The Government is making major changes to the way that benefits are paid. If you receive any benefits, are you aware that your income may be about to change?

**DID YOU KNOW...**
that if you are affected by the Benefit Cap that Housing Benefit will be the first benefit to be reduced from November 2016?

**BE AWARE...**
People affected by the Benefit Cap must pay their rent out of their remaining benefits or they risk losing their home. Have you thought about how you would pay your rent if your benefit changes?

In addition to benefit reductions, Universal Credit is coming to people of working age.

**UNIVERSAL CREDIT COMBINES:**
- Income Support
- Income-based Job Seekers Allowance
- Income related Employment Support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

**INTO ONE SINGLE BENEFIT – AND IT IS PAID MONTHLY IN ARREARS**
Full Universal Credit roll out for new claimants / new claims is as follows:

October 2017  
Stroud

November 2017  
Forest of Dean and Cotswolds

December 2017  
Tewkesbury and Cheltenham

February 2018  
Gloucester

Universal credit is paid in arrears and there could be long delays of 6 to 8 weeks or more with no money. Rent arrears could build up and you could lose your home if you do not pay your rent.

Why not pay £2 or £3 extra a week now and bring your account into a surplus?

We recommend anyone who is in receipt of Housing Benefit and who is of working age pays extra into their rent account. You should aim for five weeks full rent in advance to give yourself a cushion for when Universal Credit starts.

**UNIVERSAL CREDIT IS A 100% ONLINE APPLICATION**

Are you ready? Do you have a bank account?
Are you digitally aware? Do you have internet access?
Can you budget and manage your money? Do you need some help?

To check if you will be impacted by the changes, advice is available from the following agencies or via our website: www.svhs.org.uk

www.citizensadvice.org.uk  
www.gov.uk  
www.gloucester.gov.uk

www.gloucesterlawcentre.co.uk  
www.gov.uk  
www.fdean.gov.uk

DON’T BURY YOUR HEAD IN THE SAND.
AVOIDING US IS THE WORST THING YOU CAN DO.
CONTACT US AS SOON AS YOU KNOW THERE IS A PROBLEM.

**WE ARE HERE TO HELP**

If you are worried about any of these changes, please contact your housing officer on 01684 272 751.
CHANGES TO YOUR BENEFITS

COULD YOU DOWNSIZE?

- Is your property too big for you?
- Is your rent too high?
- Should you consider moving to a smaller property?
- Would you consider a mutual exchange?

DID YOU KNOW...

| There’s going to be a change to the Local Housing Allowance from 2019. |
| This could affect sheltered housing tenants in receipt of Housing Benefit from 2019, and other tenants on Universal Credit from 2019. |

WE’LL UPDATE YOU WITH MORE INFORMATION AS SOON AS WE KNOW WHAT THESE CHANGES WILL BE.

WELFARE REFORM STRATEGY

We have developed a new Welfare Reform Strategy to help us identify those customers at most risk of losing their benefits.

Our Housing Officers have now started making home visits to those customers most likely to be affected by the benefit cap, offering help and support. Some Customers who are reliant on welfare benefits to pay their rent are likely to see a reduction in their income. In some cases, this could be as much as £100 a week.

We are playing an active role in the community, together with our partner agencies, to make contact with customers at risk of losing their home as a result of welfare reform. We are working together with partner organisations to ensure customers receive the appropriate advice and support.

Over the following pages you can learn all about the: Benefit Cap, how it affects Housing Benefit, qualifying for Working Tax Credit and how Severn Vale Housing aims to support customers so they can remain in their home.
WHAT IS THE BENEFIT CAP?

Benefit cap is the total amount of benefit you can receive if you’re of working age. **Some people are exempt** from the benefit cap.

The benefit cap doesn’t apply to people who have reached the age where you can get Pension Credit – although it may apply if you’re a mixed-age couple.

The benefit cap will only affect those who receive Housing Benefit or Universal Credit.

If your income from certain benefits is more than the cap – your housing benefit will be cut.

HOW MUCH IS THE CAP?

- **£384 a week (£20,000 a year)** if you’re a couple – with or without dependent children
- **£384 a week (£20,000 a year)** if you’re a lone parent with dependent children
- **£257 a week (£13,400 a year)** if you’re a single person (no children)

If you don’t receive enough Housing Benefit, the cap won’t be applied in full but some may lose all their Housing Benefit, except for a nominal amount of 50p which will continue to be paid.

WHO IS EXEMPT?

If you’re exempt from the Benefit Cap your benefit won’t be capped, even if your benefit income is above the limit of the cap.

- You qualify for Working Tax Credit
- You’re above the qualifying age for Pension Credit or at the age in which you can apply for Pension Credit
- You get certain benefits for sickness or a disability war pension
- You or your partner had been in employment for at least 50 weeks out of the 52 weeks before your last day of work
QUALIFICATION FOR WORKING TAX CREDIT

YOU COULD GET WORKING TAX CREDIT IF EITHER OF THE FOLLOWING APPLY:

16-24
- You’re aged from 16 to 24 and have a child or a qualifying disability

25+
- You’re 25 or over with or without children

YOU MUST:

Work a certain number of hours a week – see below

Have an income below a certain level

Get paid for the work you do (or expect to)

The basic amount of Working Tax Credit is up to £1,960 a year – you could get more (or less) depending on your circumstances and income.

HOURS YOU WORK

You must work a certain number of hours a week to qualify.

<table>
<thead>
<tr>
<th>CIRCUMSTANCES</th>
<th>HOURS A WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 25 to 59</td>
<td>At least 30 hours</td>
</tr>
<tr>
<td>Aged 60 or over</td>
<td>At least 16 hours</td>
</tr>
<tr>
<td>Disabled</td>
<td>At least 16 hours</td>
</tr>
<tr>
<td>Single with 1 or more children</td>
<td>At least 16 hours a week</td>
</tr>
<tr>
<td>Couple with 1 or more children</td>
<td>Usually at least 24 hours between you (with one of you working at least 16 hours)</td>
</tr>
</tbody>
</table>

LOCAL HOUSING ALLOWANCE

The Government’s Local Housing Allowance is now applicable to the social housing sector.

This means that from 2019 if you are unemployed, under 35 years old, on Universal Credit and live in a one bedroom flat you can only claim a shared accommodation rate allowance.

This could mean you have to contribute over £20 a week to your rent. If you live in a retirement scheme you might be affected if your rent and service charges are above the Local Housing Allowance. If that is the case, you will have to fund the difference yourselves.

If you are concerned these changes will apply to you please call 01684 272751. We are here to help.
Gloucestershire County Council is providing free skills and adult learning courses specifically for our customers affected by welfare reform. Courses include:

To check if you will be impacted by the changes, advice is available from the following agencies or via our website:

- www.svhs.org.uk
- www.citizensadvice.org.uk
- www.gloucesterlawcentre.co.uk
- www.gov.uk
- www.tewkesbury.gov.uk
- www.gloucester.gov.uk
- www.fdean.gov.uk

WE ARE HERE TO HELP & SUPPORT YOU
If you are worried about any of these changes, please contact your housing officer on 01684 272 751.

We are also working in partnership with (and refer customers to) Garden Mentors, which is a Gloucestershire Wildlife Trust project. This service helps people to gain confidence through gardening and providing volunteering opportunities.

Gloucester Gateway Trust is a very successful local social enterprise and they are in the process of setting up a new Gloucestershire-wide employment and skills service called Going the Extra Mile.

Going the Extra Mile is an exciting new three-year project that will focus on people who face challenges in getting in to work, and support them to move closer towards education, training, volunteering or employment.

We have started the process of identifying those most at risk of homelessness as a result of these changes. If you receive contact from us, please do not ignore us. If you are worried, please do get in touch. The best way to lessen the impact of welfare reform is to get a job so we have linked up with appropriate agencies who can help our customers to get back into employment.

Our Grant & Social Value Officer is working with partners to bid for suitable funding opportunities that help us support customers affected by welfare reform. This will identify apprenticeship opportunities that customers and/or their children could be encouraged to apply. She is also working closely with the Furniture Recycling Project on a number of bids which should help secure more affordable furniture for customers and create volunteering opportunities.

Budgeting
Computer skills
Basic English and Maths
Building confidence and motivation

HELPING YOU TO CHECK YOUR RENT STATEMENT ONLINE
From January 2017 you will be able to check your rent balance online. You will no longer need to telephone us to find this out. This will give you access to your Severn Vale account 24/7 every day of the year.

To check if you will be impacted by the changes, advice is available from the following agencies or via our website: www.svhs.org.uk

www.citizensadvice.org.uk
www.gov.uk
www.gloucester.gov.uk

www.tewkesbury.gov.uk
www.fdean.gov.uk

www.gloucesterlawcentre.co.uk
www.gov.uk
www.gloucester.gov.uk

WE ARE HERE TO HELP & SUPPORT YOU
If you are worried about any of these changes, please contact your housing officer on 01684 272 751.