



Your guide to  
**BENEFIT  
CHANGES**



# **BENEFIT CHANGES**

## **What is Bedroom Tax?**

The 'Bedroom Tax' (also known as under occupation) means that if you live in a property that is deemed to have one or more spare bedrooms your housing benefit or Universal Credit is likely to be reduced.

### **Will the 'Bedroom Tax' affect me?**

You will be affected by the 'bedroom tax' if:

- You are classed as having one or more spare bedrooms
- You're aged between 16 and state pension age
- You receive Housing Benefit (or the housing element of Universal Credit).

### **What is classed as a 'spare bedroom'?**

You are allowed one bedroom for:

- Each adult couple
- Each other person aged 16 or over
- Two children of the same sex aged under 16
- Two children under 10, regardless of their sex
- Any other child
- An overnight carer you need who doesn't usually live with you.

One extra bedroom can be allowed for:

- Approved foster carers
- Adult children serving away as members of the Armed Forces
- Overnight carers
- Adult children who are students living away from home
- A couple when one of them has a

disability which means they cannot share a room (to be eligible the disabled partner must get a disability benefit)

- Disabled children who cannot share a bedroom with another child because of her/his disability (the child must be in receipt of middle or high rate DLA care and the Local Authority must be satisfied that the room cannot be shared.)

### **How much will my Housing Benefit/ Universal Credit reduce?**

If you under-occupy your home your Housing Benefit will be cut by:

- 14% for one spare bedroom
- 25% if you have two or more spare bedrooms.

### **What can I do?**

If your home is deemed to be bigger than you need and your Housing Benefit/Universal Credit is cut you could –

- Apply to move to a smaller home
- Increase your working hours
- Take in a lodger
- Apply to your local council for a Discretionary Housing Payment.

Please contact us on 0800 0287428 for help and advice if you are affected by, or worried about, the bedroom tax.



## What is the Benefit Cap?

The Benefit Cap is a limit on the total amount of benefit people of working age can receive.

### Will the Benefit Cap affect me?

The Benefit Cap will usually apply to you if you or your partner are of working age and receive Housing Benefit or Universal Credit.

You can find out if you're over the Benefit Cap by adding up all the benefits you receive.

The cap applies to your whole household; that includes you, your partner and any children you're responsible for. You'll need to know the benefits everyone in your home gets to know whether you'll be affected.

There are, however, a number of exemptions which mean you won't be affected by the cap, and won't have your income reduced.

### How much is the Benefit Cap?

If you get more than the following amount in benefits per week you may be affected by the Benefit Cap -

- £384.62 per week if you share your home as a couple or have children
- £257.69 per week if you are single and don't have any children living with you.

### Which benefits will be reduced?

If your income from benefits goes above the cap, your Housing Benefit or Universal Credit will be reduced until the amount you receive falls below the limit shown above.

### You won't be affected by the Benefit Cap if you or your partner:

- Qualify for Working Tax Credit (even if you don't receive it due to your income)
- Earn more than £542 a month combined, after tax and national insurance contributions, and receive Universal Credit

- Are over State Pension Age
- Are in the support group of Employment or Support Allowance or found to have limited capability for work-related activity in Universal Credit because of a health condition or disability that prevents you from working
- Receive Carer's Allowance or the Carer's component of Universal Credit because you care for someone with a disability

You also won't be affected by the Benefit Cap if you, your partner or any children under 18 living with you receive any of the following benefits:

- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance (DLA)
- Employment and Support Allowance (if you get the support component)
- Guardian's Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a War Disablement - Pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment (PIP)
- War pensions
- War Widow's or War Widower's Pension

**Challenge the decision** - If you think there has been a mistake when calculating your benefits, you can challenge the Benefit Cap decision. Call us on 0800 028 7428 so we can help you appeal against your income being reduced.

### Apply for a Discretionary Housing Payment

- If you're worried about paying your rent and covering your costs you may be able to apply for a Discretionary Housing Payment from your local council to help in the short term.

# BENEFIT CHANGES

## What is Pension Credit?

Pension Credit is a means tested benefit for older people on a low income. It has two parts:

- Guarantee Pension Credit tops up weekly income to a minimum amount
- Savings Pension Credit is payable in certain circumstances where someone has saved some money towards their retirement, like a second pension or savings.

You may be able to get one or both parts, depending on your circumstances.

You may also get more Pension Credit if you or your partner are:

- Severely disabled
- A carer
- Have responsibility for a child or qualifying young person
- Have certain housing costs.

You can claim Pension Credit whether or not you are still working. You do not need to have paid any national insurance contributions.

You could still get Pension Credit even if you live with your grown up family, own your own home, or are in hospital or a care home.

If you get Pension Credit, you will be exempt from the Benefit Cap and the Bedroom Tax that can limit the total amount of benefits some claimants can receive.

If you get Guarantee Pension Credit you will automatically qualify for maximum Housing Benefit and Cold Weather Payments.

To find out how much Pension Credit you might get, go to: [www.gov.uk/pensioncredit-calculator](http://www.gov.uk/pensioncredit-calculator)

## Can I claim Pension Credit?

Guarantee Pension Credit – if you are a woman you must be State Pension age; if you are a man, you must be the State Pension age of a woman born on the same day and in the same year as you.

Savings Pension Credit can be claimed by men and women aged 65 and over.

To work out the exact date of your State Pension age, use the State Pension age calculator on the [gov.uk](http://gov.uk) website.

## How do I claim Pension Credit?

Telephone the Pension Credit Claims Enquiry line 0800 991234 or Textphone 0800 169 0133 OR download a claim form from: [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

You will need the following details for you and your partner

- National Insurance number
- Your total weekly income
- Your savings and investments
- Your housing costs such as rent & service charges.

## What is a Personal Independence Payment (PIP)?

Personal Independence Payments helps people aged 16 to 64 with the extra costs of disability or long-term health conditions.

PIP is a non-means tested benefit, so it doesn't matter how much you earn or have in savings to get it.

PIP replaced Disability Living Allowance (DLA) for new claims in April 2013. DLA can still be claimed for children, and Attendance Allowance can be claimed for people ages 65 and over.

### To be eligible, you must:

Have difficulty with getting around or need help with daily tasks for the last three months and expect to need help for at least another nine months (unless you are terminally ill with less than six months to live).

If you're already claiming Disability Living Allowance (DLA), you don't need to claim for PIP until the Department for Work and Pensions (DWP) invites you to make a claim.

### How much could I be entitled to?

PIP is made up of two parts -

- Daily living - standard and enhanced rates for help with daily living
- Mobility - Standard and enhanced rates for help with mobility.

The amount you get depends on how your condition affects you, not the condition itself. So you might qualify for one component or both.

If you qualify for PIP you may also be eligible for other help such as Motobility, travel concessions and extra amounts of other benefits.

You will be exempt from the Benefit Cap.

If someone cares for you they may qualify for Carer's Allowance.

You will qualify for a Christmas Bonus.

### How do I claim PIP?

By telephone – begin your claim for PIP by calling the Department for Work and Pensions (DWP) on 0800 917 2222 or Textphone 0800 917 7777

Other ways to claim – You can also claim by post or by using a text relay or video relay service. Visit the [www.gov.uk](http://www.gov.uk) website for more information.

# BENEFIT CHANGES

## What is Universal Credit?

Universal Credit is a single monthly payment which is replacing six income-related benefits and tax credits for claimants of working age.

## Which benefits will Universal Credit replace?

Universal Credit will replace the following benefits:

- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit

## Will Universal Credit affect me?

Universal Credit will not affect everybody straight away. It is being introduced for anyone who makes a new claim and/or has a change in circumstances.

From July 2019, everyone claiming the benefits listed above will be transferred to Universal Credit by 2023.

## What's different about Universal Credit?

- You need to be able to make claims, check your payments and updates online. If you don't have access to a computer, you can do this at a Job Centre
- You need to have a bank or building society account, or an account with an alternative provider such as your local Credit Union or Post Office to receive your money
- You will receive a single monthly payment

- You will need to manage your bills and costs for the whole month
- You will need to arrange to pay your rent directly to Railway Housing Association yourself.

When you claim Universal Credit, you will no longer receive Housing Benefit. Your Universal Credit payment includes a 'housing costs element' which you will need to pay to us, together with any other charges and any arrears you may owe.

You should receive enough in your Universal Credit to cover your rent and service charges, unless your home is considered to have more bedrooms than you need (see Bedroom Tax). If your Universal Credit payment is not enough to cover your rent and service charges you will still need to pay the full amount of your rent and service charges to us.

You will have to wait at least 5 weeks to receive your first payment of Universal Credit. You may be able to get an advance on your first payment, which you will then have to repay over the next 12 months.

Payments can also be made more often than monthly, in exceptional circumstances.

Make sure you contact us before you make a claim. We can tell you what information you need as well as give you advice on managing the transition.

## How do I pay my rent?

We suggest setting up a Direct Debit payment to us for the day your Universal Credit payment arrives in your account.

That way you don't need to remember to pay or worry about how much you have left for other things.

Contact us on 0800 0287428 for advice about setting up a Direct Debit payment.

### **What about other benefits?**

Council Tax Benefit (or Council Tax Reduction), is not paid as part of Universal Credit. You will need to make a separate claim for help towards your council tax.

Universal Credit does not replace contribution-based Jobseeker's

Allowance, or contributory Employment and Support Allowance (ESA), and if you have paid sufficient National Insurance contributions you can claim these alongside Universal Credit.

### **What should I do if I can't manage?**

If you think you will struggle managing and budgeting your money, have physical or mental health problems that might prevent you from paying your rent on time, or if you need help dealing with debt please contact your Housing

Officer or Tenancy Services Officer straight away about any concerns you have. We will help you where we can and knowing your circumstances will help us to give you the best advice.

Contact us on 0800 0287428 if you would like help and advice about Universal Credit or paying your rent.

### **Help & Advice**

For more information or advice on welfare benefits and/or managing debt advice please contact us on **0800 0287 428** or one of the following independent advice agencies –

#### **Citizens Advice Bureau**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Tel: 03444 111 444

Text relay: 03444 111 445

#### **Step Change**

[www.stepchange.org](http://www.stepchange.org)

Tel: 0800 138 1111

#### **Christians Against Poverty**

[www.capuk.org](http://www.capuk.org)

Tel: 0800 328 0006



Information can be made available in other languages, or other formats such as Braille or Audio Tape, on request. Please ask a member of our staff for more information, or if you need any other help or advice. (They can arrange to speak to you in your own language if you need them to.)

L'information peut être rendue disponible dans d'autres langues, ou en d'autres formats tels que braille ou bande magnétique audio, sur demande. Veuillez demander à un membre de notre personnel pour plus d'information, ou si vous avez besoin de tout autre aide ou conseil. (ils peuvent organiser de vous parler en votre propre langue si vous avez besoin qu'ils le fassent.)

Bilgiler istenildi\_inde di\_er dillerde de temin edilebilir ayrıca görme özürülerin kullanabilece\_i kabartma alfabesiyle veya Teyp kaseti\_eklinde de hazırlanabilir. Daha fazla bilgi için veya herhangi bir konuda yardım ve tavsiye ve ihtiyacınız varsa lütfen görevli personelden birisiyle konu\_unuz. (E\_er ihtiyacınız varsa personelimiz sizinle kendi dilinizde konu\_abilmek için bir tercüman ayarlayabilir.)

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该资料已被翻译为其它的语言，也有诸如盲文或录音磁带的其它形式供选。请询问我们的职员以便获得进一步的资料、其它帮助或建议。(如果你有需要，他们可以安排用你自己的语言来和你交谈。)

در صورت درخواست، اطلاعات به زبانهای دیگر در دسترس قرار خواهد گرفت و یا به هر شکل دیگر از قبیل خط برجسته و یا صدا. جهت دریافت اطلاعات بیشتر و یا دریافت راهنمایی و کمک، لطفاً از یک کارمند سوال کنید. (آنها میتوانند ترتیبی بدهند که در صورت لزوم با زبان خودتان با شما صحبت کنند.)

ز انبار پانہ بہ زمانی خواتن ده ست ده کہ ویت، و یا بہ شیوہ کانی دیکہ، لہ وانہ بہ خہ تی گہ ورہ و یا بہ نہ نگ. نہ گہ ر پیویستت بہ ز انباری زورتتر، یارمہ تی و یا ناموزگار ی ہہ یہ، تکایہ پرسیار بکہ لہ یہ کیک لہ کارمہ نده کان. (نہ وان کاریکی و ادہ کہ ن کہ بہ زمانی خوت لہ گہ لتا قسہ بکہ ن.)

ਬੇਨਤੀ ਕਰਨ ਤੇ, ਜਾਣਕਾਰੀ ਦੂਸਰੀਆਂ ਬੋਲੀਆਂ, ਜਾਂ ਹੋਰ ਰੂਪਾਂ ਜਿਵੇਂ ਕਿ ਬਰੇਲ ਜਾਂ ਆਡੀਓ ਟੇਪ ਤੇ ਵੀ ਦਿੱਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਹੋਰ ਜਾਣਕਾਰੀ ਵਾਸਤੇ, ਜਾਂ ਜੇਕਰ ਤੁਹਾਨੂੰ ਹੋਰ ਸਹਾਇਤਾ ਜਾਂ ਸਲਾਹ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਸਾਡੇ ਸਟਾਫ਼ ਦੇ ਕਿਸੇ ਮੈਂਬਰ ਨੂੰ ਪੁੱਛੋ। (ਜੇਕਰ ਤੁਸੀਂ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਉਹ ਤੁਹਾਡੇ ਨਾਲ ਤੁਹਾਡੀ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਗੱਲਬਾਤ ਕਰਨ ਦਾ ਪ੍ਰਬੋਧ ਕਰ ਸਕਦੇ ਹਨ।)

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## Contact us

Our office in Darlington, Maple House, 11 Tillage Green, Westpark Village, DL2 2GL is open between 8.30 am and 4.30pm Monday to Friday.

Free phone: 0800 0287428 | Email: info@railwayha.co.uk

[www.railwayha.co.uk](http://www.railwayha.co.uk)



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