

BENEFITS ARE CHANGING FROM APRIL 2013

What is Welfare Reform?

The Westminster Government is changing the way that many benefits are paid and how much benefit people are entitled to. This leaflet will help you find out how people on Housing Benefit could be affected and where you can go to get help and advice.

Who will be affected?

If you claim housing benefit to help pay your rent, you may be affected by changes from April 2013. The changes mean that some people will get less housing benefit than they did before. It is important that you understand the changes and how they could affect you.

Housing Benefit Rules from April 2013

From April 2013, if you are claiming Housing Benefit and you:

- are under State Pension age;
- live in a council or housing-association home; and
- have one or more extra bedrooms (that is, your home is 'under occupied');

Your Housing Benefit may be reduced. This could affect you even if you are sick or disabled.

You won't be affected if:

- you live in a one-bedroom flat or bedsit; or
- you or your partner are old enough to receive Pension Credit

When is a home under occupied?

Your home is under occupied if it has more bedrooms than the Westminster Government says you need. Under the new rules, if your home is under occupied you will lose part or all of your Housing Benefit.

The Westminster Government says you need 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 have a disability and need overnight care.

The rules will apply even if, for example:

- you and your partner need to sleep apart because of a medical condition; or
- Your children's main home is at another address, but you have an extra room for when they stay with you.

What happens if my home is under occupied?

If you have one extra bedroom your Housing Benefit will be cut by 14% of your full rent (regardless of whether your Housing Benefit is for the full rent). If you have two or more extra bedrooms, you will lose 25%.

You will have to pay your landlord the difference between your Housing Benefit and your rent.



What this could mean for you?

If you are a single person or a couple living on your own in a home with two bedrooms, your Housing benefit will be cut by 14% of your full rent. If you live in a three-bedroom home, you will lose 25%.



If you are a single parent or a couple living in a three-bedroom home with a boy and a girl under 10 your Housing Benefit will be cut by 14% of your full rent. If you live in a four-bedroom home, you will lose 25%.

If you are a single parent or a couple living in a three-bedroom home with two girls or two boys under 16 your Housing Benefit will be cut by 14% of your full rent. If you live in a four-bedroom home, you will lose 25%.

The Benefit Cap

The total amount of state benefits you can receive will be capped. Please note that this is being introduced in a phased approach between April and September 2013.



The Government will add up how much money you get from a range of welfare benefits, including housing benefit. If the total comes to more than the maximum amount allowed your housing benefit will be reduced (However, there are some exceptions).

The maximum amount of benefit you will be able to receive will be capped at £500 a week for single parents, £500 per week for couples with or without children and £350 per week for single people without children.

Personal Independence Payment



If you are aged between 16 and 64 and are in receipt of Disability Living Allowance (DLA) you need to know that it is being phased out in Scotland from June 2013 onwards. Current DLA claimants will be invited to apply for the new Personal Independence Payments (PIP). You will receive a letter at some point after June 2013 inviting you to apply for PIP. You can do this on-line or by phone. When you receive your letter inviting you to apply, you must make your application within 4 weeks, otherwise your benefits can be suspended or stopped altogether.

Universal Credit



Universal Credit is a new single payment for people who are looking for work or on a low income. It will merge a number of benefits into one single monthly payment. You will be responsible for paying your rent to your landlord and will need a bank account to receive payments.

Universal Credit will be introduced in October 2013 for new claimants. For those who are already claiming benefit it will be introduced between October 2013 and 2017.

How we can help you...

For further information visit:
www.dundee.gov.uk/welfarereform
or contact Customer Services:
01382 431205



...you can do so much more **ONLINE** at...
dundee.gov.uk

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