pension age.

The new Universal Credit system aims to:

- improve work incentives
- smooth the transitions into and out of work, supporting a dynamic labour market
- simplify the system, making it easier for people to understand, and easier and cheaper for staff to administer
- reduce in-work poverty
- cut back on fraud and error.

It will be launched in 2013 and will replace:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance

- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit.

The main differences between Universal Credit and the current welfare system are:

- Universal Credit will be available to people who are in work and on a low income, as well as to those who are out of work
- most people will apply online and manage their claim through an online account but there will be help for those who do not have access to the internet at home.
- Universal Credit will be responsive, as people on low incomes move in and out of work, they'll get ongoing support – giving people more incentive to work for any period of time that is available
- most claimants on low incomes will still be paid Universal Credit when they first start a new job or increase their part-time hours
- claimants will receive just one monthly payment, paid into a bank account in the same way as a monthly salary
- support with housing costs will go direct to the claimant as part of their monthly payment.
- **New claimants:** They will be able to make claims for Universal Credit from October 2013, while claims for existing benefits and credits will be gradually phased out. From April 2014, all new claims will be for Universal Credit.
- **Existing claimants:** They will move onto Universal Credit in line with a phased approach that is expected to be completed by the end of 2017

Supported accommodation housing costs

Having listened to representations, Ministers have announced that help towards housing costs for those living in supported accommodation will be provided outside Universal Credit. The DWP wants to continue to provide a flexible system to help meet the higher costs often associated with providing supported accommodation.

Wirral Welfare Rights Unit

For free, confidential, expert advice on benefit and tax credit problems. Contact:

- By telephone: 666 4570, Monday, Tuesday, Thursday and Friday 9.30 – 12.30
- By e-mail at: welfare.rights@wirral.gov.uk
- By writing: to Welfare Rights Unit, Conway Building, Conway Street, Birkenhead CH41 6LA

Where possible advice is given over the phone, but if you have a complicated enquiry, it is preferred that you e-mail or write.

Callers can no longer be seen at the Conway Building except by appointment – phone first if you need to see someone.

Brian Buckley and Joe Collins

News in brief

New CWP Website: A new CWP website has been launched which includes, amongst other new information, section for carers: <http://www.cwp.nhs.uk/supporting-you/carers-and-families>

If you have any comments or suggestions for improvement of the carers section please let us know here at Family Tree and we will pass on your comments to the website maintenance team at CWP.

New free online magazine for carers: <http://www.timescarer.co.uk/index.html>

Contacting your MP for free: If you would like to contact your MP, Councillors or Members of the European Parliament a good website for emailing is: <http://www.writetothem.com/>.

Calling all Carers

Are you one of Wirral's 40,000 Carers?

A carer is someone who looks after a family member, partner or friend in need of help because they are ill, frail or have a disability.

Changes to the Benefits system are happening now!!

Are you in the dark about the changes? Are you worried about the impact this will have on you or the person you care for?

If yes to these questions then please read on.

Wired Carers Services in partnership with Wirral Carers Association are hosting an information event which will give you an overview of how these changes will affect you. The session will be delivered by Steve Lloyd, who is a Support Manager with the National Partnership Team of the Department of Work and Pensions. He will cover subjects such as Social Fund changes – what is moving to the LA, Universal Credit – aims progress and problems, DLA to PIP – how to apply, ESA/JSA – ATOS sanctions.

This important event will be on Wednesday 27th March 2013 11am until 3pm at the Cabinet Chambers room at Wallasey Town Hall. Wirral Carers Association members will be meeting in advance and the Chair and Deputies will be on hand if you wish to enquire or join WCA.

Light refreshments will be available at lunch time. Places are FREE but limited so please call the Carers Helpline or email adminasst5@wired.me.uk as soon as possible.

The Carers Helpline number is 0151 670 0777 and is staffed Monday to Friday 9am until 4.30pm.

Department announces pilot projects to improve severe mental illness services

Care and Support Minister Norman Lamb announced that 6 local projects have begun work to help improve access to psychological therapies for those with severe mental illnesses. The 6 NHS demonstration sites are already leaders in the mental health field and have been chosen to implement the National Institute of Clinical Excellence's recommended psychological therapies. Over the next 5 months, and into 2013/14, funding of £1.2m will be used to help these trusts share information with other health organisations, about how they deliver the best treatments that lead to improved patient choice and recovery.

Work will include: • demonstrating how people with severe mental illness and personality disorder can get better access to psychological therapies • sharing good practice to other services and sharing how improvements in services can be made • providing good quality data on how services can be improved for patients and identifying the clinical, non-clinical and economic benefits.

Norman Lamb said:

"For too long people with the most severe mental illnesses and personality disorders have suffered from poor care, or have been over prescribed anti-psychotic medications. We are prioritising mental health like never before, making sure that it sits on par with physical health. We want to see massive improvements in treatment for people with severe mental illnesses, including with better access to psychological therapies. I am looking forward to seeing the results of our pilots and an improvement in care for those most in need."

The 6 sites are:

- for psychosis: South London and Maudsley NHS Foundation Trust; Lancashire Care Foundation Trust – Early Intervention Service
- for personality disorders: Somerset Partnership NHS Foundation Trust, Barnet, Enfield; Haringey NHS Foundation Trust, and North East London Foundation Trust
- for bipolar disorder: Birmingham & Solihull Mental Health Foundation Trust; Spectrum Centre for Mental Health Research, Lancaster University

Luke Clements enlightens Carers!

In October, Wired and Family Tree worked collaboratively to bring Professor Luke Clements to Wirral to talk directly to Carers and empower them with knowledge about Carers Rights and Community Care Law.

We hosted 2 sessions in the Pavilion in Birkenhead Park with over 60 Carers attending each session.

The feedback we received told us that those who attended gained a lot of knowledge and information and would definitely do things differently in the future.

If you would like to follow advice from Luke please visit his website where you will find resources and other means of support to help you: www.lukeclements.co.uk. Examples include (available from Family Tree if you don't have internet access!):

Carers and Their Rights

<http://www.lukeclements.co.uk/downloads/update1-jan2011.pdf>

The Equality Act 2010 and Carers

<http://www.lukeclements.co.uk/resources-index/files/PDF%2004.pdf>

Individual Budgets and Carers

<http://www.lukeclements.co.uk/resources-index/files/PDF%2005.pdf>

A Sample Complaint Letter

<http://www.lukeclements.co.uk/resources-index/files/PrecComplaint.doc>

Finding a Local Lawyer

<http://www.lukeclements.co.uk/resources-index/files/Finding%20a%20local%20lawyer.pdf>

Community Care Law Powerpoint Presentation

<http://www.lukeclements.co.uk/resources-index/files/PDF%2010.pdf>

The Equality Act and Carers

<http://www.lukeclements.co.uk/resources-index/files/PDF%2004.pdf>



Many thanks to Luke from both Wired and Family Tree.

Disabled children's parents guide – money matters

This guide has been prepared for parents of disabled children who want to know what financial help may be available for them and what arrangements they may need to put in place to manage their children's finances from birth and as they get older.

This guide is one of a series of guides published by Cerebra that aim to give parents of children with disabilities and/or special educational needs information

on how to get the help and support they need. Other guides cover the following areas:

- Education
- Social care, housing and health
- Employment.

Caring for a disabled child causes additional expenses for parents and may have wider implications for the family finances. This guide gives an overview of the main sources of financial help available for parents of disabled children and for disabled young people aged 16 and over who may be entitled to benefits and other money in their own right.

The Government is making a number of planned changes to the benefits system which will take place in the period 2012 - 2014. Possible future changes to benefits are flagged up in italics, but the full details are not yet known at the time of writing this guide

To download the guide visit <http://www.cerebra.org.uk/English/getinformation/finance/Pages/default.aspx>

APEX – Exercise classes from Advocacy in Wirral

“If we could give every individual the right amount of nourishment and exercise, not too little and not too much, we would have found the safest way to health.” Hippocrates.

APEX is here to help you get started with exercise and to support you every step of the way. Alongside the physical benefits, we strongly believe there is a host of psychological benefits to exercise - whether exercising in a group or alone - and that regular physical activity, amongst other meaningful things, can help us achieve and maintain positive mental health.

APEX's approach to exercise is unlike many others: we understand that the vast majority of you out there want to up your physical activity levels, but we also acknowledge the range of barriers that can very often put you off and hold you back from doing so. It is our aim to assist and support those of you in our local community to overcome such barriers so that everyone can indulge in the associated benefits of regular exercises.

Research has found that regular exercise can help prevent problems with our mental health, as well as alleviating such problems if ever they do occur. Other research has found that it can improve sleep, cognitive functioning, self-perceptions, stress/anxiety, mood, emotional regulation, self-efficacy, and subjective well-being. Improvements in drug and alcohol rehabilitation and recovery have also been found, as well as rehabilitation and recovery from illness.

It is for these reasons - as well as the inspirational stories from some of our APEX members - that we aim to encourage people to take more control of their lives and to get involved with the empowering support that APEX can offer.

To coincide with the new year (and new year resolutions), APEX have a range of new activities starting up to encourage people to start the new year off on the right foot. Here's a breakdown of a few of these activities:

G.I.T.E. (Gentle Introduction to Exercise)

- A fun, interesting and gentle way to get people involved in aerobic exercise.
- Aimed at people who haven't exercised for quite some time.
- Each person has the option of chair-based, chair-assisted, or free-standing exercises throughout the class.

- 2 x 30minute sessions per week for 10 weeks.
- Improves fitness to the point where you are ready to move on to other forms of exercise/sport.

Running-Buddy Programme

- A 10 week walk/run programme to help build fitness levels up to be able to run for at least 30 minutes.
- Each person will have their own 'running buddy' to:
 - o Walk/run alongside you every step of the way;
 - o Provide weekly motivational phone calls to keep you motivated and to help you overcome any barriers;
 - o To give you the support you need when first getting in to exercise.

Coached swimming sessions

- 15 sessions of swimming lessons (each school term).
- Learn perfect front-crawl technique whilst rapidly improving fitness levels.
- Build up the confidence to engage in open-water swimming (Great Manchester Swim 2013... for those who like to set themselves tough, but achievable challenges!).

The Brambles (Urban Gardening)

- Urban gardening in your local community with a small troop of gardeners.
- Get out in the fresh air and help clean up your local area.
- Clearing overgrown footpaths to make them more accessible to the public;
- Tidy up neglected parks; brighten up roundabouts; induce life in to disused flower beds...
- Male-only group.

APEX are also introducing some female-only groups in the New Year, with:

Back to Netball

- Each person in the group will be assigned a 'buddy' to support them (if they so wish), to:
 - o attend the first few classes with you;
 - o provide weekly motivational phone calls to keep you motivated and to help you overcome any barriers;
 - o to give you the support you need when first getting in to exercise.

Womens-only cycling

For further info, drop us an email at apex@aiv.org.uk or give us a call on 0151 650 1530.

Kind regards,

Louis - APEX Coordinator

Get the facts from Rethink Mental Illness



Whether you're new to learning about mental health, or you've had experience of mental illness for some time, it's likely that you'll have a lot of different questions and concerns - and these may change as your circumstances change.

Learning who to talk to, what to expect, understanding diagnosis and getting to grips with medication and treatments, there's a lot to take in! A highly recommended website for information regarding Mental Health issues is : <http://www.rethink.org/>

They have factsheets (in PDF format) on a whole range of topics, from bipolar disorder to Work Capability Assessments and dealing with suicidal feelings. And they're all available to download for free from the website so you can access them straight away or print them off to read later.

"The more I learnt about mental illness, the easier things became" - a Rethink Mental Illness supporter

All the factsheets have been given the Information Standard, so you can be sure they're up-to-date and accurate. They've been designed to give you clear information on the key points and help you think about what you can do next.

Don't go it alone. Find information to help you, now.

And if they don't have information that covers your questions, their Advice and Information Service should be able to help.

Taxaid

TaxAid is a charity that helps people on low incomes with their tax affairs.

TaxAid helps people on low incomes to understand the bits of the tax system that apply to them (safely ignoring the confusing 98% that don't), pay only the right amount of tax and help them resolve crises when things go wrong.

TaxAid is unique as a charity providing free, independent, advice across the range of tax issues that impact on people on low incomes.

TaxAid helps the most disadvantaged 20% of unrepresented taxpayers on low incomes who cannot afford professional advice.

"Our website is designed to make tax understandable to any taxpayer"

Tel: 020 7803 4950
(public helpline is 0345 120 3779)

www.taxaid.org.uk

Address: 304 Linton House,
164-180 Union Street,
London, SE1 0LH

Esteem for the day

When you step out of yourself, do something for another, you can

look from the outside to see who you really are. One thing

to watch out for is the expectation to receive

something in return.
Doing the right thing

isn't grounds for a pay back.
Telling everyone about

your good deed really does spoil the fun. Do things for others then

keep it to yourself. See how much esteem the day will capture.

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Sarah Sisson*



Do you or anyone in your family have difficulties they would like to discuss ?

Brand new free confidential counselling service available from a qualified and experienced counsellor and psychotherapist at Family Tree!

What is counselling?

Talking therapies or psychological therapies, such as counselling, can help you deal with a range of issues, from everyday worries to more serious, long-term psychological problems. Counselling can help you come to terms with distressing or traumatic events, such as the loss of a loved one, divorce or confusion about your identity or sexual orientation. It can also be an effective way of dealing with long-term mental health problems, such as depression and anxiety.

How a counsellor can help

A counsellor is trained to listen sympathetically to your problems and help you to find ways to resolve issues and change your behaviour. By discussing your concerns with you, the counsellor can help you gain a better understanding of your feelings and actions, as well as suggesting ways to find your own solutions to your problems. The counsellor may encourage you to identify issues and to take personal responsibility for them if appropriate. They can help you recognise the effects of other people and their actions, and explore alternative ways of coping with them. It can be a great relief to share your worries and fears with someone who acknowledges your feelings and can help you reach a positive solution.

Trusting your counsellor

A good counsellor will focus on you and will listen to your problems without judging or criticising you. They may give you advice about ways you could deal with your problems, but they should not tell you what to do. For counselling to be effective, you need to build up a trusting relationship with your counsellor. If you feel that you and your counsellor are not getting on with each other, or if you are not getting the most from your counselling sessions, discuss this with your counsellor.

Different counselling formats

Many different types of counselling are available in a range of different formats. Counselling can take place:

- face to face
- over the phone
- by email
- using a computer

I'm interested – what do I need to do?

Just contact the Family Tree Office on 0151 488 7708 Ext 3843 or 07552 930789 or family.tree@cwpc.nhs.uk
We are using information collected from the success of this project to help us in future funding bids to be able to offer more support services to you in future. So we will send you a short – totally confidential - questionnaire designed to measure your stress levels due to difficulties before working with our counsellor. When that is returned we will take it as your consent for us to arrange your first appointment.

We will then send you another questionnaire to complete when you have finished your counselling sessions when we are confident that your stress levels will be much lower. Any data from the questionnaires will be made totally anonymous before using in funding bids.

We are sure that this service will be able to both help you enormously and provide evidence to enable Family Tree to be even more successful in obtaining funds to offer more professional help for yourselves and your families – please help us to help you!

Great news for Carers

The Clinical Commissioning Groups have commissioned Wired to deliver a continued service of Identifying Carers and the Short Breaks Service for the next 3 years. For any of the 750 Carers who have already have been through the pilot service this will mean you can re-apply next year. For any Carers who have not accessed the service please call the Carers Helpline on 0151 670 0777 for further information or email shortbreaks@wired.me.uk

Cold weather payments

Cold Weather Payments can be added to your benefit payments during a period of very cold weather. These payments are different from Winter Fuel Payment, which is available to those who have reached the qualifying age.

To get a Cold Weather Payment, a period of cold weather must be forecast or recorded in your local area and:

- you receive a qualifying benefit
- you do not live in a care home
- you're not subject to immigration control

What temperature triggers a Cold Weather Payment?

A period of cold weather is defined as seven or more consecutive days with an average temperature of 0°C or less. The Department for Work and Pensions (DWP) uses weather stations across the country to decide when and where there's a period of cold weather.

Qualifying benefits for Cold Weather Payments

You can qualify for a Cold Weather Payment if you get Pension Credit (savings credit or guarantee credit).

If you are receiving income-related Employment and Support Allowance (ESA), you may also receive a payment if you have one of the following:

- the support or work-related component of ESA
- enhanced disability premium or severe disability premium
- a pensioner premium
- a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- a child under the age of five living with you

If you're receiving Income Support or income-based Jobseeker's Allowance, you will qualify for a Cold Weather Payment if you have any of the following:

- a disability or pensioner premium
- a child who is disabled
- Child Tax Credit, which includes a disability or severe disability element
- a child under the age of five living with you

Cold Weather Payment claims and when it is paid

You should receive a Cold Weather Payment of £25 for each period of cold weather in your area. These payments are made within 14 working days of a cold snap.

You don't need to make a claim because the DWP will automatically add the Cold Weather Payment to your benefit payment. You will also receive a written notice that the extra payment is to be made.

If you haven't received a payment and you think you should have done, query it with the DWP. You can make a written claim to the DWP and, if this is refused, you have the right to appeal.

The official online source of government information on benefits is Gov.uk.

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Don't forget our website www.familytreewirral.co.uk