Connexus

Benefit advice and other support

Help with benefits

Are you claiming all of the benefits that you are entitled to? If you are finding it difficult paying all of your bills as well as your rent or if your circumstances have changed recently it may be that you have an entitlement to benefits that you weren't aware of.

If you would like to find out what you could be getting help with, you can use this link to the "**turn 2 us calculator**" or if you would prefer to speak to one of our Tenancy Sustainment Officers who are on hand not only to offer help and guidance on entitlement to benefits but also to help with applications and challenging benefit decisions.

Have questions or need support? Contact us.

More info

Benefit capping

Benefit capping means there is a limit on the total amount of benefit that most people aged 16 to 64 can get.

What is the limit of the cap?

- £384.62 a week for couples (with or without children living with them)
- £384.62 a week for single parents whose children live with them
- £257.69 a week for single adults who don't have children, or whose children don't live with them

Who won't it affect?

You are exempt from the cap if you:

- get Working Tax Credit
- get Disability Living Allowance or Personal Independence Payment
- have reached the age for getting Pension Credit (although you may not be exempt if you are a couple where one is above this age, and the other is below this age)
- get Guardians Allowance
- get Carer's Allowance
- Universal Credit claimants who receive payments towards carer's costs

You can find a complete list of exemptions **here**

How much might you lose?

This depends on your circumstances. You can use a benefits calculator to work this out. Click here for a **benefits calculator**

How can you escape the impact?

If you work enough hours to claim Working Tax Credit then the cap won't apply to you, even if you don't get it because your income is too high.

Check if anyone in your household gets one of the benefits that mean the cap won't apply to you, or that some of your benefits won't be counted.

Also, consider whether your circumstances are likely to change soon. For example, do you have a child that will soon be treated as financially independent from you? When this happens, your benefits may bring you under the limit of the cap. if you are expecting a baby, your benefits might go up, which means you may go over the limit of the cap.

The following benefits are included when working out whether your total benefit income is more than the cap:

- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the support component)
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Widowed Mother's Allowance
- Widow's Pension

The following benefits will NOT be included when working out your total benefit payment

- Bereavement Payment
- Discretionary Housing Payment
- Help with Council Tax (for example from your local council's support scheme)
- Pension Credit

- Residency order payments
- Social Fund payments (for example Budgeting Loans, Cold Weather Payments, Funeral Payments)
- Short Term Advances while you wait for your first benefit payment
- State Retirement Pension
- Winter Fuel Payment
- one-off payments made by your local authority to help you out in a crisis
- non-cash benefits, for example, free school meals
- Statutory Pay (for example Sick Pay, Maternity Pay, Paternity Pay or Adoption Pay)

If you want to see if the benefit capping will affect you go to the **Benefit Cap Information website**

Universal Credit

What is Universal Credit?

Universal Credit is a new benefit that is affecting working-age tenants. It is a single system for claiming benefits for people either out of work or in work and on low wages. Unlike the old system of signing off one benefit and on to another, including housing benefit, tenants will stay on Universal Credit and the payment is changed, taking any earned income into account.

One payment

Any money that you would have previously claimed through housing benefit will be paid directly to you as part of your Universal Credit payment, and you will then have to make arrangements to pay your rent to your landlord.

All new claimants or any claims submitting a change of circumstances will be transferred to Universal Credit. Eventually, all existing claims will be transferred.

Universal Credit is replacing the following benefits:

- Income-based Jobseeker's Allowance

- Income-related Employment and Support Allowance
- Income Support
- Housing Benefit
- Tax Credits (both working and child tax credits)

Please note that if you think you will still get help with council tax, that you will need to make a claim to the local authority separately. Council Tax Benefit will not be assessed as part of your Universal Credit Claim.

How to apply for Universal Credit

You can only apply online for Universal Credit. If you do not have access at home, please **click here** to see information on where you can get free access to computers and help with making a claim.

It should take around 30-40 minutes to complete the claim, but if you leave the application for a period of 20 minutes, the session will 'time out' and close. There is no ability to save your claim and return later. If the session closes, you will have to start again.

To make the claim run smoothly please ensure you have the following information before you start:

- Postcode
- National Insurance Number
- Details of the bank, building society or post office account where you will want the Universal Credit paid into
- Rent agreement (if you have one)
- Current rent statement

If you have recently lost your job, ensure you have all details of any wages that you may receive during the first month of your Universal Credit claim. This may include any final wage, holiday pay or compensation for loss of employment etc. If you receive this money during your calendar month assessment, it will be counted as earnings for the month it was received, rather than the month it was paid for. Please contact the Tenancy Advice Officers for more guidance.

- Details of any savings or other capital you may have, this includes any redundancy money.

- Details of any income that is not employment earned, for example, money form an insurance plan.
- Details of any other benefits you are in receipt of.

It is important to note that once you make your claim, you will not have a payment of any kind for 6 weeks.

Additional 'waiting days'

if you lose employment and go on to Universal Credit, there is a period of 7 days after you submit the claim known as waiting days. During these 7 days, you will have no entitlement to Universal Credit. However, it is still important that you submit your claim, as the waiting days only start after you have submitted the claim. You will still have to pay your rent, council tax and other bills during this time, but you will get no help with these payments. Waiting days do not apply if you are moving from one benefit (such as Job Seekers Allowance) to Universal Credit.

Claim date + waiting days + 1 calendar month +7 days = payment into your bank account

As you can see, you will be waiting 6 weeks or more before you get a payment.

Changes in circumstances

All changes should be reported using your online journal. However if you do need to speak to DWP, call them on 0800 328 5644.

Changes include:

- changes in household members
- any form of employment no matter how few hours this is
- sickness and too ill to look for work
- moving house

What can you do to get ready?

Get ahead with your rent, by at least a week, but a month is preferable, as you may not get a payment of Universal Credit for 6 weeks.

Unsure about whether you should claim Universal Credit or what you will need to do?

The **Universal Credit Helper tool** is a simple step-by-step guide through the Universal Credit claim process. Alternatively, or if you are still unsure, speak to one of our Tenancy Sustainment Team on 03332 31 32 33 or email them at **tenancysustainmentteam@connexus-group.co.uk**

Housing and Council Tax Benefit

Housing and Council Tax Benefit is payable to tenants who meet the eligibility criteria and are claiming Job-Seekers Allowance, Employment Support Allowance, Income Support etc.

If you are claiming Universal Credit, please **click here** for Shropshire or **click here** for Herefordshire.

Housing Benefit

This benefit is paid by the local authority to help meet the cost of housing for tenants living in social housing. You can claim housing benefit if you are unemployed or on a low income.

Non-Dependent Reductions

These result in a reduction of the amount of housing benefit paid to a household. This will occur where there is an adult living in the home who is not the tenant's partner (a non-dependent). The amount that the housing benefit is reduced by will vary according to the non-dependent's income.

For more information go to the **Shropshire Council** or **Herefordshire Council** websites.

Council Tax Benefit

You may have to pay different amounts of Council Tax in different council areas, even when the income of claimants are the same.

For more information, please see the **Shropshire Council** or **Herefordshire Council** websites.

Council Tax Debt

We work with Shropshire Council's debt recovery team to try and ensure that individual circumstances are taken into account. Where appropriate the council may temporarily suspend further action, including temporarily suspending

bailiffs, to allow our tenancy advice officers time to work with tenants and arrange realistic repayment plans for all debts.

Under-occupancy

Since April 2013 the Government reduced the amount of housing cost paid to people of working age who have 'spare' bedrooms in their homes. The criteria mean that any working-age household deemed to be under-occupying will lose a percentage of their housing cost.

Your housing cost will reduce by 14% for one room and 25% for two or more bedrooms.

The Government has said that the following people need their own bedroom:

- A couple
- A single person over the age of 16
- Siblings of different genders over the age of 10, but siblings of the same gender are expected to share.

For more information go to the **Government's website**

This does not affect tenants of pension age living in sheltered housing.

What can you do?

To avoid the 'bedroom tax' you can:

- Move home by applying to Shropshire HomePoint or Herefordshire Homepoint, or
- Take part in a mutual exchange. For more information on this please visit our **Mutual exchange page**.
- Take in a lodger to help pay for the shortfall in rent

Personal Independence Payment (PIP)

PIP has replaced Disability Living Allowance (DLA) for people aged 16-64 who have a long term disability/condition affects their ability to carry out a range of everyday activities and impacts on their ability to live independently.

The payment is based on an assessment of the individual, with consideration of how the impairment affects the life of the individual and their ability to carry out a range of everyday activities.

This replaces the previous system of awarding financial assistance just because of impairment.

Children under the age of 16 who meet the qualifying criteria will still claim Disability Living Allowance

Adults aged 65+ who meet the qualifying criteria will now claim Attendance Allowance.

Further support

If you find yourself in a difficult financial situation that may affect your ability to pay your rent, please contact us as soon as possible and talk to our tenancy sustainment team. The below organisations can offer you further advice and support on everything from paying your energy bills to finding new furniture for your home.

Debt advice and support

- **Citizens Advice** - Help with dept advice
- **Step Change** - Charity that offers debt advice and practical help with debt problems.
- **entitledto** - Are you receiving all the benefits that you are entitled to? This benefits calculator will check.

Difficulty paying energy/utility bills?

If you are struggling with your energy bills then we advise that you contact your supplier. Most energy suppliers have a support fund and may be able to help.

- **British Gas Energy Trust** - The British Gas Energy Trust may provide a grant if you are struggling to pay off gas or electricity debt, regardless of your supplier.
- **Severn Trent's 'The Big Difference' Scheme** - The Big Difference Scheme can offer a reduction of water bills to any Severn Trent customer with a household income below £16,480.
- **Marches Energy Agency** - Shropshire residents only. Energy advice and support.

Council support - Welfare support, furniture and white goods

- **Shropshire Council, Welfare Support** - Shropshire residents only. Shropshire Council's Welfare Support team can help with one-off grants and access to other charities offering furniture, white goods and other essentials.
- **Shropshire Council, Council Tax Support** - Shropshire residents only. Can help to lower your council tax payments.
- **Herefordshire Council, Welfare Support** - Herefordshire residents only. Herefordshire Council's Welfare Support team ca provide quality second-hand goods, provision of food or food vouchers and referrals to other agencies that can help.