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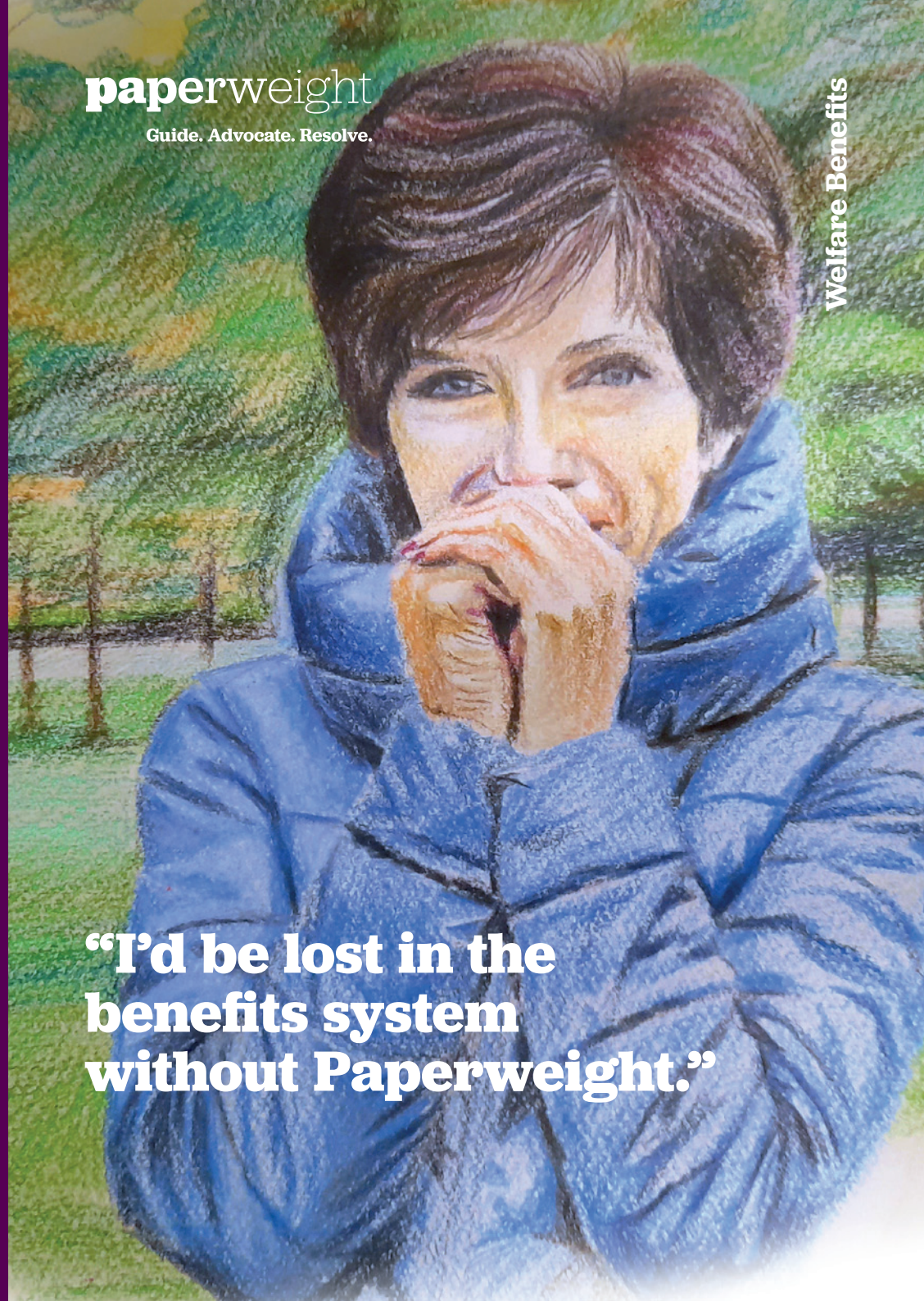
March 2024

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Welfare Benefits

**“I’d be lost in the benefits system without Paperweight.”**



**“Paperweight has been the only consistent support throughout one of the most financially scary times of my life and it’s been so helpful.”**

– Claire, Paperweight client

## **We’re here for you.**

We’re here to help you sort out financial, legal or administrative matters when you’re finding it difficult or impossible to cope. Often people come to us at a time of crisis – for example, after a bereavement, during separation or divorce, or when trying to cope with increasing frailty. The burden of dealing with the practicalities of paperwork and bureaucracy can start to feel intolerable – we are here to help anybody in the Jewish community who feels the pressure is just getting too much. Our service is free of charge.

Paperweight offers time, guidance, confidentiality, experience and a good deal of common sense. Our aim is to steer you towards independence and give you the confidence to carry on with your life.

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**Call our Helpline today on 0330 174 4300 or email [info@paperweight.org.uk](mailto:info@paperweight.org.uk) and we will take you through everything you need to know.**



## Welfare Benefits

# Benefits are there to help you – don't miss out.

It would be very easy to miss out on benefits to which you are both entitled and need, either because you are unaware or the application process is too complicated and overwhelming. It may also be the case that your application has been unfairly treated and you need to appeal.

We can give you clear information about your entitlement to benefits and then help you apply for them. We can help you fill in the forms, which are often complex and the answers are far from obvious. Where it is necessary, we can also assist you in appealing against a decision limiting or removing your benefits.

**Please find below some of the areas in which we can help. Please note that this is not a full list as benefits are constantly evolving, but rest assured, our expert caseworkers are always up to date. The following data is correct as at February 2024.**

### Universal Credit

Introduced in stages across the UK to replace six means-tested benefits and tax credits. It is a monthly payment to assist with living costs if you're on low income or out of work.

### Attendance Allowance

If you're from state pension age or over with physical or mental ill health, you may be eligible for extra funds for personal care.

### Personal Independence Payment

For help with some of the extra costs caused by long-term ill-health or a disability, if you're aged between 18 and State Pension age.

### Carer's Allowance

This is paid to help you look after someone with substantial caring needs. You don't have to be related to, or live with, the person you care for.

### Entitlements Following Bereavement

Bereavement Allowance (previously known as Widow's Pension) may be payable if you're widowed between 45 and State Pension age.

### Support for Mortgage Interest (SMI)

If you're a homeowner, you may be eligible for SMI. It is paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home (unless you're moving the loan to another property). To be eligible you need to be receiving Universal Credit for the past three months or from the date you start getting Pension Credit.

### Child Benefit

Child Benefit is a monthly payment for anyone with parental responsibilities for children under the age of 16 (or up to 20 in full-time education). It is the Government's way of acknowledging the costs involved in raising a child. If you (or your partner) earn £50,000 a year or under, you can claim the full entitlement of Child Benefit.

# Claire's daughter has learning disabilities. What support should she get? Nothing, apparently.



Claire opened the envelope and it sat staring up at her: a big fat zero.

That was the assessment of the disability needs of her daughter, Emma by the PIP (Personal Independence Payment) assessor. Emma, who has Asperger's Syndrome and an IQ of 66. Emma, who can't take care of herself, or travel independently, or dress herself.

She had been receiving Disability Living Allowance, but this was now being phased out. To get PIP, you had to fill in a 44-page assessment form and go along for an interview with an assessor.

The assessor asked questions like "can she cook?", Claire would answer that Emma couldn't and the assessor would write down: "yes, she can cook".

**"Amazingly, the allowance was reinstated within weeks. It was all thanks to Paperweight. I can't tell you how grateful I am."**

Claire explained that Emma had hearing difficulties but, because she had an ear infection that day, she wasn't wearing her hearing aids. The assessor wrote down that Emma's hearing was fine.

And so it went on. That's how you get to a score of zero, which meant no allowance at all.

Enter Paperweight. We provided a caseworker, Stephen, who is an expert in PIP appeals, to work with Claire. Together, they meticulously created a 3-inch-thick file detailing Emma's needs. As a result, the Department of Work & Pensions agreed that Emma was eligible for the maximum PIP allowance.

Claire says "I was told it could take up to a year for the appeal, but amazingly, the allowance was reinstated within weeks. It was all thanks to Paperweight. I can't tell you how grateful I am."