

## How Will You be Affected?



The Chancellor has announced plans to make savings of £34bn over this parliament. Half of these savings will come from budget cuts to government departments, £5bn will come from a crackdown on tax avoidance and loopholes, but the remaining £12bn will come from welfare cuts.

These welfare cuts will be phased in and will not affect anyone until April 2016 at the earliest, with many changes affecting only new benefit claimants. The main changes include:

### Working Age Benefits

- Working age benefits, including tax credits and Local Housing Allowance, will be frozen for four years from 2016-17 to 2019-2020.
- The household benefit cap will be reduced from £26,000 to £20,000 (£23,000 in London).
- From April 2016, the government will reduce the level of earnings at which a household's tax credits and Universal Credit award starts to be withdrawn for every extra pound earned. In tax credits, this point (known as the income threshold) will be reduced from £6,420 to £3,850. The equivalents in Universal Credit (work allowances) will also be reduced, and removed altogether for non-disabled claimants without children.

### Disability & Carers' Benefits

- Disability benefits will remain untaxed and non means-tested.
- The freeze on working age benefits excludes Carer's Allowance, Attendance Allowance, Disability Living Allowance, Personal Independence Payment and Employment and Support Allowance (Support Group).
- From 1 April 2017, new claimants of Employment and Support Allowance (ESA) who are placed in the Work-Related Activity Group will receive the same rate as those claiming Jobseeker's Allowance and the equivalent in Universal Credit. Existing ESA claimants will be unaffected.

### Housing

- Rents for social housing will be reduced by 1% a year for four years, and tenants on higher incomes (over £40,000 in London and over £30,000 outside London) will be required to pay market rate, or near market rate, rents.
- £800 million of funding for Discretionary Housing Payments will be made available to local authorities over the next five years to help protect the most vulnerable housing benefit claimants.
- The Support for Mortgage Interest scheme is being converted into a loan, which homeowners will be expected to repay when the property is sold or they return to work.

### Families

- In Housing Benefit, the Family Premium will be withdrawn for new claims from April 2016.
- Support through Child Tax Credit will be limited to two children for children born from April 2017. An equivalent change will be made in Housing Benefit, and this limit will also apply to Universal Credit for families who make a new claim from April 2017.
- From September 2017 free childcare entitlement will be doubled from 15 hours to 30 hours a week for working parents of three and four year olds.
- Parents, including lone parents, with a youngest child aged three, will be expected to look for work if they want to claim Universal Credit.
- People starting a family after April 2017 will no longer be eligible for the Family Element in tax credits, or the equivalent in Universal Credit (First Child Premium).

### Pensioners

- The 'triple lock' on the State Pension will be maintained and pensioner-specific benefits will be protected, including the Winter Fuel Allowance and free TV licences for over 75s.

### Young People

- From April 2017 a new Youth Obligation for 18-21 year olds on Universal Credit means claimants will participate in an intensive regime of support from day one of their benefit claim, and after six months they will be expected to apply for an apprenticeship or traineeship, gain work-based skills, or go on a mandatory work placement.
- From April 2017 there will be no automatic entitlement to housing support for new claims for Universal Credit from 18-21 year olds who are out of work.

For more information on the budget go to [www.carersinfo.org.uk/news/summer-budget](http://www.carersinfo.org.uk/news/summer-budget).

# Local Support



## Cancer

Croydon has a number of services offering support to people with cancer and their carers:

### Brenda Kirby Cancer Support Service

61 Central Parade, New Addington CR0 0QL

07785 626 812

[www.thebkcc.co.uk](http://www.thebkcc.co.uk)

Support and advice, complementary and beauty therapies, art therapy, nutritional advice and support groups.

Services are free for cancer patients living in Croydon and the surrounding areas.

Carers can access support and advice but not the other services.

### Macmillan Cancer Information & Support Service

Nightingale House, Croydon University Hospital

020 8401 3441

[www.croydonhealthservices.nhs.uk](http://www.croydonhealthservices.nhs.uk)

Information, advice and a listening ear, complementary therapies (provided by SEHC), referral to Croydon University Hospital's cancer counselling service, twice weekly health walks, art class on Tuesdays, a carers support group and Living with Cancer workshops.

Services are for anyone affected by cancer, including carers.

All services are free of charge.

### South East Cancer Help Centre (SEHC)

2 Purley Road (Tesco Development), Purley CR8 2HA

020 8668 0974

[www.sehc.org.uk](http://www.sehc.org.uk)

Counselling, complementary therapies, support groups and activity groups.

Services are for anyone affected by cancer, including carers.

There is a small membership charge, after which all services are free.

### Macmillan & CAB Advice Service for South West London

020 7042 0332

[www.wandsworthcabx.org.uk/macmillan](http://www.wandsworthcabx.org.uk/macmillan)

This service is run in conjunction with Croydon and Wandsworth Citizens Advice Bureaux (CAB), and offers support with issues such as benefits, employment, housing and debt.

In Croydon, appointments are available at all the services listed above and at CAB offices in New Addington and South Norwood.

The service is for people who have been diagnosed with cancer and who live in Croydon or who are being treated at Croydon University Hospital (or people living/being treated in one of the other areas covered by the project) and their carers.

## Dementia

The Alzheimer's Society in Croydon offers a range of free support to people with dementia and their carers:

**Dementia Advisers** provide information and support to people who have been diagnosed with dementia and their carers. When more intensive, group, or specialist support is needed, Dementia Advisers will refer or signpost to the services below.

**Dementia Support Workers** offer information and practical guidance to help people with dementia and their carers understand dementia, cope with day-to-day challenges and prepare for the future. They offer support face to face, over the phone or in writing.

**Dementia Cafés** provide an informal, comfortable environment in which to relax, meet other people, gather advice and information and share experiences of living with dementia.

The **Forget Me Not Café** is held twice a month on a Saturday, and the **Jasmine Café** (aimed at people from a black, Asian and minority ethnic background) is held twice a month on a Thursday.

These Cafés are for people with dementia and their carers.

**Support Groups** give people the opportunity to meet with others who understand some of what they are going through. Run by a facilitator, the sessions offer a chance to ask questions, get information and share experiences in a safe and supportive environment.

The **Peer Support Group** is for people with dementia only.

The **Time 4 Carers Group** is for carers of people with dementia only.

The **Carer Information and Support Programme** is a series of workshops designed to support carers of someone with dementia.

**Singing for the Brain** brings people with dementia and their carers together in a friendly, fun and social environment. Based around the principles of music therapy, the stimulating sessions include vocal warm-ups and singing a wide variety of songs.

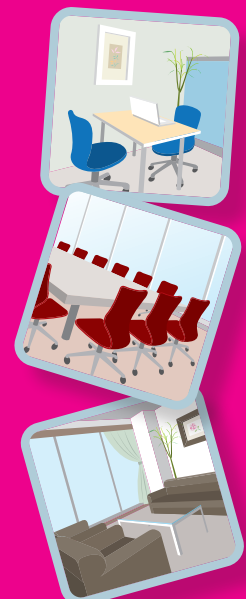
All services are free of charge, though donations are always welcome.

To access services, people can self refer by calling 020 8653 2818 or emailing [croydon@alzheimers.org.uk](mailto:croydon@alzheimers.org.uk).

## Room Hire

The Carers Support Centre has a range of rooms available to hire: room sizes vary from a two-person consultation room to a large meeting room capable of holding over 50 people. All rooms have wi-fi and, except the Joan Harris Board Room, are fully accessible.

To find out more about room hire at the Carers Support Centre, or to make a booking, contact Stephanie Roane, Sales and Marketing Assistant, on 020 8663 5600 or [stephanieroane@carersinfo.org.uk](mailto:stephanieroane@carersinfo.org.uk).





## Carers are invited to join us for a free lunch in the Carers Café

We are launching monthly lunch clubs for carers

**Gentleman's Lunch Club:** Tuesdays 13 October and 10 November, 1 - 2pm.

**Ladies Who Lunch:** Fridays 23 October and 27 November, 1 - 2pm.

To book your place call Ruth Laws on 020 8649 6280 or  
email [ruthlaws@carersinfo.org.uk](mailto:ruthlaws@carersinfo.org.uk) after 1 September.

*Please make sure you give details of any dietary requirements when booking.*

*These lunch clubs are open to any carer aged 16 and over who lives in Croydon.*

## Cap on Care Costs

The Department of Health has announced that it is delaying plans to introduce a £72,000 cap on care costs (a key part of the Care Act) until April 2020.

The Care and Support Minister Alistair Burt said that the "difficult" decision to delay the introduction of the cap had not "been taken lightly" and insisted that the Government "continues to be firmly committed to implementing the cap on care costs system to protect people from the risk of catastrophic care costs as recommended by the Commission on Funding for Care and Support".

This means that previous advice to self-funders to approach Croydon Council from October 2015 to request an assessment of need to trigger the setting up of their Care Account (if they are found to have eligible care needs) is no longer correct. If the Government sticks to its current agenda, self-funders would not need to contact the local authority (LA) until October 2019 at the earliest.

The full introduction of Section 18(3) of the Care Act, giving self-funders the right to ask their LA to arrange their care home place for them, has also been delayed until April 2020.

Response from charities to the announcement has been mixed: Age UK and the British Heart Foundation welcomed the delay, while Alzheimer's Society expressed disappointment. Overall, charities seem to see the delay as a long-overdue admission by the Government that the social care system is in crisis after years of under-funding and appreciate that more time is required to address the £700m a year shortfall before the introduction of the care cap.

### Care Act Update

Come to an information session at the Carers Support Centre to find out more about the Care Act and how it affects you on Tuesday 27 October, 10am - 12 noon.

There is no need to book, carers are welcome to just turn up on the day.

## In Brief

From July 2015, the operating times of **Access Croydon** and **Croydon Council's call centre** changed to 9am - 4pm, Monday to Friday.

**Croydon Council has launched dedicated web pages on autism:** visit [www.croydon.gov.uk/autism](http://www.croydon.gov.uk/autism) and the Facebook page [www.facebook.com/autismcroydon](http://www.facebook.com/autismcroydon).

**Turtle Song** (7 October to 2 December 2015) offers people with dementia and their carers the chance to write lyrics and compose music for their own song cycle. Meetings will be 10.30am – 12.15pm at Fairfield Halls. For more information/booking call Turtle Key Arts on 020 8964 5060 or email [charlotte@turtlekeyarts.org.uk](mailto:charlotte@turtlekeyarts.org.uk).

From July 2015 people can no longer apply for their **Older Person's Freedom Pass** at the Post Office. Instead applications can be made online at [www.freedompass.org](http://www.freedompass.org) or by visiting any Croydon library.

**Hft – the learning disabilities charity** - offers a free helpline service for carers of people with learning disabilities. The helpline is open Monday to Friday, 8.30am - 4.30pm on 0808 801 0448.

**The Care Quality Commission (CQC)** produces a leaflet called *Thinking about using a hidden camera or other equipment to monitor someone's care?* Read it online at [www.cqc.org.uk](http://www.cqc.org.uk) or to request a copy call the CQC on 03000 616161.

**Early Birds** at the Science Museum are opportunities for families with a child (under 14) with ASD to enjoy the museum free from the general public.

For more details visit [www.sciencemuseum.org.uk](http://www.sciencemuseum.org.uk) or call 020 7942 4777. Next Early Bird: Saturday 12 September (booking opens 14 August).



## Health & Wellbeing

South Thames Crossroads, with funding from the Big Lottery, is running Health and Wellbeing Circle events for carers.

The first Circle event will be an evening of therapeutic drumming, with light refreshments, on Tuesday 1 September, 7.30pm, at the Orchard Pub, Cherry Orchard Road, South Croydon.

Other Circle events planned for later in the year include laughter yoga, group counselling and massage; events will be held during the day and evening to ensure they are open to as many carers as possible.

Booking is essential:

call 020 8663 5664 or email [carerssupport@souththamescrossroads.org](mailto:carerssupport@souththamescrossroads.org) to book or to register your interest in future events.

## Parent Carer Training

### Mental Capacity Act

Thursday 10 September, 10am - 12.30pm  
*A session for parents of disabled children aged 14 and over.*

### Makaton 2

Tuesdays 6 and 13 October, 10am - 12.30pm  
*Attendees must have completed Makaton 1.*

### Makaton 1

Thursdays 5 and 12 November, 10am - 12.30pm  
*Makaton uses signs, symbols and speech to help people communicate.*

### Sexuality and Relationships

Tuesday 3 November, 10am - 1pm  
*A session exploring sexual development and expression in young people with special needs.*

For more information or to book a place call Parents in Partnership on 020 8663 5626 or email [office@pipcroydon.com](mailto:office@pipcroydon.com). All these training sessions take place at the Carers Support Centre.

## Parent Forum

Tuesday 15 September and Wednesday 4 November, 10am - 1pm, at the Carers Support Centre.

An opportunity for parent carers to use their experiences to inform professionals and help improve how services are delivered to disabled children and their families.

For more information contact Jane Poulter (020 8663 5626, [janepoulter@pipcroydon.com](mailto:janepoulter@pipcroydon.com)).

## Family Fund in the Café

Are you the parent of a disabled child? Are you living on a low income? If so, then the Family Fund might be able to help.

The Fund provides grants to eligible families for essential items such as washing machines, fridges and clothing but will also consider funding sensory toys, computers and much needed family breaks together. If you want to find out more, or would like support making an application, come and meet a member of Family Fund staff in the Carers Café on Thursdays 24 September, 29 October, 19 November and 17 December, 10.30am - 12.30pm. Parents are welcome to just drop in during a Café session - no appointments needed.

## If Only I'd Known: Caring for Someone with Dementia

Six free workshops for carers (aged 16 and over) of people who have received a recent diagnosis of dementia, or people who think the person they care for may have dementia. All workshops are held at the Carers Support Centre on a Monday, 2 - 4pm.

1. Talking about dementia, 2 November.
2. Dealing with social care, 9 November.
3. Health of the person with dementia – physical health, 16 November.
4. Health of the person with dementia – emotional health, 23 November.
5. Care for the carer, 30 November.
6. The money side of things, 7 December.

To book for any of these workshops contact Ruth Laws (020 8649 6280, [ruthlaws@carersinfo.org.uk](mailto:ruthlaws@carersinfo.org.uk)) or email [nirushanicholas@slam.nhs.uk](mailto:nirushanicholas@slam.nhs.uk).

## CIS Training Project

We have funding from Croydon Council to deliver a range of free training and information sessions to carers aged 16 and over who live in the borough.

### Laughter Workshop

Thursday 17 September, 10am - 1pm  
*Have fun, reduce stress and feel energised through laughter-promoting exercises and games. No jokes - just natural joy.*

### Siblings Workshop

Tuesday 29 September, 10am - 3pm  
*For parent carers of a disabled child aged under 18 who are concerned about the impact this is having on other children in the family.*

### The Care Act

Tuesday 27 October, 10am - 12 noon  
*Find out more about the Care Act and how it could affect you.*

### Power of Attorney - Your questions answered

Friday 16 October, 10.30am - 12.30pm  
*A talk on the ten most popular questions on Powers of Attorney.*

### The Impact of Caring on Relationships

Tuesday 20 October, 10am - 3pm  
*Explore the impact being a carer has on your relationships with family and friends.*

### Concerned About Someone's Alcohol or Drug Use? - Your questions answered

Friday 13 November, 10am - 12 noon  
*A member of staff from Turning Point will be talking about local support for people with a substance addiction and their family and friends.*

### How to Cope with Your Sleep Difficulties

Thursday 26 November, 10am - 1pm  
*Tips on how to cope with sleep difficulties.*

### Managing Stress

Tuesday 8 December, 10am - 3pm  
*Understand and learn how to manage stress more effectively.*

To book for any of these workshops contact Ruth Laws (020 8649 6280, [ruthlaws@carersinfo.org.uk](mailto:ruthlaws@carersinfo.org.uk)).





# What's On at the Carers Support Centre

Regular Events	Date	Time	Need to Book?
<b>NHS Health Checks</b> (for people aged 40-74)	Every Wednesday	10-4	No Carers are welcome to just turn up on the day
<b>Mental Health Carers Advice Surgery</b>	Thursdays 6 & 20 Aug, 17 Sept, 1, 15 & 29 Oct, 12 & 26 Nov, 10 Dec	10-1	Yes Call 020 8663 5608 and leave a message or email appointments@carersinfo.org.uk
<b>Legal Advice Surgery</b>	Tuesdays 11 Aug, 8 Sept, 6 Oct, 3 Nov	12-4	Yes Call 020 8663 5608 and leave a message or email appointments@carersinfo.org.uk
<b>Benefits Advice Surgery</b>	Wednesdays 12 & 26 Aug, 9 & 23 Sept, 7 & 21 Oct, 4 & 18 Nov	1-4	Yes Call 020 8663 5608 and leave a message or email appointments@carersinfo.org.uk
<b>Special Educational Needs Drop In</b> <i>For support with Education, Health &amp; Care plans</i>	Tuesdays 2 Sept (Wed), 6 Oct, 3 Nov	10-12	No Carers are welcome to just turn up on the day
<b>Carers Singing Group</b>	Wednesdays 9 & 23 Sept, 7 & 21 Oct, 4 & 18 Nov, 2 & 16 Dec	11-12.15	No Carers are welcome to just turn up on the day
<b>IT Buddy</b>	Wednesdays & Thursdays 10, 16, 24 & 30 Sept 8, 14, 22, 28 & 29 Oct 5, 11, 25 Nov 3, 9 & 17 Dec	10.30-12.30	Yes Call 020 8649 6280 or email ruthlaws@carersinfo.org.uk
<b>Massage</b> <i>Free 25-minute hand &amp; arm or neck &amp; shoulder massage</i>	Fridays 11 Sept, 9 Oct, 20 Nov, 11 Dec	10.30-3.15	Yes Call 020 8649 6280 or email ruthlaws@carersinfo.org.uk
<b>Parkinson's Society Carers Support Group</b>	Mondays 14 Sept, 12 Oct, 9 Nov, 14 Dec	10-11.30	Yes Call Monique Martial on 020 8653 2179
<b>Croydon Citizens Advice Bureau</b>	Thursdays 17 Sept, 15 Oct, 12 Nov	1-4	Yes Call 020 8663 5608 and leave a message or email appointments@carersinfo.org.uk
<b>Knit and Natter In the Carers Café</b>	Fridays 18 Sept, 16 Oct, 20 Nov, 18 Dec	11-12.30	No Carers are welcome to just turn up on the day
<b>Family Fund in the Carers Café</b>	Thursdays 24 Sept, 29 Oct, 19 Nov, 17 Dec	10.30-12.30	No Carers are welcome to just turn up on the day
<b>Employability Skills</b> <i>45-minute appointments</i>	Tuesdays 29 Sept, 27 Oct, 24 Nov	10-4	Yes Call 020 8649 6280 or email ruthlaws@carersinfo.org.uk
<b>National Autistic Society Parents Support Group</b>	Wednesdays 30 Sept, 21 Oct, 25 Nov	10-12	No For more information call 07833 293 263 or email croydonbranch@nas.org.uk
<b>Carers Reading Group</b>	Thursdays 8 Oct, 12 Nov, 10 Dec	11-12	No, but for details and dates call 020 8649 6280 or email ruthlaws@carersinfo.org.uk
<b>Gentleman's Lunch Club</b>	Tuesdays 12 Oct, 10 Nov	1-2	Yes Call 020 8649 6280 or email ruthlaws@carersinfo.org.uk after 1 September
<b>Ladies Who Lunch</b>	Fridays 23 Oct, 27 Nov	1-2	Yes Call 020 8649 6280 or email ruthlaws@carersinfo.org.uk after 1 September

<b>Special Educational Needs Drop In</b> <i>For general enquiries</i>	Fridays 11, 18 & 25 Sept 2, 9, 16 & 23 Oct 6, 13 & 20 Nov 4 & 11 Dec	10-12	No Carers are welcome to just turn up on the day
<b>Debt Advice Surgery</b>	Fridays 4 Sept, 2 Oct	10-1	Yes Call 020 8663 5608 and leave a message or email appointments@carersinfo.org.uk

## Training & Information Sessions

Session	Date	Time	Need to Book?
<b>Mental Capacity Act</b>	10 Sept	10-12.30	
<b>Makaton 2</b>	6 & 13 Oct	10-12.30	Yes
<b>Sexuality and Relationships</b>	3 Nov	10-1	Contact Parents in Partnership (020 8663 5626, office@pipcroydon.com)
<b>Makaton 1</b>	5 & 12 Nov	10-12.30	
<b>Pressure Ulcer Workshops</b>	16 Sept 9 Dec	9.45-12.45 & 1.45-4.45	Yes Email Stephanie.cattermole@croydon.gov.uk (or if no access to email call 020 8686 4433 ext 47214)
<b>Laughter Workshop</b>	17 Sept	10-1	
<b>Siblings Workshop</b>	29 Sept	10-3	
<b>Power of Attorney</b>	16 Oct	10.30-12.30	
<b>The Impact of Caring on Relationships</b>	20 Oct	10-3	Yes
<b>Concerned About Someone's Alcohol or Drug Use?</b>	13 Nov	10-12	Contact Ruth Laws (020 8649 6280, ruthlaws@carersinfo.org.uk)
<b>How to Cope with Your Sleep Difficulties</b>	26 Nov	10-1	
<b>Managing Stress</b>	8 Dec	10-3	
<b>The Care Act</b>	27 Oct	10-12	No, drop-in session
<b>If only I'd known: Caring for someone with dementia</b>	2, 9, 16, 23 & 30 Nov 7 Dec	2-4	Yes Contact Ruth Laws (020 8649 6280, ruthlaws@carersinfo.org.uk) or email nirushanicholas@slam.nhs.uk

*The Carers Café is open Monday to Friday, 10.30am - 12.30pm for free refreshments, books, newspapers and magazines.  
Carers are welcome to just drop in.*

*All details correct at time of going to press, but events are subject to change - for the most up to date information visit  
[www.carersinfo.org.uk](http://www.carersinfo.org.uk) or call us on 020 8649 9339, option 1.*

*More information on some of these listings is available on pages 3 and 4.*

### Knit & Natter

Do you like to knit? Would you like to join in our Knit and Natter sessions? Just bring your current knitting, crochet, needlework project with you and meet other carers who share your enthusiasm for purling, casting on etc.

Knit and Natter sessions are planned for  
Fridays 18 September, 16 October, 20 November and  
18 December, 11am - 12.30pm in the Carers Café at the  
Carers Support Centre.



Carers Support Centre, 24 George Street, Croydon CR0 1PB  
Open Monday to Friday, 10am – 4pm  
020 8649 9339, option 1  
info@carersinfo.org.uk | [www.carersinfo.org.uk](http://www.carersinfo.org.uk)

