

# Benefits are changing

## Be prepared

### Your guide to the government's Welfare Reform changes

From April 2013 the government is making changes to benefits that may affect you.

If you currently receive benefits you could lose money. Even if you are working and claiming benefits you could be affected.

### Council Tax Benefit

The government is reducing the amount of budget it gives to Oldham Council, so we have to change how we pay Council Tax Benefit.

If you are over the state pension age these changes will not affect you.

If you currently receive 100% Council Tax Benefit you will have to pay some of your Council Tax in future.

If you receive partial Council Tax Benefit you will have to pay more towards your Council Tax.

### Ways to pay your Council Tax

#### Direct debit

Direct debit is the simplest and safest way to pay. Fill in a form (on your Council Tax bill, available from Access Oldham or by calling 0161 770 3915). Or set up a Direct Debit by phone: 0161 770 6622 (have your bank details and council tax account reference ready).

#### Pay online

Use your credit or debit card to pay at [www.oldham.gov.uk](http://www.oldham.gov.uk) and click on 'Pay your Council Tax'. You can also check your account balance online.

#### Payment by instalments

You can help spread the cost by paying in monthly instalments, the first payment is due 1 April.

#### You can also pay

- **At the Post Office** Take your bill with you. Cheques must be made payable to Post Office Limited
- **At PAYZONE outlets** Pay at any outlet where you see the PAYZONE sign – no fee charged
- **By debit card or credit card** using our 24 hour payment line 0161 770 6611

#### Opening a bank account

Most banks will provide you with a basic bank account. You can also set up an account with **Oldham Credit Union**.

#### For payment advice:

- Call 0161 770 6622
- Visit Access Oldham

### Universal Credit

This is a single payment to replace the separate payments currently made for means tested benefits.

#### What's included?

- Income based Job Seekers Allowance
- Income related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

This single payment will be made directly each month to one person in your household, so **you will need to get a bank account** if you don't already have one.

You will also need to start planning and budgeting your money so you can pay for your rent, food and bills.

The change to Universal Credit will start with a small group of people making new claims for Job Seekers Allowance, with all the remaining claims switched by 2017.



For more information visit [www.oldham.gov.uk/welfarereform](http://www.oldham.gov.uk/welfarereform)  
Find out how to make your money go further [www.oldham.gov.uk/yourmoney](http://www.oldham.gov.uk/yourmoney)

## Personal Independence Payment

This is replacing Disability Living Allowance (DLA), and is for people aged 16 to 64. If you are already in receipt of DLA this will not immediately affect you.

However, in October 2013 you will be invited to apply for PIP if you:

- Claim for a child who is turning 16
- Report changes of circumstances that would affect your rate of payment. This does not include going into a care home, hospital or prison, or a change of address
- Receive a fixed term DLA award that expires from the end of February 2014
- Are a self-selector. This includes both indefinite or fixed term awards

From October 2015 you will be randomly invited to apply for PIP if you are not included in the above groups. By October 2018 all DLA claimants will be switched to PIP and DLA will no longer exist.

## Size Criteria

This is a reduction in your Housing Benefit entitlement if you rent your home from a housing association and have 'spare' bedrooms.

You might hear this called the Bedroom Tax. This will apply to people under the retirement age.

One bedroom is allowed for each of the following:

- A couple
- A single person age 16 or above
- Two children of same gender under 16
- Two children of any gender under 10
- Any remaining child
- A foster child
- A son/daughter in the armed forces who normally lives at the property

If you have one 'spare' bedroom the rent used to calculate your Housing Benefit will be cut by 14%. If you have two or more spare bedrooms, it will be cut by 25%.

## Benefit Cap

This is a limit on the total amount of benefit that most people aged 16 to 64 can get.

The Benefit Cap will be in place in Oldham by the end of September 2013.

The maximum amount of benefit you could receive is:

- **£500** a week for couples (with or without children living with them)
- **£500** a week for single parents whose children live with them
- **£350** a week for single adults who don't have children, or whose children don't live with them

If you're affected, your Housing Benefit will go down to make sure that the total amount of benefit you get isn't more than the cap level.

### What's included?

The cap will apply to the total amount that the people in your household get from the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the support component)
- Guardian's Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension you started getting before 9 April 2001)

You won't be affected by the benefit cap if you qualify for Working Tax Credit (whether or not you claim it), or if you get any of the following benefits:

- Disability Living Allowance
- Personal Independence Payment (from April 2013)
- Attendance Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme)
- Employment and Support Allowance, if you get the support component
- War Widow's or War Widower's Pension

## Advice and support

### Access Oldham

Civic Centre, West Street, Oldham, OL1 1UG  
Monday, Tuesday, Thursday and Friday 8.40am to 5pm  
Wednesday 9.30am to 5pm

### Oldham Citizens Advice Bureau

www.oldhamcab.org.uk  
T: 0844 847 2638 Monday to Friday 10am to 4pm

### Welfare Rights Free benefits advice

T: 0161 770 6655 Monday to Friday 9am to 5pm

### Oldham Credit Union

Community based, fair and straightforward financial services including loans and savings  
enquiry@oldhamcreditunion.co.uk  
www.oldhamcreditunion.co.uk  
T: 0161 678 7245 Monday, Wednesday, Thursday and Friday 10am to 3pm, Tuesday 10am to 12.30pm, Saturday 9.30am to 12.30pm

### Housing Benefit

T: 0161 770 6633

### Council Tax

T: 0161 770 6622



**Oldham**  
Council