

Join Unite Community today

Unite community members are coming together across the UK to defend those most at risk because of these welfare changes. Unite community is open to anybody, aged 16-116, out of work, retired or studying. If you want to find out how you can be part of this, visit www.unitetheunion.org/community

The benefit cap does not apply where any household member receives:

- Disability Living Allowance or Personal Independence Payments.
- Attendance Allowance.
- Working Tax Credit.
- The support component of Employment Support Allowance.
- War Widows/Widowers Pensions.

For more information on the benefit cap visit: www.direct.gov.uk/benefitcap

BEDROOM TAX

People who live in social housing and are judged to have too many bedrooms will have reductions made to the housing benefit part of their Universal Credit. They will lose up to 25% of the housing benefit part of their Universal Credit. For more information see BEDROOM TAX leaflet 3.

Unite believes that many of the government reforms to welfare benefits are unfair and unnecessary, and we are campaigning against them. To get involved email: community@unitetheunion.org or go to www.ourwelfareworks.com



WHO CAN I TALK TO ABOUT THE BENEFIT CHANGES?

- DWP Helpline: 0845 6057 064
DWP Text Phone: 0845 608 3557
Citizens Advice Bureau: 0844 4111 44 (landline)
..... 0300 3300 650 (mobile)
Housing and Council Tax Benefit: Contact your local council

BENEFIT CHANGES

ARE YOU PREPARED?



The Government is making big changes to welfare benefits. Find out how the Changes affect you.



www.unitetheunion.org

1. UNIVERSAL CREDIT

From October 2013 the following benefits will be replaced with a single benefit, called **Universal Credit**.

- Income Support.
- Income based Jobseeker's Allowance.
- Housing Benefit.
- Tax Credits.
- Income related Employment and Support Allowance.

UNIVERSAL CREDIT WILL NORMALLY:

- Include housing benefit in one payment directly to the claimant.
- Be paid monthly in arrears.
- Be paid to a single person in the household.

People who are of working age and claim the stated benefits will move onto Universal Credit in phases:

- Between October 2013 and March 2014 new claims for unemployed people will be treated as claims for Universal Credit. Existing customers claiming an out of work benefit may also move to Universal Credit if they have a significant change in their circumstances.
- From April 2014 new claims for working people will be treated as claims for Universal Credit.
- From April 2014 the Department for Work and Pensions will also start to move people from their existing benefits to Universal Credit. It is expected that it will take until 2017 to move all customers.

QUESTION

What can I do to plan for the changes?

ANSWER

- With the introduction of Universal Credit, all benefit payments will be made direct to you.
- It will be a requirement for you to have a bank account or equivalent.
- Having a bank account will help you to manage your money better.
- You will also be able to pay rent and other household bills by Direct Debit which helps to take the worry out of budgeting.
- Your local credit union provides an alternative option to a traditional bank account.

It is expected that the Department for Work and Pensions will contact people directly to let them know when they are moving to Universal Credit.

For more information about Universal Credit visit

<http://www.dwp.gov.uk/docs/universal-credit-faqs.pdf>

BENEFIT CAP

From April 2013 there will be a national cap on the amount of benefits a single person or family can receive. The cap is £500 a week for a family, and £350 a week for a single person. This is known as the benefit cap.

If you are already getting more than £500 (family) or £350 (single) a week in benefit, your Housing Benefit will be reduced and you may have to move to cheaper housing. There are some exclusions to this cap for disabled people, people claiming working tax credits, and war widows/widowers. For more information see BENEFIT CAP leaflet 2.