

# Benefits are changing

The Government is changing the welfare benefits system. In Buckinghamshire, we want to help you to understand how these changes could affect you.



[www.buckscc.gov.uk/benefit-changes](http://www.buckscc.gov.uk/benefit-changes)












# From 2013 the Welfare Benefits system is changing

This booklet explains the main changes introduced by the Government in the Welfare Reform Act.



## The changes covered in this booklet include:






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Some changes will come into effect from April 2013, others will be introduced gradually between 2013 and 2017.

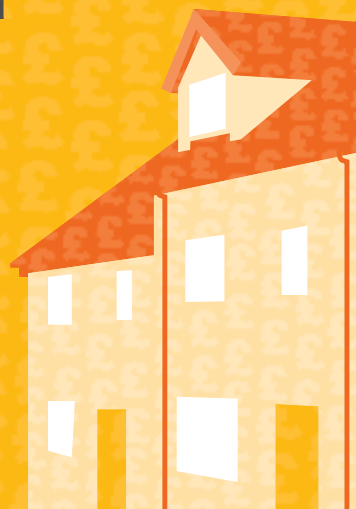
Final details of the new Localised Tax Support scheme have been agreed by your local district council. You can find their contact details on page 24.

# Single monthly payment of benefits

The following benefits will gradually be replaced for working age claimants with a single benefit called **Universal Credit**:

-  **Income Support**
-  **Income based Jobseekers Allowance**
-  **Income related Employment and Support Allowance**
-  **Housing Benefit**
-  **Tax Credits**

This is being phased in gradually from April 2013 until 2017 for existing claimants and new claimants from October 2013.



## Universal Credit will normally:



be paid monthly in arrears



be paid to a single person in the household

If you are a tenant you will need to budget and make arrangements to pay your weekly or monthly rent from your universal credit payment.

## People who are of working age and claim the relevant benefits will move onto Universal Credit in phases:



Department for Work and Pensions will start to move people from their existing benefits to Universal Credit between 2013 and 2017. The Department for Work and Pensions will contact people directly to let them know when they are moving to Universal Credit.



**New claims for:** Jobseekers Allowance, Income and Income Related Employment and Support Allowance will be treated as claims for Universal Credit, phased in gradually from October 2013. People in Buckinghamshire are not expected to be affected until 2014.



**New claims for:** Housing Benefit and Tax Credits will be treated as claims for Universal Credit from October 2013.

The Department for Work and Pensions will contact people directly to let them know when they are moving to Universal Credit.

For further information please visit:

**[www.dwp.gov.uk](http://www.dwp.gov.uk)** and search for universal credit

# Benefit Cap by September 2013

By September 2013 there will be a national cap on the amount of benefits a single person or family can receive. This is not expected to come into effect in Buckinghamshire until the end of September 2013.



## The cap is:



for a family or couple

**£500** per week

**£26,000** per annum



for a single person

**£350** per week

**£18,000** per annum

## This is known as the Benefit Cap

If you are of working age and already getting more than £500 (family), or £350 (single) a week in benefit, **your Housing Benefit will be reduced.** You may consider moving to cheaper housing if your new benefit payments are not enough to cover your housing costs.

Your district council will have written to all households that will be affected by the Benefit Cap to let them know what it means for them.

For more information please visit:

**[www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)**

If you do not fit the criteria on the following pages, to become exempt from the cap you will need to work a certain number of hours a week, depending on your circumstances.

For more information contact the **Benefit Cap helpline** on **0845 605 7064** or phone **Buckinghamshire County Council** on **0845 3708090**.



# Which benefits count towards the cap?





These benefits all count when working  
out how much you can get a week:



**Bereavement  
Allowance**



**Carer's  
Allowance**



**Child Benefit**



**Child Tax Credit**



**Employment and  
Support Allowance**  
(except where it is paid  
with the Support Component)



**Guardian's  
Allowance**



**Housing Benefit**



**Incapacity Benefit**



**Income  
Support**



**Jobseeker's  
Allowance**



**Maternity  
Allowance**



**Severe Disablement  
Allowance**



**Widowed Parent's  
Allowance**



**Widowed Mother's  
Allowance**



**Widow's  
Pension**









**Widow's Pension  
Age-Related**



# Households that aren't affected by the cap

The cap won't apply to you if you, your partner or any children you are responsible for are in receipt of any of the following: ➔



-  **Attendance Allowance**
-  **Disability Living Allowance**
-  **Personal Independence Payment** (From April 2013)
-  **The support component of Employment and Support Allowance**
-  **Industrial Injuries Benefits** (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme)
-  **War Widow's or War Widower's Pension**

This will also not apply to you if you get:

-  **Pension credit**
-  **Working tax credit**



# Could you have too many spare bedrooms?

(according to new Housing Benefit rules)

Nationally the amount of Housing Benefit paid to **working age** tenants who live in Housing Association properties, will be reduced where they have more bedrooms than the Government consider the family needs. This is called Under Occupancy.



## **Under new national Housing Benefit rules you will be allowed:**

One bedroom if you are a single Customer or part of a couple; plus



one bedroom for a child;



or, one bedroom for two children under 10;



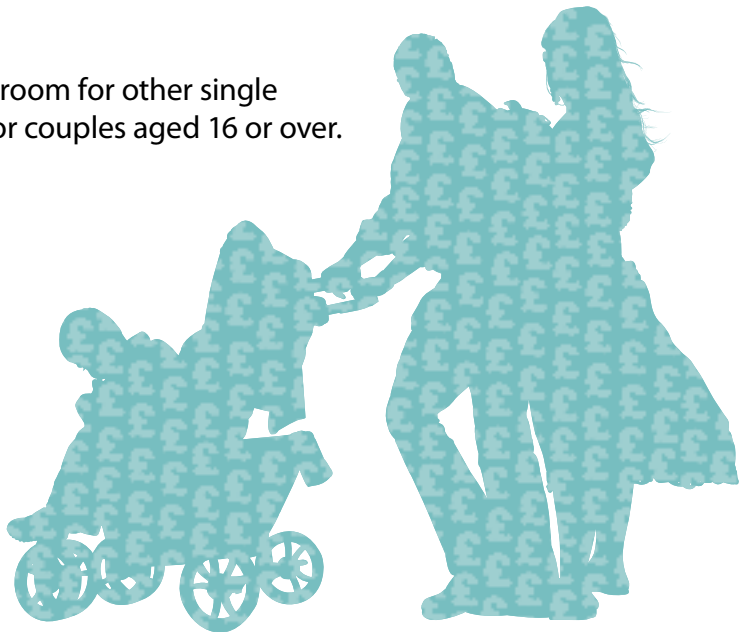
or, one bedroom for two children of the same sex up to the age of 16;







one bedroom each for children over the age of 10 of the opposite sex



one bedroom for other single people or couples aged 16 or over.



## For example:

-  couples with no children would need only one bedroom
-  a single parent with one or two children under 10 would need two bedrooms
-  couples with three children (two boys and a girl) aged six, eight and 12 would need three bedrooms
-  if you are pregnant and have an extra room for the expected child, you are under occupying until the child is born.

Tenants who need an overnight carer may be entitled to an extra bedroom, if the local authority is satisfied that you or your partner reasonably requires it.

There are exceptions for people who have too many bedrooms because of bereavement, or could afford to pay the rent for the last 12 months without claiming Housing Benefit.



## The changes will mean:



if you have one bedroom too many your Housing Benefit will be reduced by **14% of your eligible rent**



if you have two or more bedrooms too many, your Housing Benefit will be reduced by **25% of your eligible rent**

More information is available from your local district council. You can find their contact details on page 24.

If you are affected by these changes please **speak to your landlord or housing provider** as they may be able to offer advice on moving to a smaller home or tell you about other types of help that may be available.

For more information, please visit  
**[www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)**

# Council tax benefit scheme from April 2013

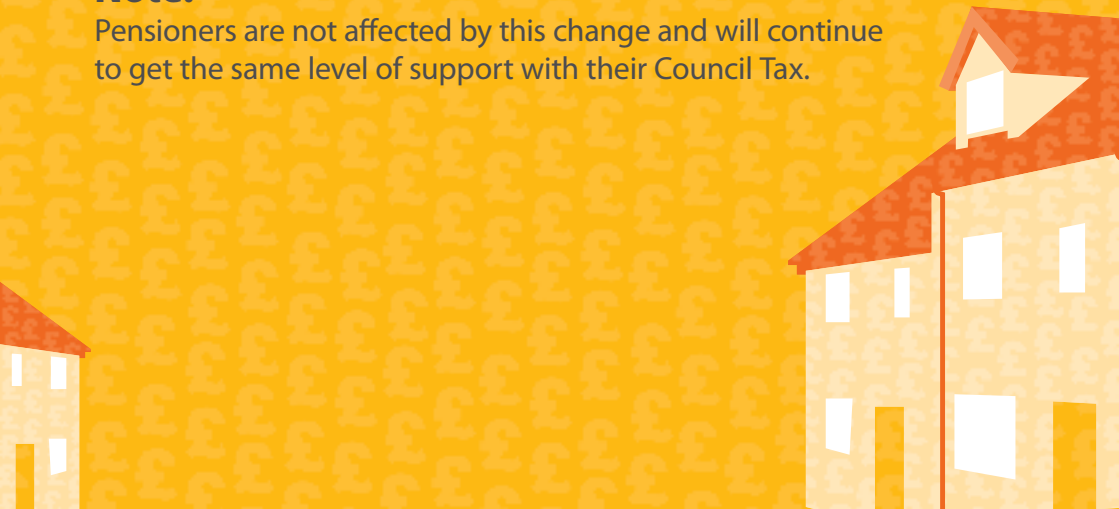
Support for Council tax is changing and there has been a 10% cut in funding from government.

There will be local arrangements designed and managed by your district council. Most of the district councils have agreed new schemes after consultation with residents, but Chiltern District Council remains unchanged until April 2014.

If you are worried or concerned about paying council tax please contact your local district council. You can find their contact details on page 24.

**Note:**

Pensioners are not affected by this change and will continue to get the same level of support with their Council Tax.





# Other benefit changes

The following pages will explain other planned benefit changes →



## **Local Housing Allowance** (private tenants)

The way that Local Housing Allowance rates are worked out has changed.

Local Housing Allowance rates will now only be reviewed **once a year**.

New rates will be published each April.

If you are concerned about paying your rent please contact you local council.

Contact details for your local district council can be found on page 24.



## **Income Support for single parents with children over the age of five**

From 21 May 2012, if you are a single parent on Income Support whose youngest child is aged five or over, you will normally be moved from Income Support to Jobseeker's Allowance.

On Jobseeker's Allowance you will be required to undertake work related activity. Previously this has been a requirement when a child reached the age of seven.

**For more information** speak to your local Jobcentre Plus on 0845 6043719 or text phone on 0845 6088551.

## Pension Credit

From October 2014, all new claims for Housing Benefit will start to be paid as a Housing Credit and be paid as part of Pension Credit.

This change is not expected to result in any difference to the amount of help pensioners get with their rent. It simply means older people will need to claim their housing costs from the pension service.

Further information will be provided about this change and how it will work nearer the time.

Couples where one partner is under Pension Credit age will have to claim Universal Credit. The Government assumes the partner under pension age can work. If they can't work they will face a drop in income on Universal Credit.



## Work Capability Assessment

Anyone claiming Employment and Support Allowance (or Incapacity Benefit) will have a Work Capability Assessment. This will look at whether your illness or disability affects your ability to work and can include a face to face medical assessment.



## Personal Independence Payments (PIP)

From October 2015, people in receipt of Disability Living Allowance will be reassessed for a new benefit called Personal Independence Payment (PIP). Some existing claimants with a change in their circumstances may be invited to apply earlier.

### To get PIP you must:



Be age 16 – 64



Satisfy the daily living and/or mobility activities test for three months prior to claiming, and likely to continue to satisfy this test for at least a further nine months after claiming.



Provide detailed information on how your illness affects your daily life and attend a medical assessment.



There will be two parts within two rates. These are made up of:

### Part 1

#### Daily living



##### **Standard rate**

If you have a limited ability to carry out daily living activities



##### **Enhanced rate**

If you have a severely limited ability to carry out daily living activities.

### Part 2

#### Mobility



##### **Standard rate**

If you have a limited ability to carry out mobility activities



##### **Enhanced rate**

If you have a severely limited ability to carry out mobility activities.

The only exception is for people who are terminally ill and who are not expected to live for more than six months. These claims will be dealt with quickly and the person will not need a face to face consultation, or to fulfill the three month qualifying period.

Assessments will still be made for claimants' suitability on a points basis, with the level of entitlement affected by the level of score.

For more information:

[www.gov.uk/pip](http://www.gov.uk/pip)

# **This booklet has covered the main changes to national benefits resulting from the Welfare Reform Act 2012**

**Further benefit changes have resulted from the act these include amendments to:**



**Tax Credits**



**Child Benefit**



**Employment Support Allowance for young people**



**Some elements of the Discretionary Social Fund (DSF) scheme are to be replaced by Local Emergency Support. For further details, please visit: [www.buckscc.gov.uk/benefit-changes](http://www.buckscc.gov.uk/benefit-changes)**

**For further details on these please visit: [www.gov.uk](http://www.gov.uk)**

# Further information

**In Buckinghamshire, partners are working together to offer support, advice and guidance on these government changes to benefits:**



Department for Work and Pensions, visit **[www.gov.uk](http://www.gov.uk)**



Jobcentre Plus, visit **[www.gov.uk/browse/working/finding-job](http://www.gov.uk/browse/working/finding-job)** or call on **0845 6043719** (text phone **0845 6088551**)



Welfare reform, visit **[www.dwp.gov.uk/policy/welfare-reform](http://www.dwp.gov.uk/policy/welfare-reform)**



Benefit Cap, visit **[www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)** or call **0845 605 7064**



Universal Credit, visit **[www.dwp.gov.uk](http://www.dwp.gov.uk)** and search for universal credit



Call Buckinghamshire County Council on **0845 3708090**



If you are concerned about these changes, you can call our local Citizens Advice Bureau on **0844 245 1289**

For any specific enquiries relating to Council Tax Benefit or Housing Benefit please contact your local district council. You can find their details on the back page.

## **Aylesbury Vale District Council**

[www.aylesburyvaledc.gov.uk/benefits-council-tax](http://www.aylesburyvaledc.gov.uk/benefits-council-tax)  
or call 01296 585618

## **Chiltern District Council**

[www.chiltern.gov.uk](http://www.chiltern.gov.uk) or call 01494 729000

## **South Bucks District Council**

[www.southbucks.gov.uk](http://www.southbucks.gov.uk) or call 01895 837200

## **Wycombe District Council**

[www.wycombe.gov.uk](http://www.wycombe.gov.uk) or call 01494 421325



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