

# How will my benefit change?

2013





Through the Welfare Reform Act the Government has introduced some major changes that will affect the way residents of working age and on benefits will:

- **Have their income calculated**
- **Receive benefit payments.**



This also includes residents who are in work but receive partial housing benefit.

The changes affect people of “working age” which means anyone who is under state retirement age.



## Under-occupancy

This explains some of the biggest changes to help you make informed decisions about the size of property you occupy.

The cost of having a spare bedroom	
Number of spare bedrooms	Weekly reduction of whole rent charge
	14%
	25%

Equating to on average of £10 per week less towards your rent

Equating to an average of £18 per week less towards your rent.

### How many bedrooms do you have?

From April 2013, if you live in a council or housing association home and you have one or more ‘spare’ bedrooms your housing benefit may be reduced.

#### This could affect you:

- ✓ if you are 16 up until state retirement age
- ✓ even if you only get a small amount of housing benefit
- for example, if you are working
- ✓ even if you are sick or disabled.

#### 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. In April 2013 the pension credit age will be around 62 years.

### What is a ‘spare’ bedroom?

Under the new government rules, if you have more bedrooms than they say you need, you will lose part of your housing benefit. From April 2013 you will be allocated one bedroom for:

- ✓ each adult couple
- ✓ any other person aged 16 or over
- ✓ two children of the same sex under the age of 16
- ✓ two children under the age of 10 regardless of their sex
- ✓ any other child
- ✓ a carer (who does not normally live with you) if you or your partner need overnight care.



## UNDER-OCCUPANCY

It does not matter how the 'spare' bedroom is used, the new rules will apply even if:

- ✗ you and your partner need to sleep apart because of a medical condition
- ✗ the main residence of your children is another address, but you have a spare room for when they stay with you.
- ✗ you and your partner are foster carers, as foster children are not counted as part of the household. (speak to your social worker for more details)

The "under-occupancy" will apply to residents who have minority access to children as this is not classed as the child's main home. If you are in receipt of benefit a reduction will be made should your property size be larger than that set out in the government's calculation.



If you have one or more extra bedrooms you will have to pay the difference between your housing benefit and your rent.

Speak to your own landlord about your options. If you are worried about being able to afford to pay your rent from April 2013 you should ask for advice now. If you don't pay your rent you could lose your home, so talk to the rent team about different ways to pay.



### **Talk to the council housing team**

about transferring to a smaller home or a mutual exchange, or taking in a lodger. You may be entitled to priority for moving to a smaller property. Please contact the housing team on 0141 577 4993 / 3719 / 3722 if you wish to discuss your options.

✓ **Get a free benefit healthcheck to make sure you are claiming all the benefits you can. Phone 0800 052 1023.**

✓ **Budgeting advice** – contact either money advice services on 0800 052 1023 or adult and family learning services on 0141 577 3306.

✓ **Get in touch** with your local citizens advice bureau ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) on 0141 881 2032 or other local advice agencies

✓ **Try to find** some paid work to increase your income. Contact the WorkER team on 0141 577 8438.

✓ **Get more information** about the cap on benefits by calling the government's information line on **0845 605 7064.**

✓ **Talk to the rent team** if you are worried about rent arrears on 0141 577 3714.



## Benefit Cap

From April 2013, the government will introduce a limit to the total amount of benefits that working age couples and single people receive based on the average income of a working household.

The government will add up how much money you get from a range of benefits, including housing benefit, jobseeker's allowance, employment support allowance, child benefit, child tax credit and carer's allowance. If the total comes to more than the maximum amount allowed your housing benefit payments will be reduced so that total benefits do not exceed:

- ✓ £500 per week for single parents
- ✓ £500 per week for couples with or without children
- ✓ £350 per week for single people without children.

### This will not apply to you if:

- ✗ you get pension credit or working tax credit
- ✗ a member of your household is claiming disability living allowance, attendance allowance or the support element of employment support allowance.

The Department of Works and Pensions (DWP) will be writing to those affected by this change.



## Changes to crisis and community care grants (Scottish Welfare Fund)

From April 2013, management of crisis grants and community care grants will transfer from Department of Works and Pensions (DWP) to the Council. They will be renamed Scottish Welfare Fund. More details about who can access the fund are available in a separate leaflet. Application forms for the Scottish Welfare Fund will be available from council offices, libraries and the CAB from April 2013.

To find out more, call us on 0141 577 3475 or find us online at

[www.eastrenfrewshire.gov.uk/scottishwelfarefund](http://www.eastrenfrewshire.gov.uk/scottishwelfarefund)

The DWP **will still deal** with the following:

- Sure Start maternity grants
- Funeral payments
- Cold weather payments
- Winter fuel payments
- Budgeting loans
- Short-term advances of benefit



## Changes to disability living allowance (DLA) for working age

A new benefit called personal independence payment (PIP) will be introduced from 2013 to replace disability living allowance (DLA) for people of working age (16-64).

From 10 June 2013, new claims for disability living allowance will be for personal independence payments (PIP). Children under 16 will continue to claim DLA, and people over 65 can claim Attendance Allowance.

From October 2013, if you are aged between 16 and 65 and you report a change in your condition, you will have to apply for PIP instead.

If you receive DLA and will be aged between 16 and 64 on 8 April 2013, you will eventually have to make a claim for PIP instead, even if you have been given an indefinite or lifetime award for DLA.

At some point between January 2014 and March 2016 you will be contacted by DWP and invited to claim PIP. When you claim PIP your DLA will continue to be paid until the PIP claim has been decided, but if you do not make a claim for PIP within 28 days your DLA will be suspended.

For more information visit [www.gov.uk/pip](http://www.gov.uk/pip)

Contact Citizens Advice Bureau on 0141 881 2032, East Renfrewshire Carer's on 0141 638 4888, East Renfrewshire Council's financial support helpline 0800 052 1023 or email [money@eastrenfrewshire.gov.uk](mailto:money@eastrenfrewshire.gov.uk)



## Changes to council tax benefit

Council tax benefit is ending in April 2013 and being replaced with council tax reduction. The council tax reduction scheme will be similar to the existing benefit scheme in the first year. You should check the amount you are due to pay when you receive your new council tax bill in March 2013. To apply for council tax reduction or for further advice please phone Customer Services on 0141 577 3002 or email [benefits@eastrenfrewshire.gov.uk](mailto:benefits@eastrenfrewshire.gov.uk)





## One monthly payment of benefits

The UK Government plans to introduce universal credit from October 2013. It will replace six of the means-tested benefits and tax credits.

Universal credit will replace:

- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Income support
- Child tax credits
- Working tax credits
- Housing benefit

Universal credit is intended to help people to become more independent by paying a range of working-age benefits together as one single payment.

Working age people on benefits will personally receive the new "universal credit" paid monthly directly into a bank account only.

This means you will need a bank account or be a member of a credit union where your universal credit can be paid. This will include any housing benefit entitlement. For most people this means you will be directly responsible for paying the rent on your property.

Pensioners will continue to have their housing costs paid straight to their landlord.

People who are of working age and claim the stated benefits will move onto Universal Credit in phases, timescales have still to be finalised for East Renfrewshire but are likely to be

- between October 2013 and March 2014, new claims for Jobseekers Allowance, Income Support and Employment and Support Allowance will be treated as claims for Universal Credit
- from April 2014, new claims for Housing Benefit and Tax Credits will be treated as claims for Universal Credit
- from April 2014, Department for Work and Pensions will also start to move people from their existing benefits to Universal Credit. It is expected that it will take until 2017 to move all customers onto Universal Credit.

The Department of Works and Pensions will be responsible for the administration of Universal Credit. It is expected that the Department for Work and Pensions will contact people directly to let them know when they are moving to Universal Credit.

For further information, contact Job Centre Plus on 0845 604 3719.

For advice on how to budget or manage debts, contact East Renfrewshire Council Money Advice on 0800 052 1023 or the Citizens Advice Bureau on 0141 881 2032 or your local library on 0141 577 3306.



## How to get online

From October 2013 you will be expected to make any new universal credit claims online at the Department of Works and Pensions (DWP).

If you need help and support to get online, your local library can help.

What's on offer:

- free access to computers and the internet
- knowledgeable and friendly staff who can help you to use the computers
- set-up email accounts
- free wi-fi in Clarkston, Giffnock and Mearns Libraries
- details of other local agencies who can offer you additional support



## How can you prepare for these changes?

During this time of welfare reform, confidence with reading, writing, numbers and using a computer will make it easier to manage changes in your life.

If you need to brush up on your skills, a range of free courses are available at your local library and other community venues. This help and support is also available for speakers of other languages.

We can help you:

- learn how to use a computer
- read and reply to letters and e-mails
- apply for work using the Universal Job Match website
- search and apply for work on other job sites
- complete written and online forms
- create a C.V.
- brush up on your reading, writing and numbers
- manage your money

Ask a member of staff at your local library

Phone 0141 577 3306 Email [adult.learning@eastrenfrewshire.gov.uk](mailto:adult.learning@eastrenfrewshire.gov.uk)



## Help with job opportunities

WorkER is the name for the Employability Services within East Renfrewshire. We aim to help individuals and businesses identify opportunities for meaningful employment, training and education. Contact us by phone on 0141 577 8438 or by email [worker@eastrenfrewshire.gov.uk](mailto:worker@eastrenfrewshire.gov.uk)

## Council contacts

[www.eastrenfrewshire.gov.uk/welfare\\_reform](http://www.eastrenfrewshire.gov.uk/welfare_reform)

East Renfrewshire Council housing options 0141 577 4993 / 3719 / 3722

email [customerservices@eastrenfrewshire.gov.uk](mailto:customerservices@eastrenfrewshire.gov.uk)

Financial support helpline 0800 052 1023 or email [money@eastrenfrewshire.gov.uk](mailto:money@eastrenfrewshire.gov.uk)

Text "money" to freetext 80800 and add your name and "benefit health check"

Budgeting skills	0800 052 1023 (ask for money advice) or Adult and Family Learning Services on 0141 577 3306
Libraries	0141 577 3500 <a href="mailto:libraries@eastrenfrewshire.gov.uk">libraries@eastrenfrewshire.gov.uk</a>
Adult and Family Learning	0141 577 3306 <a href="mailto:adult.learning@eastrenfrewshire.gov.uk">adult.learning@eastrenfrewshire.gov.uk</a>
Rent team	0141 577 3714
WorkER	0141 577 8438 <a href="mailto:worker@eastrenfrewshire.gov.uk">worker@eastrenfrewshire.gov.uk</a> <a href="http://www.eastrenfrewshire.gov.uk/worker">www.eastrenfrewshire.gov.uk/worker</a>
Welfare Rights	0141 577 8609

## Other useful contacts

Citizens Advice Bureau	0141 881 2032 <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
216 Main Street, Barrhead	(there are also various outreach clinics where you can drop in)
Job Centre Plus	0845 604 3719
East Renfrewshire Credit Union	0141 881 1353
114-116 Main Street, Barrhead	
East Renfrewshire Carers (Part of Carers Trust)	0141 638 4888 <a href="http://www.eastrenfrewshirecarers.co.uk">www.eastrenfrewshirecarers.co.uk</a>
The Gatehouse, Eastwood Park, Giffnock, G46 6UG	
Voluntary Action	0141 876 9555
56 Kelburn Street, Barrhead	
East Renfrewshire Disability Action (C/O Voluntary Action- see above)	
DWP (PIP)	<a href="http://www.gov.uk/pip">www.gov.uk/pip</a>

## Other Landlords

Barrhead Housing Association	0141 881 0638 or email <a href="mailto:enquiries@barrheadha.org">enquiries@barrheadha.org</a>
70 Main Street, Barrhead, G78 1SB	
Arklet Housing Association	0141 620 1890 or email <a href="mailto:arklet@arklet.org.uk">arklet@arklet.org.uk</a>
Barrland Court, Barrland Drive, Giffnock, G46 7QD	

This document can be explained to you in other languages and can be provided in alternative formats such as large print or braille. For further information, please contact Customer First on 0141 577 3001 or email [customerservices@eastrenfrewshire.gov.uk](mailto:customerservices@eastrenfrewshire.gov.uk)

इस सूचना-पत्र में उल्लेखित सूचना यदि आप हिन्दी अनुवाद में चाहे तो कृपया सम्पर्क करें।

如果您想得到该资料所含信息的译文，请联系：

ਜੇ ਤੁਸੀਂ ਇਸ ਲੀਫਲੈਟ ਵਿਚ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਦਾ ਅਨੁਵਾਦ ਚਾਹੁੰਦੇ ਹੋ ਇਥੇ ਸੰਪਰਕ ਕਰੋ।

اگر آپ اس ایف ایف میں درج معلومات کا ترجمہ اپنی زبان میں چاہتے ہیں تو ہم سے رابطہ کریں