

IMPORTANT:

**MAJOR CHANGES BY THE
GOVERNMENT TO BENEFITS**

**FIND OUT WHETHER YOU
ARE AFFECTED NOW**



HOUSING BENEFIT • YOUR LOSS • YOUR RESPONSIBILITY

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Who needs to read this information?

If your rent is currently being paid either in full, or in part, by Housing Benefit there are four main changes to benefits that are happening soon, and you need to know how these will affect you and what you need to do.

The changes are:

Bedroom Tax

Non-dependent deduction

Universal Credit

Household Income Cap

Please contact us if you think you'll be affected by any of the changes in this guide. The changes are happening and so it's much better to seek advice and help now rather than getting in difficulty in the future.

There's loads more information available on our website, visit

www.ashtonpioneerhomes.co.uk

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Here's some help:

Please read this guide, and if you think that you may be affected or have any questions or worries it's essential you seek help and advice from any of the organisations below:

Citizens Advice Bureau
08444 111 444
www.citizensadvice.org.uk

Household Cap Helpline
0845 605 7064

APH customer service centre
Telephone: 0161 343 8128
Email: aph@ashtonpioneerhomes.co.uk
www.facebook.com/ashtonpioneer

Turn to Us - Benefits checker
www.turn2us.org.uk

Your local Job Centre Plus office
0800 055 6688

Your local council benefits team
www.direct.gov.uk
to find their contact details

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Will **BEDROOM TAX** affect you?

The Welfare Reform Act 2012 set some very clear rules about the number of bedrooms a household needs. From April 2013 there are changes to housing benefit that will affect customers who have more bedrooms than they need, according to the rules.

The rules mean:

- Children of different sexes under the age of 10 will be expected to share a bedroom.
- Children of the same sex under 16 will be expected to share a bedroom.
- Each adult or couple can have their own bedroom.
- No extra rooms will be allowed for when someone visits, this includes where a child comes to stay with a parent that they do not normally live with. Only one parent can have the room allowance for the child, even when they share access to the child.
- No extra rooms will be allowed for medical reasons, for example where a couple need separate rooms because one of them is ill or recovering from an operation.

Who is affected?

This could affect you if you are of working age. But you won't be affected if you live in a one bedroom flat or bedsit, or if you or your partner are old enough to receive pension credits.

What happens to my benefits if I have more bedrooms than I need?

- If you have 1 bedroom more than you need (according to the rules) your Housing Benefit will be cut by 14%.
- If you have 2 or more bedrooms than you need your Housing Benefit will be cut by 25%.

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For example:

if your rent is
£100
per week

and under the new rules you are under-occupying your home by **1 bedroom**, you will see your **benefit reduced by £14 per week.**

If you are under-occupying by **2 or more bedrooms**, your **benefit will reduce by £25 per week.**

How will this affect me?

You will need to check by either using the bedroom tax calculator on our website www.washtonpioneerhomes.co.uk or call your local Benefits Office.

Remember that girls and boys under the age of 10 years are expected to share a bedroom and children of the same sex are expected to share a bedroom up to the age of 16 years.

Your options if you're affected:

If you decide to stay, then you will need to pay the difference between the rent and your Housing Benefit to us on time, when your rent is due, and keep your rent account fully up to date. Alternatively if you wish to move to a smaller property, so bedroom tax doesn't affect you, you need to register with your local choice based lettings scheme or the national home swapping service. You can find the link to both services from our website on www.bromford.co.uk. If you choose to register for a smaller property, please let us know.

If you think you may be affected by this, act now!

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So what's **UNIVERSAL CREDIT?**

From October 2013 people will start to receive their benefits in a different way, called Universal Credit. For new claimants this will start straight away in October 2013 and for people who already claim benefits there will be gradual switchover. By 2017 everyone should have been moved over to Universal Credit.

Universal credit will replace the following benefits:

- **Housing Benefit,**
- **Income Support**
- **Income-based Jobseekers Allowance**
- **Income-related Employment Support Allowance**
- **Child Tax Credit**
- **Working Tax Credit**

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Universal Credit

This will be a single benefit paid directly to your bank account, so if you haven't got an account you will need to open one.

One of the important changes is to the 'housing costs' part of the Universal Credit, currently known as Housing Benefit.

This means that Housing Benefit will no longer be paid directly to APH, but will be paid straight to you monthly. We can offer lots of ways to pay, but the easiest way is to pay by direct debit and we can help you set this up. It's really important that your rent is paid on time.

And Non Dependant Deductions?

If you live with people who are over 18 and not in full time education – who are working or claiming benefit: Deductions will be taken from your housing benefit. The deductions will depend on how much money the person is earning. You may already have deductions taken for this reason but you need to be aware that these may now increase.

Check on www.entitledto.com to find out how you may be affected.

If you think you may be affected by this, act now!

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The HOUSEHOLD INCOME CAP

From April 2013 the Welfare Reform Act has set rules around how much a person or household can claim in benefits, and will set a maximum limit - this called a 'cap'.

Benefits included in the income cap: housing benefit, jobseekers allowance, employment support allowance, child benefit, child tax credit, council tax benefit, widowed parents allowance and carer's allowance.

The following benefits are not included in the cap:

- Working tax credits
- Disability living allowance
- PIP and war widows/widowers benefits.

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Maximum Benefit

The maximum amount of benefit you will be able to receive from April 2013 will be:

£350 per week
per week for for single
people without children
(**£18,200** per year)

£500 per week
per week for couples
with or without children
(**£26,000** per year)

£500 per week
for single parents
(**£26,000** per year)

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Advice and Options

There are a few things you can do to help increase your income to soften the blow of Housing Benefit being reduced:

- 1.** Try to find work. If you do find work you'll increase your income and be able to stay, and may also become entitled to Working Tax Credit. If you'd like help to find work, register with our social network for jobs, skills and opportunities called Connect via our website www.ashtonpioneerhomes.co.uk
- 2.** If you have an adult child or another person who's classed as a non-dependent living with you, you might want to think about increasing their contribution to the household.
- 3.** You can check you're getting the right income by going to www.turn2us.org.uk. This website will help you check that your income and benefit entitlement is correct.
- 4.** You could contact your council to ask about extra financial help. Councils have a limited amount of money available to make extra payments towards housing costs. This is called a Discretionary Housing Payment and each council has been given a small pot of money to help pay for this.

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