

Asking a question in the House of Commons

On 27 January 2009, I went to an all-party Parliamentary Committee Meeting at the House of Commons and asked a question on behalf of the No Voice, No Choice campaign. The No Voice, No Choice campaign is organised by the charity Scope and is funded by BT. The aim of the campaign is to raise awareness of the needs of Augmentative and Alternative Communication (AAC) users and to lobby for greater funding. It is most important that people have the right to receive speech and communication aids when they need them, no matter where they live.

We met as a group before the committee meeting and talked about the question we wanted to ask Mr Ed Balls, the Minister for Education, who was going to be at the meeting. The question was whether the government would give enough importance to the role of the Communications Champion. It had been agreed that someone would be appointed as the Communications Champion as part of the Bercow Report into the future of Speech and Language Therapy services.

Going to the House of Commons was a great experience. The committee was chaired by Mr John Bercow MP and speeches were given by Ed Balls and several senior Civil Servants. There were also a number of people there who were representing the main disability organisations and Speech and Language Therapy organisations. I asked my question using my speech machine (a Tellus) and was given a long and full answer from the Minister, who also thanked me for asking the question. I think that the role of the Communications Champion is going to be taken seriously and will be properly developed.

Shelley Makin



Interview with a Service User



Catheryn Marr interviewed a Richmond Fellowship service user to find out all about the service and how it helps people in Northumberland (and nationally) to live independently.

Richmond Fellowship is an organisation that supports people with mental health problems to live independently. It is a floating support service; this means that their support workers go to a person's home to give support and if that person moves to a different address they still get support.

Deborah has been a service user with Richmond Fellowship for the past year and told me about her experience.

What led to you getting support from Richmond Fellowship?

I had been poorly for a long time and I had a Community Psychiatric Nurse (CPN) for a long time. I had recently moved out from living with my mam and I was well enough to be discharged. Julie, my CPN, suggested that I get support from Richmond Fellowship. I didn't know that there was such a thing, I thought you either had a CPN and a doctor or you had nothing at all. A lot was explained to me about Richmond Fellowship before I started with the support. Julie, my CPN, brought Elspeth along a few times so I could find out about the service and knew what to expect. Now I see Elspeth, my support worker, every week and it's brilliant.

What sort of things does your support worker help you with?

Elspeth will help with dealing with official people if I am not feeling up to it. I used to have major panic attacks every day, they were exhausting and depressing. Over a period of six months working with Elspeth I have overcome this. We work together to decide what my goals are and I write them down. *(continued over)*

We look at my goals regularly and see if I am closer to achieving them. My eventual goal is to go to work. We also plan the week ahead and agree when Elspeth will call. We tend to stick to the same day and time – it helps me to plan my week. Elspeth has been my support worker from the start although I have also met Debbie. You get to know another member of staff in case they have to cover for holidays or something.

I had lived on my own once before in the early days when I was ill and couldn't look after myself and my home. This time is so much easier having Richmond Fellowship to support me. It has really made a difference. I can talk to Elspeth freely without worrying that I am overburdening her so it is different to talking to family or friends.

Elspeth will find out about different groups that I can join or help with courses - anything that will build my confidence. When I get unwell I tend to spend money on things I shouldn't, so Elspeth is helping me to work out how to budget. She has been helping me to learn how to cook as well.

What would you say was the main change you have seen in your life since Richmond Fellowship started to support you?

I have become more stable. I have achieved living on my own because of the one to one support from Elspeth. My confidence has really been built up. I have also managed to keep in touch with friends and family. When I get really ill I can disappear into a black hole. If I am having a down period I have to let Elspeth know and I have been helped to stay in contact with friends by text. I wanted to be consistent and we have achieved this - It is a major thing.

What do you think is the aspect receiving this service?

I can totally rely on the support each week. They never let me down and I can phone up for support at any time. If I didn't have this support I would feel I was on my own having to deal with everything.

Where do you see yourself in the future?

Eventually I would like a job but the first step is to get a basic education. I tended to have a pattern of being unwell so keeping up with classes was difficult. I am more consistent now and ready to start this. I have got a private rented property arranged a couple of miles away which I managed to arrange myself and once I am settled in there, I can start on education or classes.

Catching The Loan Sharks



Today's difficult economic times have seen peoples budgets stretched by increasing food prices and spiralling utility bill costs.

The temptation to borrow money 'to make ends meet' can be strong. Bank loans have become more expensive and for some, impossible to acquire, making fertile ground for illegal money lenders or loan sharks to prey on those who cannot access high street loans.

People involved in illegal money-lending tend to be part of other criminal activities, too. This can include gun and knife crime, counterfeiting and drug-dealing.

Fighting Back

The Government however, is fighting back through the establishment of Illegal Money Lending Teams, a free phone telephone number for victims to report illegal money lenders and a high profile publicity campaign 'Stop Loan Sharks'.

The Illegal Money Lending Team covering the North East was set up 18 months ago to target and prosecute illegal money lenders, to support victims and to provide financial advice to previous victims and the financially excluded to ensure that they do not become vulnerable to loan sharks.

The Team Manager, David Sayer, reports that they have been successful in the disruption of illegal lenders. Ninety five cases were being investigated across the region, involving £600,000 in loans and twenty arrests have been made as a result of the investigations. Physical violence, sexual abuse, threats and public humiliation are some of the ploys used against people forced into taking out illegal debts with huge interest rates.

David Sayer knows that loan sharks can seem like the right answer to the problem. 'They are friendly and they will not turn you down. But lenders develop a long-term relationship and keep on milking their victims for as long as they can get away with it'.

Freephone number

If somebody is a victim of a loan shark or suspects that loan sharks are operating in an area, they can phone the freephone number 0300-555-222 and from that point a case will be opened by the team. This can culminate with the team gaining a warrant to enter premises and take the lenders record books, computers and mobile phones identifying the victims and the payments made. Once the team have all of this, a very tight case can be brought to court.

Credit Unions

Part of the Ilegal Money Lending Teams work is to give advice on support organisations such as the Citizens Advice Bureau and affordable finance providers such as credit unions. The CAB offers face to face debt advice while Credit unions offer responsible financial services including saving and loan facilities to the community. Credit Unions can offer low cost affordable loans once members have saved with the union over a nominal length of time - an essential service for those who suffer from financial exlusion and are locked out from high street banking services.

For further details on the two main credit unions in Northumberland, take a look at the article on the next page for more information.



Credit Unions

Nic Best, Chairman of Northumberland Credit Union writes about the benefits of credit unions.

What is a Credit Union?

A credit union is a co-operative organisation owned and run by its members which gives them easy means of savings and, after saving for a short time, small loans at a low rate of interest. Or of course, you can withdraw your savings at any time.

There are two credit unions in Northumberland – Northumberland Credit Union Ltd (NCUL or 'uncle') and Credit Union for SE Northumberland (CUSEN or 'cousin').

Anyone living or working anywhere in Northumberland can join NCUL, people living or working in SE Northumberland (former Wansbeck and Blyth Valley) can join CUSEN.

The way it works

If you save regularly (from 50p a week upwards) with the credit union, then you become eligible for a loan, because we know you can afford to repay at the rate you have been saving. If you repay that loan, you can get a bigger loan because you are building up an 'internal credit rating' with us. And if you build up your savings, you can get a bigger loan because we have your savings as security..

So, with a credit union you can get small loans (up to £2,500 but typically £200-£400) at low interest rates. Whether you get a loan depends only on your record of saving, total savings held with the credit union and record of repaying previous loans. All you have to do is save regularly with us for a short period (typically six weeks for NCUL) and you can then apply for a loan. For example, if you borrow £200 and pay back evenly over 12 months you would only pay £13 in interest (12.7% APR). This is of course much less than lenders such as Provident and Shopacheck would charge – and even less than the interest rates banks charge for this size loan. (continued over)

CUSEN have government funding which allows them to offer 'instant loans' up to £300 to people straight away without the need for saving, but these involve a credit assessment and you pay double the interest (25.4% APR) – but that is still cheaper than Provident or Shopacheck.

You can	pay money	/ into	NCUL:
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- In cash at one of our paying-in points (Hadston, Pegswood, Prudhoe, Seahouses, Stobhill (Morpeth) and Widdrington Station) run once a week by volunteers.
- In cash at Northumberland County Council Information Centres in Alnwick, Amble, Ashington, Berwick, Blyth, Cramlington, Hexham, Morpeth, Prudhoe or Seaton Delaval.
 - By standing order from a bank or building society account

We're keen to hear from any volunteers or organisations who would like to set up a paying-in point or similar elsewhere in the county.

NCUL
Northumberland Credit Union Ltd,
Freepost RRUJ-YJBC-BLSY,
37 Shields Road,
Morpeth,
Northumberland,
NE61 2SA
(no stamp required)

tel 01670 503666 email: info@ncul.co.uk web www.ncul.co.uk Contact Info: CUSEN tel 0800 6335458 92 Station Rd, Ashington, Northumberland NE63 8R

NEWS



Service User Charter

The Supporting People Service User Charter is a commitment between the Supporting People Team, Northumberland Care Trust and our contracted service providers to ensure that you, as service users, continue to live independently by receiving good quality services that provide quality individualised support.

The charter was developed by the Service User Interest Group who are a group of service users that come together regularly to help guide the Supporting People programme. The finished document clearly sets out the high standards that service users can expect from their service and reflects the basic requirements from the services they receive. Importantly, the charter will be signed off by Daljit Lally Executive Director of Adult Services and Councillor Simon Reed.

The charter will be contractually binding for any organisation who wishes to provide services on behalf of Northumberland Supporting People. Each service user will be given a signed copy of the charter. An easy read version of the Service User Charter was developed by service users attending the popular Learning Disability forums throughout the last 12 months. Attendees selected images that helped to convey the standards included in the charter and to produce their very own version of the document.

BLITZ ON BLANKETS

Pensioners will be able to sleep safe and warm this winter thanks to free 'MOT' checks on their electric blankets. This initiative has been jointly organised by the Trading Standards and Age Concern Northumberland, together with assistance from Fire and Rescue Services and Northumberland STARS (Small Tasks and Repairs Service).

The checks are to be carried out in the west of the county, week beginning 14 September 2009. Testing will be by appointment only and appointments can be made by telephoning 01670 534765 from 24th of August.

Since numbers are limited, early booking is advisable. Arrangements will be made to collect blankets for anyone who is housebound.

The testing days are planned for:

- Monday 14 September at Ponteland Fire Station
- Tuesday 15 September Morning at the Prudhoe Fire Station and Afternoon at Heddon on the Wall (venue to be confirmed)
- Wednesday 16 September at Hexham Fire Station
- Thursday 17 September In the Morning at Allendale Fire Station and In the afternoon; Haydon Bridge Fire Station.
- Friday 18 September at Bellingham Fire Station.





Many ill or disabled older people in Northumberland are failing to claim a social security benefit which they are entitled to.

Attendance Allowance is a benefit for people aged over 65 and over to help them cope with the increased costs they incur because of their disability. Statistics show that fewer older people in Northumberland claim it than nationally or in neighbouring areas and a team from Northumberland Care Trust is aiming to increase the uptake of benefit, to help alleviate pensioner poverty and to ensure that all older people who need care and support get what they are entitled to.

Keith Thompson, Principal Welfare Rights officer for Northumberland Care Trust said: "There are many reasons why fewer older people in Northumberland claim Attendance Allowance than in other areas but many people are unaware of its existence, and when people have heard about it they often don't think they can claim.

"Pensioner poverty is a real issue which must be tackled urgently, and benefits such as Attendance Allowance can make a huge difference to the living standards of pensioners everywhere, many of whom are struggling with the soaring costs of basics such as food and fuel. But it's not just about poverty – any older person who needs care and support has a right to this benefit." Attendance Allowance is paid at one of two weekly rates, ranging from £47.10 to £70.35. Entitlement is based solely on the 'disability criteria' which is assessed by looking at the help an older person needs in connection with activities related to their personal care. The assessment is based on the help the person needs rather than their condition. Importantly, it is not means tested,

nor is it dependent on National Insurance contributions.

Keith added: "Attendance allowance can never have a negative effect on income based benefits such as Pension Credit or Council Tax Benefit and often leads to a substantial increase in those benefits, especially for single people or couples who are disabled."

Take up of Attendance Allowance is already promoted in the county with training given to social care staff, health workers and staff from the voluntary sector to help them identify potential entitlement. In addition, people receiving an adult social care service, such as home care, receive benefits advice and support with claims for Attendance Allowance as part of a financial assessment.

Northumberland Care Trust is working in partnership with the County Council, and with the Pension, Disability and Carers Service which is part of the Department for Work and Pensions to raise awareness of the benefit and the number of people receiving it. To find out more about Attendance Allowance and whether you qualify, look on http://www.direct.gov.uk, telephone the Department for Work and Pensions helpline for disabled people and their carers on 0800 88 22 00 or ask someone who is providing you with support.

The Citizens Advice Bureau, Age Concern and other advice agencies can give independent advice about claiming Attendance Allowance.

COULD SOMEONE YOU KNOW BE MISSING OUT ON EXTRA CASH?

If you're worried an older friend or family member might be feeling the pinch at the moment, you might be able to point them in the direction of extra cash. Taking just a few minutes to make sure they are getting all they are entitled to could really make a difference for an older person.

The Pension Service, part of the Department for Work and Pensions (DWP) has launched a campaign urging North East pensioners to find out about the Pension Credit they may be missing out on, and they are hoping that the friends and families of older people can help, too.

This April saw the biggest rise in Pension Credit so far meaning that people need not live on less than £130 a week for individuals or £198 for couples. On top of that, people might also get help with their rent and council tax or even extra cash

(continued over)

for caring for someone. Lots of people over 60 could be missing out on money simply because they don't know they are entitled to it or they wrongly think it isn't meant for them. They could still get extra money even if they own their own home and have savings.

Linda Irvine from the Pension Service for Newcastle, North Tyneside and Northumberland said: "I can't stress enough the difference a friend or relative can make by doing a bit of research on what help is available.

"People's circumstances change all the time and even if they have not been eligible for help in the past that doesn't mean they won't be now. Whether it's through Pension Credit, Attendance Allowance or Carer's Allowance, money is there to be paid to those who need it.

"Helping an older person check their Pension Credit entitlement is simple. Just one way is our online calculator which takes a few minutes if you've got the information to hand. We have also made it even easier for people to claim Pension Credit through one phone call to 0800 731 4811."

The online Pension Credit calculator is available at: http://www.thepensionservice.gov.uk/pensioncredit/calculator You can also find out about other help and benefits for older people at: http://www.directgov.uk



Five top myths about Pension Credit:

I don't think I'll be eligible for Pension Credit

Don't rule yourself out. Around 88% of claims are successful and 2.7 million households across the UK receive it.

I'll get so little it's not worth me claiming

Even if you only get a little extra each month, receiving Pension Credit may help you get money for other things, such as rent, council tax or towards the cost of keeping your house warm.

It's difficult to claim Pension Credit

It only takes one free phone call and you won't have to fill in a form.

I have some savings so I won't get anything

Having some savings or another pension doesn't necessarily rule you out – around three quarters of people who get Pension Credit have saved something. In fact, you may be rewarded for having saved some money towards your retirement.

I own my own home so I won't get anything

Owning your own home doesn't rule you out. Nearly half of families who get Pension Credit own their own home.

VALLEY GETS SMARTER IN CARING

Valley Care has provided a Community Alarm Service since 1990. This service provides vulnerable customers with 24 hour support and reassurance, ensuring that they are able to live more independently.

A "smart flat" was set up, fitted with a full range of sensors to demonstrate how they work and the benefits to vulnerable customers. Telecare sensors are an extension of the Community Alarm Service and offer a range of new options to service a greater range of needs. The sensors are very discreet and can easily be installed into the home. They range from fall, smoke, gas and flood detectors to sensors that can automatically switch a light on as a person gets out of bed. When the alarm or sensor is activated it automatically sends a call to the control centre to alert the operators that help is required.

"The benefits of this system are that it enables customers to live in a safer environment as well as providing them with a renewed confidence to be independent. We are currently reviewing the work of Valley Care to ensure that we are meeting the needs of our customers in a more innovative and cost effective way." Explained Daljit Lally, Executive Director of Adult Care

The telecare service is available across the whole of Northumberland and interested parties can be given a demonstration on how easy they are to install and the benefits to users. If you would like a visit to the 'smart flat', or know of someone who would benefit or would like more information, please contact Paul McLaughlin or Diane Chambers at Valley Care on: **01670 542087**



Contact Us!



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For more information on Supporting People and to view a directory of available services, you can visit our web site at:

http//www.northumberland.gov.uk/supportingpeople