

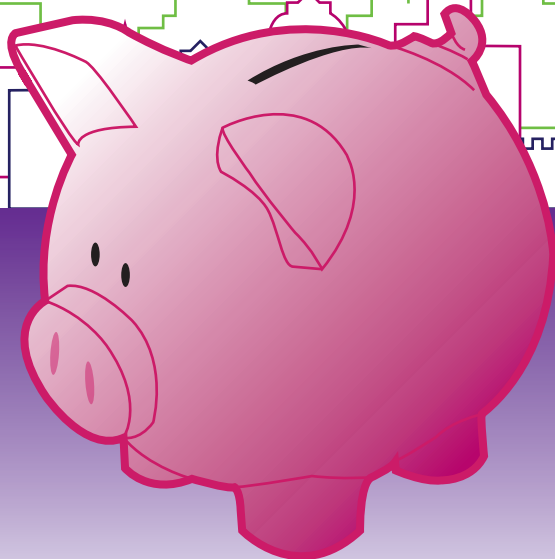
# Welfare Reform 2013 Advice Guide



The Government has introduced a range of Welfare Reform changes, which will affect many people across Leeds. Unity is required by the Government to action these changes. This leaflet highlights some of the most important changes and gives advice to those affected.

It looks at:

- Under Occupancy
- Discretionary Housing Payments
- Council Tax Support
- Local Welfare Support



## Under Occupancy



The Government has introduced some exceptions to the rules regarding under-occupation. You will be allowed a 'spare' bedroom if:

- ✓ You need an overnight carer
- ✓ You have a spare room as a result of a bereavement in the family, (you will be exempt for 12 months from the date of bereavement)
- ✓ You have paid rent for the previous 12 months without claiming Housing Benefit (you will be exempt for 13 weeks)
- ✓ You have an adult child or children who are away at university but continue to live with you and intend to return home - as long as they are not away for more than 52 weeks.

- ✓ You are an approved foster carer, whether or not a child has been placed with you - so long as you have fostered a child or become an approved foster carer in the last 12 months.
- ✓ You have a child with a severe disability who is unable to share a bedroom with a sibling.
- ✓ You have an adult child in the Armed Forces who continues to live with you and intends to return home.

The last three exceptions were announced on 12th March 2013.



# I'm under-occupying What can I do?



## Apply for DHP:

If you are struggling to pay your rent as a result of the under-occupation sanctions, you may be entitled to apply for a Discretionary Housing Payment. These payments are aimed at:

- ✓ Tenants where a member of the household is disabled and the property has undergone significant adaptation because of the disability.
- ✓ Parents requiring an additional room under child access arrangements where alternative housing options are not appropriate.
- ✓ Older people approaching Pension Credit age where work is not a realistic option.
- ✓ Families expecting a first child where a housing allocation has been made on this basis.

If you think you might be eligible, please let us know. We will be able to provide support in making an application.

## Move to a smaller home:

- ✓ Ask us about a Unity 2 Unity Mutual Exchange. You may be able to swap with a Unity tenant. Moving will be quicker as there is no need to bid.
- ✓ Register with Leeds Homes to apply for social housing; this is essential if you want to exchange or transfer

## Stay and pay:

- ✓ Increase your working hours
- ✓ Try to save money on bills
- ✓ Get help with budgeting

If you are out of work and could benefit from some employment support and advice, contact the Unity Employment Team. They offer one-to-one support to meet your individual needs.

 **0113 200 7738**

If you could use help managing your money or would like to know where you could make savings, contact our Financial Inclusion Officer.

 **0113 200 7753**

# Council Tax Support



As a result of the changes to Council Tax Benefit, most working age claimants will lose 19% of their Council Tax Support from 1st April 2013. This means that some people will have to pay Council Tax when they did not before.

The following groups are not affected:

- ✓ Pensioners - anyone who is eligible to claim Pension Credit as at 1st April 2013 (this means anyone born before 5th October 1951) unless you have chosen to claim a working age benefit instead.
- ✓ People entitled to a Severe Disability Premium

- ✓ People entitled to an Enhanced Disability Premium
- ✓ Anyone entitled to Carer's Allowance

If you think you might be exempt, you should notify Leeds City Council by calling 0113 222 4404.

If you are worried about being able to afford your Council Tax bill, the Council may be able to make an arrangement with you to pay in smaller instalments, or pay weekly or fortnightly.

 **0113 222 4404**



# Local Welfare Support



The Government has abolished Community Care Grants and Crisis Loans for living expenses.

If you require emergency support (budgeting loans and short term budgeting advances) you should contact the Department for Work & Pensions (DWP) on **0845 608 8590**.

If the DWP cannot provide support and you require emergency help you can call Leeds City Council to ask for help.

Leeds City Council has set up a Local Welfare Support Scheme to support people who require emergency assistance. The scheme will be based on providing basic household goods and emergency provision

Local Welfare Assistance will not be offered as cash. This is to ensure that the money is spent on the things you need most. Instead:

- ✓ Leeds City Council will be providing a voucher scheme.
- ✓ Applications will be made online or over the telephone.
- ✓ The value of the vouchers will not have to be repaid.

Awards will be made by the following methods:

- ✓ Standard food basket packs delivered direct to you
- ✓ Pre-payment card for food/goods
- ✓ Payments to suppliers of suitable goods or services to be delivered to you

The Local Welfare Support Scheme is to help the most vulnerable, including:

- ✓ Families or vulnerable people under exceptional pressure.
- ✓ Homeless people or rough sleepers
- ✓ Vulnerable older people
- ✓ People fleeing domestic violence
- ✓ Young people leaving care or living independently
- ✓ People moving out of institutional care into the community
- ✓ Ex-offenders leaving prison or detention centres
- ✓ People with disabilities

If you think you may qualify for the Local Welfare Support Scheme we can help you process your application.

If you want to access the scheme yourself however, you should call **0113 376 0330**.



# What next?



## April 2013

Reductions to Housing Benefit due to Under-Occupation.  
Council Tax Benefit reductions  
Introduction of Local Welfare Support

## Early 2014

Universal Credit - new claims only - begin in Leeds.  
Direct payments of new Universal Credit claims and housing cost to tenants

## 2017

Migration to Universal Credit claims to have completed  
Migration of pension age Housing Benefit claims to be completed by March 2018

## Summer 2013

The Housing Benefit Cap introduced  
New claims for DLA will be redirected to make a claim for Personal Independence Payments (PIP)

## 2014

Migration of existing benefit claims to Universal Credit begin

## October 2014

New claims for Housing Benefit for pensioners included in Pension Credit.

## 2015

Existing DLA claims will be migrated to PIP  
Existing Housing Benefit claims for pensioners to migrate from April 2015

# Getting help



## Getting help from Unity

Unity has a dedicated Financial Inclusion Officer who can help you understand all the changes that are happening and help you decide what to do about them. He will be able to help you maximise your income and/or reduce your spending.

 **0113 200 7753**

If you are out of work and could benefit with some support and advice to help you find a job, you can also call the Unity Employment Team.

 **0113 200 7738**

## Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

## St.Vincent's Support Centre

82 York Road, Leeds. LS9 9AA  
Mon-Fri 9am - 3pm

 **0113 248 4126**

**web:**[www.stvincents-svp.org.uk](http://www.stvincents-svp.org.uk)

## Leeds City Credit Union

 **0113 214 5252**

**web:**[www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)

## Leeds Citizens Advice Bureau

 **0844 477 4788**

**web:**[www.leedscab.org.uk](http://www.leedscab.org.uk)

## Step Change Debt Charity

 **0800 138 1111**

**web:**[www.stepchange.org](http://www.stepchange.org)

Unity Housing Association Ltd  
113-117 Chapeltown Road,  
Leeds, LS7 3HY

 **0113 200 7700**

 **uha@unityha.co.uk**

**web:** [www.unityha.co.uk](http://www.unityha.co.uk)