



Changes to Welfare Benefits

Easy Read



There will be lots of changes over the next few years to benefits. Some changes may affect you and some may not.



United Response has produced this guide. We have not told you everything just the main things we think you need to know.



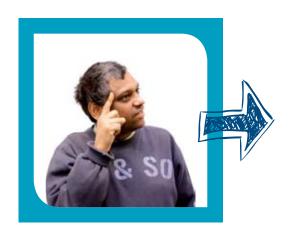
It can be very complicated so if you need more information ask for help.



You can get help from different places. You could ask your support worker.



You could go to the Government website www.dwp.gov.uk



Remember! - This is only a guide

Personal Independence Payment



Personal Independence Payment (also known as PIP) is a new benefit that will replace Disability Living Allowance (also known as DLA).



These changes will start to happen from April 2013.



There are two parts to the money that you receive from PIP. There is money for daily living and money for getting around.



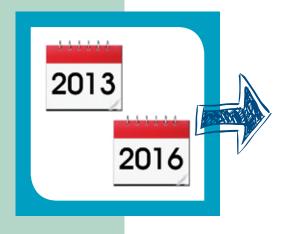
You will get more money if you have more needs.



If you are an adult and get DLA and you want to continue to get it you will have to reapply for PIP.



The Department for Work and Pensions will write to you and ask you if you want to reapply for PIP.



These changes to benefits will take place between 2013 and 2016.



From April 2013, brand new claims for disability benefits in the north west and north east of England will be for PIP.

New claims in the rest of England will start from June. This will not affect people who are renewing their DLA claim.



From October 2013 to October 2015 people turning 16, people with big changes in their lives and people whose DLA claim is coming to an end will apply for PIP not DLA.

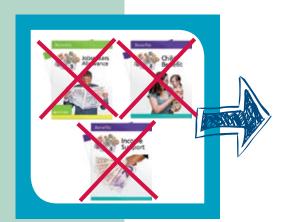


After October 2015 the Department for Work and Pensions will contact people who now get DLA and tell them what they need to do to get PIP.

Universal Credit (UC)



Universal Credit is a new benefit that will replace lots of other benefits for people of working age, but not pensioners.



It will replace:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment Support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit



People will be encouraged to claim for Universal Credit online, but there will be some telephone and face to face support available.



A basic amount of Universal Credit is paid once every month for the month just gone.



Extra money is available for people who have:

- a disability or health problem
- caring responsibilities
- children
- childcare costs
- housing costs



Some people will have to go to a face to face meeting about their ability to work. This is called a Work Capability Assessment.

Housing



If you live in a 'residential home' your housing costs will be paid in the same way.



If you live in 'social housing' such as a housing association home or rent from a private landlord, your housing benefits will move over to Universal Credit.

The housing money will be paid directly to you instead of your landlord.



How much money you get depends on how many bedrooms you need.



You are allowed a bedroom for yourself and you should also be allowed a bedroom for carers who need to stay overnight.



Some rented accommodation will still get housing benefit as a separate benefit. You can ask your support worker if you are in this group.

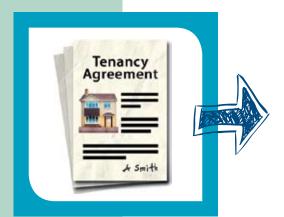
Bedroom Tax for Council Housing



From April 2013, if someone has an empty bedroom in their home the amount of Universal Credit for housing will be cut by 14%



If they have two or more empty bedrooms they will have their benefit cut by 25%.



This will happen to all tenants in council housing, except pensioners.



People who have empty bedrooms will be asked to move to somewhere smaller, or pay the extra money themselves.



People who only rent a room in a property, or who need overnight support will not be affected.



If you have a spare room you may be affected by these changes. Please talk to your support worker if you are worried about them.

If you are working age



Universal Credit is designed to help more people work. It does this by letting you keep some of your benefit even when you get a job.



You can earn some money and still get all of your Universal Credit.



If you earn more money you will still be able to keep 35p of your Universal Credit for everyone £1 you earn.



If you would struggle to work because of disability or ill health you may get extra Universal Credit on top of your basic money.



You may not get this extra Universal Credit if you work over 16 hours per week.

Savings

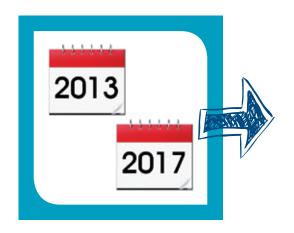


If you have savings over £16,000 you cannot get Universal Credit.

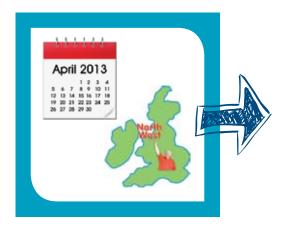


If you have savings between £6000 and £16,000 you will need to talk to an advisor about how this may affect your Universal Credit.

When will the changes take place?



The change to Universal Credit will take place between 2013 and 2017.



In April 2013 Universal Credit will be introduced in four areas;

Tameside, Oldham, Wigan and Warrington.



From October 2013, most people making a new claim in Great Britain will receive Universal Credit in place of the benefits it covers.



You will also be moved onto Universal Credit if things change for you.



From the middle of 2014, you may be moved onto Universal Credit if you will get more money when you are on it.



Between 2015 and 2017, if you have not been moved onto Universal Credit already, the Government will tell you how to claim it.

Keeping money the same



If you get less money on Universal Credit than you did on other benefits, you should receive a 'cash top up'.



This cash top up will make the amount of money the same as you got before.



This top up will last until something changes for you or until your Universal Credit increases to the same level as before.

Council tax benefit



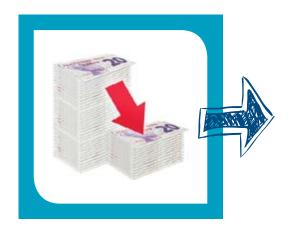
Council Tax Benefit helps people with low or no income pay their council tax.



From April 2013 Council Tax Benefit is ending.



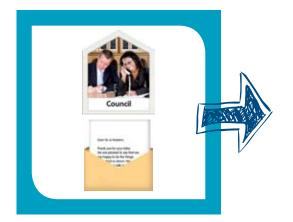
It will be replaced by help from local councils called 'council tax support'. This support will be different in each council.



The money the Government will give to 'council tax support' will be less than before.



This may mean that you have to pay some more money towards your council tax. Pensioners will not be charged more.



Your council will write to you and let you know if you will have any changes or not.



