

Changes to your benefits

We're here to help



In April 2013, the government is introducing major changes to Housing Benefit. We understand these changes will affect a large number of residents, and we're here to help you.

Bengali: সরকারের ওয়েলফেয়ার রিফর্ম (জনকল্যাণ সংস্কার) আপনার উপর কিভাবে প্রভাব ফেলবে, এই প্রচারপত্র সেটা ব্যাখ্যা করছে।

Somali: Warsidahani waxa uu qeexayaa is-bedalada ay dawladu ku samayn doonto gunooyinka daryeelka iyo sida ay kuu saamayn doonaan.






**Tower
Hamlets
Homes**

Bedroom Tax: How many bedrooms do you have?

From 1 April 2013, if you are aged 16–60 and have at least one spare bedroom, the government will no longer pay full Housing Benefit for your home.






Each of these represents one bedroom that the government will continue to pay for through your Housing Benefit:

-  Couple/Adult
-  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
-  An overnight carer (who does not normally live with you)

If you have:

- **One spare room** - your Housing Benefit will be cut by 14% a week.
- **Two spare rooms** - your Housing Benefit will be cut by 25% a week

What can you do?

-  **Pay the difference** – between your rent and the amount of Housing Benefit you receive.
-  **Move to a smaller property** – we offer incentives. Contact us to discuss your options.
-  **Take in a lodger** – you can rent out your additional room(s) to a lodger for additional income. Remember to talk to us about it first.

Talk to us



We have a dedicated team ready to help you through the changes.

Find out if the changes will affect you

Our advisors are on hand to talk you through how the changes will affect you.

Discuss what you can do next

If you're facing a reduction in benefits, there are several ways we can help you. Call us to find out more.




Benefit cap: Will the benefit cap affect you?

The government is limiting the total amount of benefit you can receive. This may leave you facing a shortfall.



If the total amount of benefits you receive each week is more than the maximum allowed, your Housing Benefit payments will be cut.

There are three caps:

-  **£500 per week** for single parents
-  **£500 per week** for couples with or without children
-  **£350 per week** for single people without children

Will the benefit cap affect you?

The benefit cap will affect you if:

- ✓ both you and your partner are 60 or under
- ✓ you or your partner are **not** entitled to Working Tax Credit (WTC)
- ✓ no one in the household qualify for these benefits;
 - Disability Living Allowance (DLA)
 - Industrial Injuries Benefits
 - War Widow's or War Widower's Pension
 - Attendance Allowance (AA)
 - Employment Support Allowance (ESA) support element (work related activity group not exempted)
 - Personal Independence Payment from April 2013

Free, confidential, independent money advice

If you're facing a shortfall we might be able to help your money go further.



020 7364 5015 (option 2)

Translations

We can provide information and advice in Bengali and Somali languages.

How much benefit do you receive in total?

The table below includes all the benefits that are included in the benefit cap. Completing this table should help you to see if you will lose income because of the benefit cap, and how much of a weekly shortfall you will be faced with.

Add up the different benefits you receive in the right hand column.

Type of Benefits	Amount you receive
Income Support (IS)	
Jobseeker's Allowance (JSA) – Income Based	
Employment Support Allowance (ESA) – income and contribution based only	
Incapacity Benefit (IB)	
Housing Benefit (HB)	
Child Benefit	
Child Tax Credit (CTC)	
Carers Allowance	
Bereavement Allowance	
Widowed Parent's Allowance	
Widowed Mothers Allowance	
Guardian's Allowance	
Severe Disablement Allowance (SDA)	
Widows Pension	
Widows Pension Age-Related	
Maternity Allowance	
	Total:

If this total is more than the cap that relates to you, you will see a reduction in the amount of benefit you receive each week.

Call us to find out what you can do.  020 7364 5015 (option 2).