Changes to the benefit system

Keep informed so you don’t get caught out
Since April 2016 you can only claim four weeks/one month of backdated Housing Benefit. Please contact Jobcentre Plus as soon as your circumstances change to avoid missing out.

**Family premium**
Since May 2016, family premium is no longer included in new Housing Benefit claims. If you are already receiving it, payment will continue until you lose your claim.

**If you go abroad**
From April 2016, the time you’re allowed to be abroad (outside of Great Britain) and claim Housing Benefit has been reduced from 13 weeks to four weeks. However, there are some exceptions to this rule, so please get in touch with Jobcentre Plus or our Welfare Reform Advisor to find out more.

**Child premiums**
Since April 2016, child premium within Housing Benefit has been capped. New claimants can only receive payments for one or two children. No further payments for three or more children will be paid.

In April 2017, if you are aged 18 to 21 you will no longer automatically be entitled to Housing Benefit. To get Housing Benefit you either have to be working or be in some form of education or training. If you’re not earning or learning, you will not be entitled to Housing Benefit.

If you are in supported housing, have previously paid rent without assistance, or have been evicted by parents or a guardian you'll be exempted from this new rule.
The total amount a household will be able to claim in benefits is:
• £442.31 a week in London
• £384.62 a week outside London.

The total amount a single person will be able to claim in benefits is:
• £296.35 a week in London
• £257.69 a week outside London.

In April 2017 support provided through Child Tax Credit will be limited to two children only. You will not get extra Child Tax Credit for any additional child born after April 2017.

As well as the two child limit, the ‘family element’ of £545 a year will be stopped. Families with children born after April 2017 will not receive the family element Child Tax Credit.

Universal Credit is a single monthly payment that combines most means-tested benefits, and will be paid to one person in the household.

The benefits it includes are Income-related Jobseekers Allowance, Housing Benefit, Child Tax Credit, Working Tax Credit, Income Support and Income-related Employment Support Allowance.
**Monthly payments**

Universal Credit will be paid monthly directly into your bank, building society, credit union or Post Office account. If you don’t already have a bank account you’ll need to open one so that you can get your Universal Credit payments. Contact your Customer Accounts Advisor or your Neighbourhood Officer if you live in Berkshire for help with opening an account.

The housing element of Universal Credit will be paid directly to you and not directly to One Housing (your landlord). So you will have to start paying the full rent every month yourself. The easiest way to do this is by monthly Direct Debit.

Direct Debits can help you stay on top of your rent account so that you don’t fall into arrears. You can set up a paperless Direct Debit over the phone by calling our Customer Accounts Team. A Direct Debit mandate is also available. Fill it in and return it to us so we can process it.

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**Online applications**

Since May 2016, single claimants for Universal Credit have had to apply for their benefit online. From October 2016 everyone will have to apply online.

By 2018 all aspects of Universal Credit claims will be managed online, including making payments, reporting changes of circumstance, and looking for jobs. If you’re not already online, see the back page of this booklet to find out how we can help.
If you’re aged 18 to 21 you’ll no longer be automatically entitled to the Housing Element of Universal Credit. To get this you must be either earning or learning (ie working or in education). Also all 18 to 21 year-olds will also be expected to take part in six months of intensive job support at the start of their claim. After this, if you aren’t in employment, you will be expected to apply for an apprenticeship, traineeship, or get a work placement to continue receiving housing support.

Universal Credit will be reduced in the same way as Child Tax Credit. From April 2017, extra payments will be limited to two children only. There will be no increase for subsequent children regardless of when they are born.

All parents, including single parents, will be expected to complete work-focused interviews after the youngest child’s first birthday. This is a return to work programme to make sure that parents are actively looking or in work by the child’s third birthday. If not, you will lose your Universal Credit.

• We offer regular computer and internet skills classes to help get you online.
• We’re providing more computers for residents to use at our offices ready for compulsory online benefit services.
• We offer free welfare advice and help with applications if you are struggling.
• Our free Employment & Training service can help with all aspects of finding and getting a job including free accredited training courses.
• We offer budgeting advice and money management courses.

We’re here to help
Customer Accounts Team
Tel: 020 8821 5184

Welfare Benefits Advisor
Tel: 020 8821 4272

Employment & Training team
Tel: 0300 123 9966 or 020 8821 5161

Customer Information Hub
Tel: 0300 123 9966 or 020 8821 5300

Citizens Advice Bureau
W: www.citizensadvice.org.uk
Tel: 03444 111 444

Credit Union
W: www.creditunion.co.uk
Tel: 020 7787 0770

This document is also available in other languages, large print, Braille and audio format upon request. Please contact 0300 123 9966 / 020 8821 5300 or visit your local housing office.

Waxaa dukumantigaan weliba lagu heli karaa luqado kale, far waaweyn, fara Braille ee dadka indhaha la’iyo nuskhad dhegeysi ah marka la cobsado. Fadlan la xiriir lambarka 0300 123 9966 / 020 8821 5300 ama boqo xafiiska guryeynta ee xaafaaddaada.

Tài liệu này cũng có thể cung cấp bằng các ngôn ngữ khác, được in cỡ chữ lớn, chữ nổi Braille và định dạng âm thanh nếu có yêu cầu. Xin vui lòng liên hệ 0300 123 9966 / 020 8821 5300 hoặc ghé thăm văn phòng nhà ở tại địa phương của quý vị.