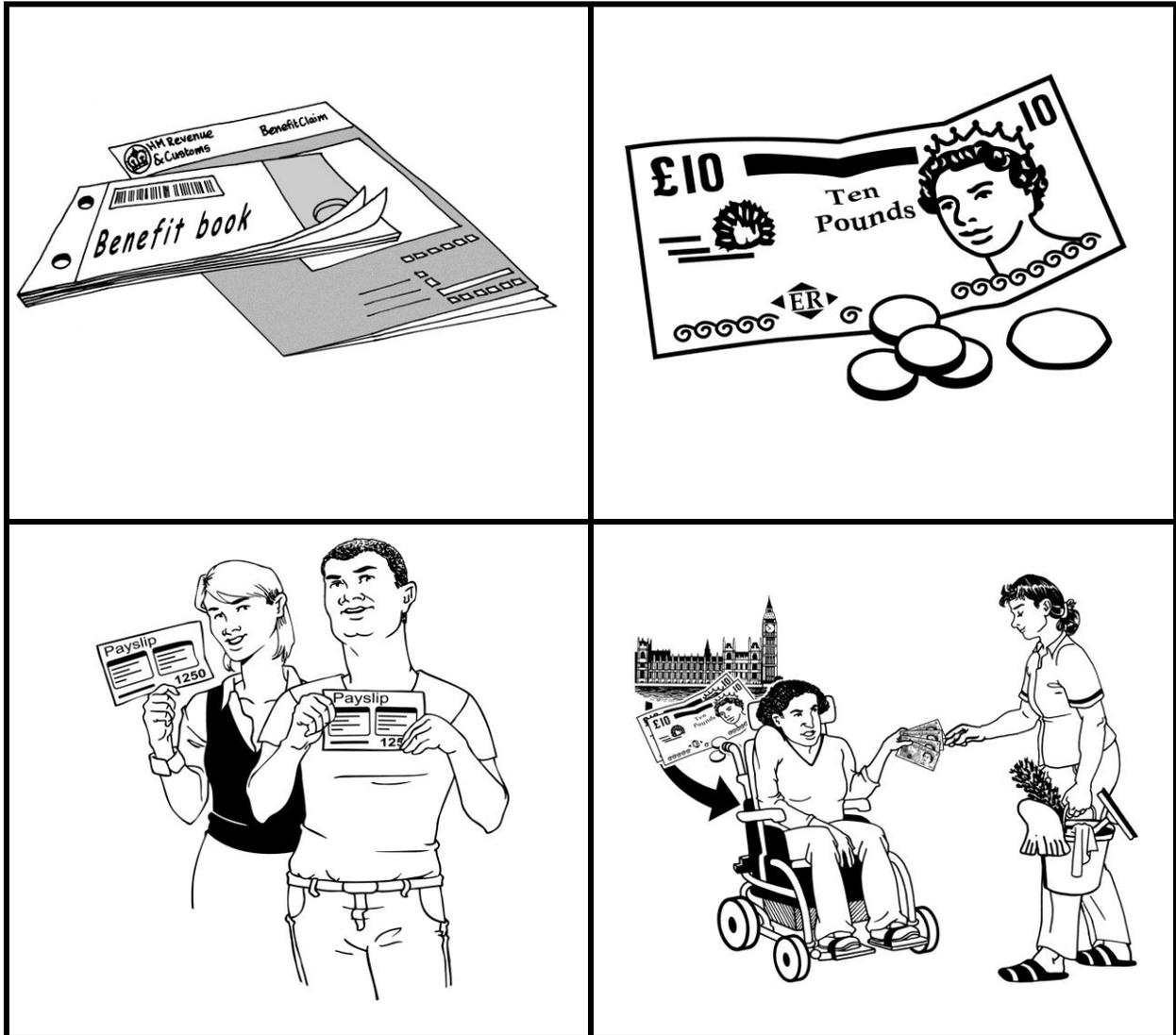


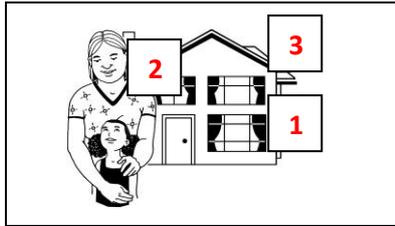
Your Guide to Benefit Changes

This information is to let you know about changes to benefits that **might** affect you. For more details on any of the changes, please speak to a support worker who can tell you how the changes will affect you.



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Under-Occupation

'Under-occupation' is when the Government thinks you have more bedrooms in your home than you need. Some people have called it the "Bedroom Tax" but it is not a tax. It is a reduction in benefits.

What is changing?

After April, people who have "too many" bedrooms will get less housing benefit. They will have to pay more of their rent themselves, or move to a smaller home.

The Government say they want people to move into smaller homes so that larger homes are available for families.

Who is affected?

This only affects people who get Housing Benefit who are aged between 16 and pension age.

It only affects people who have "extra" bedrooms.

The new rules say that these people should have 1 bedroom:

- 1 single adult
- 2 adults who are a couple
- Any 2 children under the age of 10
- 2 children of the same gender aged 10-16
- A carer who stays overnight

UPDATE

At first the rules said that an adult child who was in the Armed Forces should not count. Their bedroom would be called 'spare' when they were away.

This has now changed and the rules will say that they should have a bedroom even when they are serving away from home. Their parents will not have their Housing Benefit reduced.

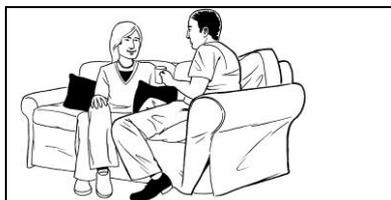
The rules also said that someone who is a foster carer would have their Housing Benefit reduced. This has now changed. The bedroom they use for a foster child will not be called 'spare' if they have fostered a child or registered as a foster parent in the last 12 months.

A child under 16 who sleeps separately from their brother or sister because they have a disability might be allowed a bedroom. This is up to each council.

Each council has been given some money for 'Discretionary Housing Benefit'. This money is to help people manage the cut to their Housing Benefit, but it will only be available for a limited amount of time.

There will be some money for people with a disability who have had changes made to their homes, people whose health makes it hard for them to share a room, and some vulnerable people.

To apply for Discretionary Housing Benefit, or for more information about how this might affect you, speak to a support worker.



Non-dependant deductions

A non-dependant is someone who is 18 or older, who lives with you in your home. It is not your partner, or someone who pays rent, or a carer.

It could be an adult child, or an older relative.

What is changing?

A non-dependant deduction is money taken from your Housing Benefit or Council Tax Benefit, because you have a non-dependant living in your home.

After April, more money will be taken.

Who is affected?

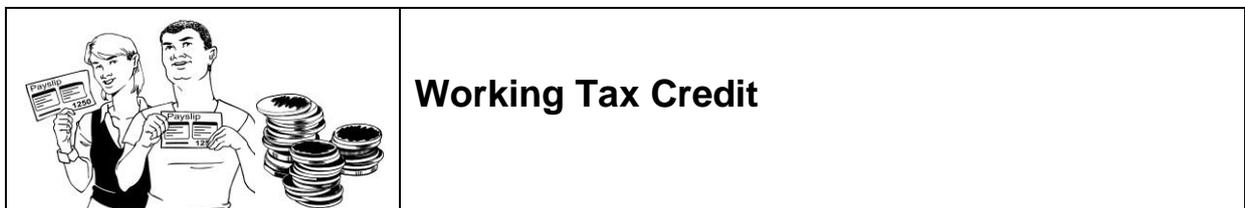
Not everyone will have money taken from their benefits.

If the non-dependant gets some benefits themselves, you might not be affected.

Ask a support worker to see if this affects you.

UPDATE

If you have an adult child in the Armed Forces they will only be counted as a non-dependant when they are actually at home. There will not be a reduction in your benefit while they are away.



Working Tax Credit is a payment from the Government for people who are working, but are on a low income.

What is changing?

If you are a single person without children, you must be working at least 30 hours a week.

If you have a disability you might only have to work 16 hours a week.

Single parents only have to work 16 hours a week.

A couple with children must now work at least 24 hours a week. The 24 hours can be split between them, as long as one of them is working at least 16 hours.

Who is affected?

Most people who get Working Tax Credit will be affected. Some people will not have to work as much as 24 hours a week. Ask a support worker about how this will affect you.



The Benefit Cap is a limit on the amount of benefit you can get. The Government say they want to get more people into work, by making sure working always pays more than benefits.

It only applies to these benefits:

- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance (unless you get the support component)
- Housing Benefit
- Child Benefit
- Child Tax Credit
- Carer's Allowance

The Government will add up how much you get for these benefits. From April, the money that you have been getting that is more than the cap get will be taken from your Housing Benefit.

If you get Universal Credit, it will be taken from that. (There is more information about Universal Credit below).

Who is affected?

Not everyone is affected by the Benefit Cap.

It does not apply to:

- People who are pension age
- Households where someone gets Working Tax Credit
- Households where someone gets DLA, or PIP, or Constant Attendance Allowance
- War widows and widowers

If you had been in work for a year or more before you had to claim, you will get extra time before you are affected by the cap.



The Social Fund is an amount of money given out by the Government to help people on a low budget in an emergency. Some of it pays for things like funerals, the costs of a new baby, or items like washing machines or furniture. These payments are called Crisis Loans.

Some of it is used to pay people who are waiting for benefits to start or go up. These payments are called Budgeting Loans.

What is changing?

This money has always been given out to people by the Government. From April, the money that was given for Crisis Loans will be given out to local authorities. It will be up to them to decide how the money is used.

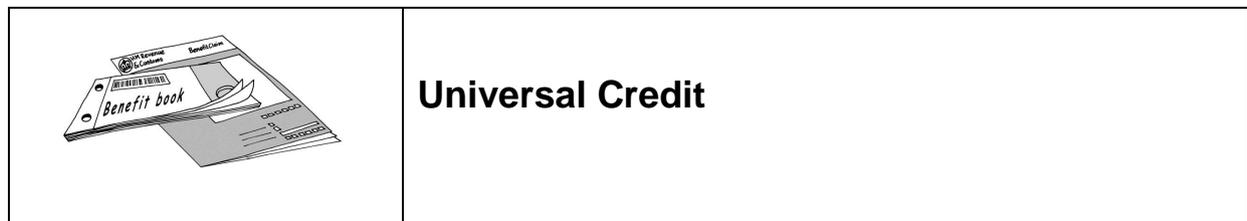
People might also get given items or services instead of money.

The money that was given for Budgeting Loans will still be given out by the Government until Universal Credit starts. (There is more information about Universal Credit below).

Once people have moved to Universal Credit, Budgeting Loans will be replaced by Advance Payments.

Who is affected?

Anyone who would have applied for help from the Social Fund will be affected.



The Government want to make the benefits system easier to understand. In October they plan to do this by bringing 'means-tested' benefits into one payment. These are the benefits that are based on how much money you have. This will be called Universal Credit.

The benefits that will come together to be Universal Credit are:

- Income Support
- Income Related Jobseeker's Allowance
- Income Related Employment Support Allowance (but NOT Contributory ESA)
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Everyone will get the same basic amount, like they do for Jobseeker's Allowance. Extra money will be available for some people for disability, children, housing or caring.

Any other benefits you get, like DLA or Council Tax, will not be affected by this change.

There will be a cap on the amount of money you can get with Universal Credit (there is more information about the Benefit Cap above).

Universal Credit will be paid every month. This is because most people who work are paid every month. The Government think this will help people get used to how they will be paid when they work.

Most people's Universal Credit will be paid to them. They will have to use their housing benefit to pay their landlords themselves.

However, if you are vulnerable, they might still pay it on your behalf. If you are not sure about this ask a support worker.

Most people will be expected to manage their Universal Credit on the internet. But if you are vulnerable you might not have to do this.

Who is affected?

Working age people who get any of the benefits on the list above will be affected.

Universal Credit will start for some people in October this year but it won't affect everyone until 2017.



The money for Council Tax Benefit has always been given by the Government to the people who need it, to cover the cost of their Council Tax.

What is changing?

From April the money will be given to each Local Authority. It will be up to them to decide how much money people should get.

There will also be less money than before for Council Tax Benefit. This means that people will have to pay something towards their Council Tax. Each council could charge a different amount.

Who will be affected?

Each Local Authority will decide how much money to charge people. Ask a support worker about what is happening in your area.



DLA (Disability Living Allowance) is a benefit given to people to help with the extra costs of having a disability. People can spend this money on whatever they choose.

Many people use it for things like taxis, so that they can travel independently, items to help them at home, or to pay someone who helps them.

Lots of people who get DLA are working, and say that the benefit means that they are able to work.

There are two types of DLA:

- Mobility
- Care

People get different amounts for each, depending on their needs.

What is changing?

DLA is going to be replaced by Personal Independence Payment (PIP).

There will still be two types – the Care part will be called the Daily Living Component.

Because there is less money in total for PIP, people who get DLA might not get PIP, or they might get less money than they did for DLA.

Most people will have to have a face to face assessment to see if they can get PIP.

Who will be affected?

Everyone who gets DLA, or who will need it in the future, and who are aged 16-64 will be affected.

This change will take place between April 2013, and 2015. It will start in just a few areas, for people making a new claim. Eventually everyone who gets DLA will have to apply for PIP. No one will get it automatically.

Speak to a support worker to find out when it will affect your area.

If you get DLA, you will also get a letter telling you when you need to apply for PIP.



Employment and Support Allowance

Employment and Support Allowance (ESA) is money that you can claim if your disability or illness means that you cannot work.

There are two types of ESA.

You can claim **Contribution based ESA** if you have paid enough National Insurance. You can only claim this for one year.

If you have not paid enough National Insurance, you can claim **Income related ESA** if your income and savings are below a certain amount. You must have less than £16,000 in savings, and if you have a partner they must work less than 24 hours a week.

If you are given ESA, you will be put into one of two groups.

If they think that your illness or disability means that you cannot work at all, you will be put into the **Support Group**. You will not be expected to look for work.

If they think that you might be able to work in the future, you will be put in the **Work Related Activity Group**. You will have to go to meetings and do activities to help you get ready for work.

What is changing?

These changes have already started. If you have not been assessed for ESA yet, this will happen by 2014. Please ask a support worker when this is likely to affect you.

Who is affected?

Everyone who was claiming Incapacity Benefit will be moved to ESA. They will be assessed before this happens.

Anyone who would have applied for Incapacity Benefit will apply for ESA instead.

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