

Welfare Reform

The government is making big changes to welfare benefits which could affect the amount of benefits you receive and how benefits are paid to you.

Many of the changes take effect from April 2013 and if you receive benefits, whether that's housing benefit, employment support allowance, working tax credits, or any other welfare benefit, you will be affected. Find out how you are affected by the welfare reform, who you can speak to for advice and what you can do to prepare

Housing Benefit Deductions for Spare Rooms

From April 2013 housing benefit will be reduced for tenants who have a 'spare bedroom'.



From April 2013 the government are reducing housing benefit to people who are considered to have a 'spare' bedroom. This not only applies if you have a bedroom that no one sleeps in but also based on the governments own bedroom rules.

If you have one 'spare' room you will lose 14% of your entitlement and 25% if you have two or more 'spare' rooms

Reduced housing benefits case study

"I live in a two bed house in Acton and receive full housing benefit. I have a spare bedroom which my daughter used to live in but she has now moved out.

"Until I saw the survey I was totally unaware that my housing benefit will be reduced by 14% from next April because I have a spare room."

What can she do?

From April 2013 the Government are reducing housing benefit for working age people with spare rooms. If you will be affected, think about whether or not you will still be able to afford your rent. Here are some things you can do:

- Look at finding work or increasing your hours.
- Move to a smaller home, [your Housing Officer](#) will be able to advise you how to do this.
- Save money from somewhere else and work out a budget with [your Housing Officer](#).
- Consider getting a lodger to fill the extra room. You can have a lodger as long as you let us know and you must declare this extra income when you claim benefits. This can affect your benefit levels so speak to [your Housing Officer](#) for more information.
- Apply to the Discretionary Housing Payment Fund. Contact your local authority for more information.

More information

For more information about the benefit restrictions for under occupiers, [contact your Housing Officer](#)

Universal Credit

From October 2013 many existing benefits and allowances will be combined into one 'Universal Credit'.

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Universal Credit will be paid monthly in arrears directly into your bank account. This may make it more difficult for you as your housing benefit will be included in these payments.

Westway Housing Association are looking at lots of ways to help you budget so your rent payments are safe. [Contact your housing officer](#) for more information.

Our Universal Credit leaflet tells you which current benefits and allowances will be included in Universal Credit and what you can do to prepare if you think you will be affected.

The [Department for Work and Pensions](#) (DWP) expects claims for Universal Credit to be made online. Westway Housing Association will be making it easier for you to apply by installing computers in our reception area.

More information

For more information on Universal Credit, contact your Housing Officer.

The Benefits Cap

From April 2013 the government are capping the total amount of benefit a household is entitled to.

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The cap is set at £350 per week for single households and £500 per week for lone parents and couples with or without children.

Local authorities are working with the [Department for Work and Pensions](#) (DWP) to identify those who may be affected by the benefits cap. They will contact you if they think your benefit will be reduced

The benefit cap will be introduced in a phased way with four local authorities being used initially to test it. Westway work in Enfield, which is one of the four boroughs that are piloting the system, and therefore encourage you to contact us if you live in the Borough of Enfield

More information

For more information about the benefits cap [contact your housing officer](#)

Bank Accounts

Advice on what to do if you haven't got a bank account.



Why do I need a bank account?

From October 2013 all benefits including housing benefit will be paid directly to you in a bank account. If you don't have one you will need to open one.

You can withdraw money from your account at cash machines or at the post office. You can also pay bills, like your rent, by direct debit.

If you are having difficulty opening a bank or credit union account [contact your Housing Officer](#).

Consider a credit union account

Credit unions are like banks but owned by their account holders. They promote savings and offer fair loans and often people with poor credit are able to open a basic account.

You can have your wages/benefits paid in and set up direct debits.

More information

For more information contact your Housing Officer or see '[Basic bank accounts](#)' on the [Money Advice Service website](#).