

The Government's WELFARE REFORM & BEDROOM TAX

HOW WILL YOU BE AFFECTED?

FOR INFORMATION &
ADVICE CONTACT US
WE ARE HERE TO HELP

0141 781 2277



From April 2013 the UK Government is changing the way housing benefit is worked out. If you have more bedrooms than the Government say you need, you will lose part of your housing benefit, even if you only get a small amount of housing benefit. **This will affect you if you are under the pension credit age and even if you are sick or disabled.**

The below table will help you work out when you will be entitled to pension credit –

Date of Birth	Date state pension credit age is attained
On or before 5 October 1951	6 March 2013 or earlier
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013
6 January 1952 to 5 February 1952	6 November 2013
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015

You won't be affected if:

- You live in a one bedroom flat or bedsit
- You or your partner are old enough to receive pension credits. In April 2013 the pension credit age will be around 61 years and 6 months.
- You or your partner require an overnight carer (who does not normally live with you)

What is the size criteria?

The size criteria will restrict housing benefit to allow for one bedroom for each person or couple living as part of the household, with the following exceptions:

Children under 16 of same gender are expected to share; and

Children under 10 expected to share regardless of gender

EXAMPLE 1 - A single father who lives in a two bedroom property and has access to his children will be deemed to be under occupying a property by one room - *Housing Benefit will be reduced by 14%.*

EXAMPLE 2 - A couple with two girls aged 15 and 4 (both aged under 16 years) in a three bedroom property will be deemed to be under occupying by one room - *Housing Benefit will be reduced by 14%.*

Please note –

You must be claiming Child Benefit to be entitled to a room for children.

WHAT ARE YOUR OPTIONS?

Option 1 – I would like to stay in my current home

If you can afford to pay the shortfall in your rent you can stay in your home. You can pay by direct debit, paypoint, on the internet or on the phone with a credit or debit card.

Option 2 – I would like some help to stay in my current home

If you would like to stay in your home, but can't afford to pay your rent, you have a number of options:

- Money Advice –

We have free money advice available in this office every Thursday. This can help you to:

1. Claim all the benefits you are entitled to including assisting with applying for discretionary housing payments
2. Save you money on your bills
3. Find cheaper loans
4. Help you create a household budget
5. Give advice on how to deal with debt

Last year 163 people were helped to claim a total of £237,000!!!!

You can also contact the housing benefit office at 1250 Westerhouse Road and citizen's advice service (www.cas.org.uk) for help and advice. See our website for more agencies that can offer money help.

Discretionary Housing Payments (DHPs)

Discretionary Housing Payments provide customers with further financial assistance when a local authority considers that help with housing costs is needed. Whether you are granted a DHP, how much it is and for how long it is paid will be a decision for the local authority and will entirely depend on an individual's circumstances and the purpose of the DHP. Anyone who is currently claiming Housing Benefit or Council Tax Benefit and requires further assistance with housing costs may be eligible to make a DHP claim.

Among other things it will cover:

1. Restrictions in Housing Benefit allowance following the introduction of size criteria in the social rented sector.
2. Increase in essential work-related expenditure due to moving further from your place of employment.
3. Rent deposits or rent in advance if you need to move home.

The Government has made an additional £30 million available to this fund from 2013/14 specifically to help two groups who may be affected by the introduction of the bedroom tax. These groups are disabled people who are living in specially adapted properties and foster carers.

- Taking in a lodger –

A lodger can help you to pay your rent and other bills. You would need to get permission from the Co-operative before taking in someone. It would be up to you to find a lodger and collecting their rent. Any income from a lodger will be taken into account and deducted pound for pound from your housing benefit apart from the first £20. This reverses under Universal Credit (rolls out in October 2013) – lodgers will not be counted as occupying a room and the size criteria reduction will apply, but any income from lodgers will be fully disregarded and will not impact on the amount of a claimant's Universal Credit award.

Option 3 – I WANT TO MOVE TO A SMALLER PROPERTY

Easthall Park staff can help you to move to a smaller place so as to avoid paying this charge. The first thing to do is to make an appointment at our office to speak to Duncan our Housing Assistant.

Duncan can assist you with things like –

- Applying to transfer to a smaller house within Easthall
- Applying to transfer to another property outwith Easthall
- Mutual Exchanges
- Homeswapper

Homeswapper has helped lots of people like you to move to a smaller home. To register you must go to their website www.Homeswapper.co.uk. It's free of charge and very easy to use. There are hundreds of people already registered and possibly someone who would love to swap with you right now!

Universal Credit

The bedroom tax is one of the first things to be fully introduced however there are many more changes coming. There will be a benefit cap introduced in Summer 2013. This means that no household will be able to claim more than £26,000 per year for families, or £18,200 for single people, no matter what their circumstances.

The Government is also changing income-based income support, income based job seekers allowance, employment and support allowance, housing benefit, child tax credits and working tax credits. All these different benefits will be replaced with one single Universal Credit.

Under Universal Credit you will have to make your claim on-line. This is something we can assist you with. There are computers available to use in the Glenburn centre – free to use of course. Feel free to pop in.

Remember we are here to help.

If you wish to discuss any of the above please contact us on 0141 781 2277 or email us at enquiries@easthallpark.org.uk or pop into the office.