

About your benefits

Money matters

About your Benefits

The Welfare Reform Act of 2012 introduced a new benefit called Universal Credit (UC) which replaces the six Benefit Entitlements for working aged people, as detailed on the following page.

If you need any help with Welfare Benefits please contact:

Welfare and Debt Advice Officer
telephone: 0738 425 5630
email: income@ccha.biz

You are eligible if:

- You live in the UK
- You are on a low income or out of work
- You have savings of less than £16,000
- You are aged 18 or over (some 16-17 year olds are eligible, seek advice)
- Either you are your partner are below state pension age

Universal Credit - What does it mean for you?

If you are eligible for Universal Credit and getting any of the benefits listed below, these will stop and you will get Universal Credit instead. You do not need to do anything. You will be contacted when it is your time to move over. However, if you have a change of circumstances, this may trigger an earlier move to Universal Credit.

Benefit Entitlements included in this change are:

- Income Based Jobseekers Allowance
- Income Related Employment Support Allowance
- Income Support
- Working Tax Credits
- Child Tax Credits
- Housing Benefit which will now be called the **Housing Element**

Only the six benefits listed are being replaced and you can continue to claim other benefits as before, such as disability benefits and council tax support.

Typically the whole Universal Credit payment is paid directly to you and it is your responsibility to pay your rent from your payment. If you work, this may affect the amount of Universal Credit you

receive. It is your responsibility to cover your whole rent from your Universal Credit and/or wages.

If you want to know how your wages will affect your Universal Credit, please contact the Welfare & Debt Advice Officer at ccha.

Universal Credit is normally paid once a month which means that you have to be able to budget for a whole month. If you need help or support doing this please contact the Welfare & Debt Advice Officer at ccha.

In certain circumstances, however, you can arrange your rent to be paid directly to us. For further details please contact the Income Team at ccha.

If you live with your partner, you should make a joint claim for Universal Credit and you will receive one monthly payment for the two of you.

To make a claim for Universal Credit you will need an email address and a bank account. If you need help with this, please contact ccha.

Changes to Council Tax Benefit

From April 2013, if you are of working age and claim Council Tax Benefit, the amount of support you receive may be cut.

This is because the Government is reducing the amount of money

available and asking local councils to run their own schemes, which may vary from area to area. Contact your local council for more details.

This benefit will now be called Council Tax Support and is not part of your Universal Credit claim so this must be made separately.

Reductions in your Benefit Entitlement

You are likely to see a reduction in your benefits if:

- You are of working age and you have a spare bedroom.
- You are a large family and no one in the household is working.
- You have a grown up son or daughter, or any other adult living with you.

“You need to make sure your full rent is paid”

Underoccupation Charge

Under the new rules if you have more bedrooms than the Government says you need, you will lose part of your Housing Benefit/Universal Credit Housing Costs Element.

This means 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.

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.

- If you have one ‘spare’ bedroom, your Housing Benefit/UC Housing Costs will be cut by 14% per week. If you have two or more spare bedrooms, you will lose 25%. If your benefit is cut, you are responsible for paying your landlord the shortfall.

This could affect you:

- If you are aged between 16 and state pension age.
- Even if you only get a small amount of Housing Benefit/UC Housing Costs – for example, if you are working and/or on a low income.
- Even if you are sick or disabled.

You won’t be affected if:

- You live in a one bedroom flat or bedsit.
- You and your partner reach Pension Credit age.

If one partner is under Pension Credit age, bedroom tax may still apply.

Non Dependent Deductions

A non-dependent is someone who lives in the property with you and who is not a partner or a dependent child/young person.

This is someone under 16 years old or under 20 if in certain types of education or training. This person is expected to make a contribution to the rent.

If on Housing Benefit, the amount you receive could be considerably reduced if you have a non-dependent living with you.

The amount deducted from your Housing Benefit entitlement will vary based on the income of your non-dependent. Because of this it is very important that you keep the benefits department regularly updated so they can calculate your award correctly.

If on Universal Credit, the non-dependent deduction will be taken from your award at a flat rate, regardless of the earning of this person.

Some households are exempt from the non-dependent rules. Please contact our team if you are receiving less money towards your rent because of a non-dependent.

Benefit Cap/ Limit on Benefits

The Benefit Cap is a limit on the total amount of 'welfare' social security a household can receive.

The rules around the benefit cap are complicated and depending on specific individual circumstances can vary.

Please contact ccha's Welfare & Debt Advice Officer to see what is applicable in your situation.

“We will help residents maximise their income”

Other Benefit Changes

Disability Living Allowance (DLA) will become Personal Independence Payment (PIP).

Who is eligible for PIP?

People claiming Attendance Allowance (AA) will not be affected. People who were aged 65 or over on 8 April 2013 who are already receiving DLA will be invited to change their claim to PIP or apply for AA. Children under 16 will still be able to claim DLA but need to reclaim for PIP as soon as they reach their 16th Birthday. DLA, PIP or AA are awarded to people who have a physical or mental health condition that affects their ability to carry out day to day activities or get about. Contact our team if you have a health condition to see if you might qualify.

You can still claim PIP even if you are working. It is also paid regardless of savings.

How do I qualify for PIP?

There are two components of PIP:

- Living component
- Mobility component

Each component will be paid at either:

- Standard rate
- Enhanced rate
- In order to qualify for PIP you will have to score a number of points from an assessment.

The Assessment

There are a list of 12 activities each with different levels of ability. These activities will be based on every day events and your capacity to complete them. You will need to score at least eight points on each component to receive any allowance.

Useful telephone numbers for Benefits

Appeals/Tribunals	03001231142
Attendance Allowance	08007310122
Benefit Enquiry Line (not for Universal Credit enquiries or New Style JSA/ESA)	0800 169 0310 <ul style="list-style-type: none"> • Option 1 for Deductions due to Overpayments, Social fund loans, Housing Benefit debts etc • Option 2 for Bereavement/Death • Option 3 for Job Centre appointments and other Benefits: ESA, JSA, Income Support, Incapacity Benefit)
Benefit Cap Enquiry Line	0800 169 0145
Blue Badge	Contact your local council
Child Benefit	0300 200 3100
Disability Living Allowance	0800 121 4600
Freedom Pass Lost and Stolen (for new applications contact your local council)	0300 123 1142
Grants and Loans	0800 169 0140 Option 1 – Sure Start Maternity Grants Option 2 – Help with funeral costs Option 3 - Budgeting Loans

Useful telephone numbers for Benefits

Housing Benefit and Council Tax Support	Croydon – 0208 726 7000 Bromley – 0300 303 8670 Sutton – 020 8770 5000
Jobseekers Allowance/New Style Job Seekers Allowance	0800 055 6688
Motability Scheme	0300 456 4566
New Style ESA	0800 328 5644
Pension Credit	0800 99 1234
Personal Independence Payment (existing claims)	0800 121 4433
Personal Independence Payment (making a new claim)	0800 917 2222
State Pension	0800 731 7898
Taxi Card Scheme	0207 908 0271
Tax Credits – including Child Tax Credits and Working Tax Credits	0345 300 3900
Universal Credit helpline	0800 328 5644
Universal Credit – Debt Management including Tax Credit Overpayments	0800 916 0647

Call **ccha** free on:
0800 054 6710
Visit: **www.ccha.biz**



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ccha, 29 Sheldon Street,
Croydon CR0 1SS

E: customers@ccha.biz

T: 020 8680 7532

www.ccha.biz