

Welfare Benefit Changes from April 2013

Know the facts and be prepared

www.southwark.gov.uk

The big welfare benefit changes in 2013

From April 2013, the Government is significantly changing welfare benefits, including those provided through Southwark Council. Thousands of people in Southwark will be affected by these changes and some will receive less help as a result.

With so much happening, it is important to know what the changes mean and where to go for advice. Here we explain the big changes happening in 2013.

Benefits Cap

What's changing?

A cap on the total amount of benefits, including housing benefit a household can receive is being introduced. It is being phased in from April. By September 2013, the Benefits Cap will apply in all parts of the country

At present, the Government has not confirmed exactly when the Benefit Cap will affect Southwark residents.

What does this mean?

- For couples, families and lone parents, the **total** amount you can receive from one or more of these benefits is **£500 per week**
- For single people the **total** amount is **£350 per week**

If you are receiving more than the amount above, your **Housing Benefit** will be reduced to bring your total benefit income down to the Benefit Cap level. Those affected will be contacted directly by the Department for Work and Pensions (DWP).

Further information can be found on the council's website or by contacting the DWP on 0845 604 3719.

Size criteria in social housing

What's changing?

Housing benefit for working age people living in the social sector will only be paid according to the needs of their household.

What does this mean?

If your accommodation is larger than you need you may receive less money each week and you will be responsible for paying the difference between your rent and the amount of housing benefit you receive. Any tenant with at least one spare room will be affected. The reduction will be:

- 14 per cent for one extra bedroom
- 25 per cent for two extra bedrooms.

People of pension age will not be affected by these changes.

What should you do?

Further information can be found on the council's website or by contacting the council directly on 020 7525 1880 to see if you are affected.

Council Tax Reduction Scheme

What's changing?

The Government is ending Council Tax Benefit (CTB) from 1 April 2013 and has asked all Councils to create a local scheme for residents on a low income. The money available for this local scheme has been cut by 10% and Southwark Council's funding is being reduced by £2.8 million. Southwark Council has developed a replacement scheme, known as the Council Tax Reduction Scheme (CTRS).

What does this mean?

The maximum amount of support anyone of working age will receive is 85 per cent of their Council Tax bill.

If you are working age, currently receive Council Tax Benefit and have not paid Council Tax before, you will now have to pay at least 15 per cent of your Council Tax from 1 April 2013.

Southwark Council will no longer pay Second Adult Rebate to working age claimants from April 2013.

If you are a pensioner you will be unaffected by these changes, so you will not see a reduction in the amount of support you receive.

What should you do?

If you have any queries about the new scheme or want to discuss your payment options, you can contact the council on 020 7525 1880. More information is available on the council's website

A drop in Council Tax debt advice clinic is available on the first Tuesday of the month from 5-7pm at Bermondsey CAB, 8 Market Place, Southwark Park Road, SE16 3UQ.

Do not ignore your Council Tax bill as non-payment may lead to court action and additional charges.

Disability living allowance

What's changing?

Disability living allowance (DLA) is being replaced by a new benefit called personal independence payment (PIP) for people aged 16 to 64 (from June 2013).

What does this mean?

You will not automatically be entitled to PIP. You will need to apply for it. It will be based on how your health or disability affects your ability to live independently. New claims for PIP will be taken from June 2013. From 2015 people of working age (16-64) who are getting DLA will be invited to make a new application and in most cases attend a medical assessment. If you do not respond, your DLA will stop being paid.

However, you will be invited to claim PIP earlier if there are changes in how your health condition or disability affects you, or you reach the end of your DLA award. You can find out more about PIP and when you will be affected by the changes by contacting the DWP.

What should you do?

If you receive DLA, be aware that you will be invited to claim PIP soon and your DLA will stop at this point. Respond to the DWP letter - your payments will stop if you don't.

Universal Credit

The Government plans to introduce Universal Credit as a new single payment replacing the following benefits:

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

This will be paid to you if you are looking for work or if you are on a low income.

When will Universal Credit be introduced?

Universal Credit will be introduced in 2013: New claimants will make claims for Universal Credit from October 2013, while claims for existing benefits and credits will be gradually phased out. From April 2014, all new claims for the above benefits, including housing benefit will be for Universal Credit.

If you currently claim any of the above benefits you will be gradually moved onto Universal Credit by the end of 2017

What's different about Universal Credit?

The main differences between Universal Credit and the current system are:

- Universal Credit will be available to people who are in work and on a low income, as well as to those who are unemployed
- Most people will apply online and manage their claim through an online account
- Universal Credit claimants will receive just one monthly payment in arrears, paid into a bank account
- Everyone on Universal Credit will need to have a bank account as Universal Credit will be paid in to a bank account.
- Support with housing costs will go direct to the claimant as part of their monthly payment rather than to their landlord

What should you do?

You can keep up to date with the latest information through the DWP. They will write to you when it is time for you to move to Universal Credit.

If you do not have a bank account, think about opening one now. In addition to the high street banks, the London Mutual Credit Union (LMCU) also provide some banking services. Their details are provided below.

Pensioners will not be affected by any the changes listed above.

Further information on the changes to the welfare benefits system is available on the council's website. If you are worried that you might be affected by any of these changes, visit the one stop shops or local advice centres (see below).

Useful contact details are listed below. Please refer to the enclosed Advice Map for a more detailed list

Benefits

Southwark Council's Housing and Council Tax Benefit
Telephone: 020 7525 1880 Website: <http://www.southwark.gov.uk/benefits>

Rightfully Yours – a council service providing information, advice and support to help vulnerable residents of Southwark claim the benefits they are entitled to.
Telephone: 020 7525 7434 / 020 7525 3393 Email: rightfullyyours@southwark.gov.uk

Department for Work and Pensions (DWP) Benefit cap hotline
Telephone: 0845 605 7064. Benefit Cap calculator: www.dwpe-services.direct.gov.uk

Department for Work and Pensions (DWP) Pension Credit Claim line
Telephone: 0800 991 234 Website: <https://www.gov.uk/pension-credit>

Housing

Southwark Council Resident Services (for information on mutual exchange)
Telephone: 0207 525 2600
Website: http://www.southwark.gov.uk/info/200027/council_tenant_information

Housing Options (for information on transferring to a smaller property via Homesearch and other housing options including for those residing in the private rented sector)

Telephone: 020 7525 5950
Website: http://www.southwark.gov.uk/info/200052/looking_for_a_home

Discretionary Housing Payments (for applications for DHP)
Telephone: 0207 525 4022

Shelter – Free, independent housing advice 24 hours a day
Telephone: 0808 800 4444 Website: <http://www.shelter.org.uk/>

Money

London Mutual Credit Union for bank accounts and information on loans
Telephone: 020 7787 0770 Website: <http://www.creditunion.co.uk/>

The Money Advice Centre – free, independent money advice
Telephone: 0300 500 5000 Website: <https://www.moneyadviceservice.org.uk/>

National Debt Helpline – free, confidential debt advice
Telephone: 0808 808 4000 Website: <http://www.nationaldebtline.co.uk/>

Employment

Job Centre Plus Telephone: 0845 604 3719
Southwark Works Telephone: 0800 052 0540
Jobseeker Direct Telephone: 0845 606 0234
Access to work – Grants for people with a disability, health or mental health condition.
Telephone: 020 8426 3110 Textphone: 020 8426 3133
Email: atwsu.london@jobcentreplus.gsi.gov.uk

Advice in Southwark

Danışmanlık النصح Latalin 諮詢 Conseils légaux উপদেশ Consejería Legal



For up to date information on local advice services please visit www.southwarkadvice.org.uk

Telephone advice, useful numbers and websites:

Community Legal Advice: 0845 345 4345
Free advice & full legal help service in Debt, Welfare benefits, Education, Housing & Employment. Directory service to find an adviser or solicitor.

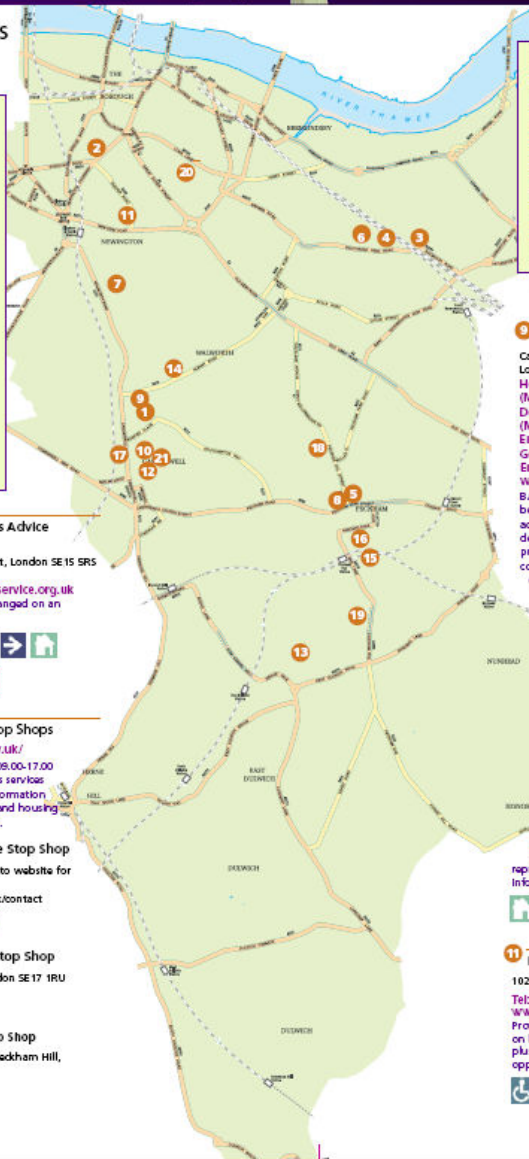
Connexions Southwark: 020 7525 4357
Careers information and advice for young people aged under 18.

Consumer Direct: 0845 4 040506
Mincos users: 0845 121384
Advice on goods & services.

Domestic violence helpline: 0808 2000 247
London Mutual Credit Union: 020 7787 0770
Immigration Advisory Service: 0844 974 4000
National Debtline: 0800 808 4000
Pension Credit Helpline: 0800 891 234
Refugee Council: 020 7346 6700
Advice in asylum & immigration
Southwark Council: 020 7525 5000
Textphone/Mincos: 020 7525 3559
Housing & Council Tax Benefit:
020 7525 1880 Council Tax: 020 7525 1850
The Money Advice Service: 0800 500 5000

Shelter: 0800 800 4444 Free 24 hour independent housing advice helpline.
Southwark Works: Freephone 0800 052 0540
Help and advice for people who want to work.
Tax Credit Helpline: 0845 300 3900
Taxaid Helpline: 0345 120 3779
Asylum Support Customer Contact Centre:
9am-5pm, Mon-Fri: 0845 602 1739
THT Direct Helpline: 0845 1221 200
Gateway to HIV services & information

Useful Websites:
www.southwarkadvice.org.uk
www.adviceguides.org.uk
www.advicenow.org.uk
www.creditunion.co.uk
www.direct.gov.uk
www.disable.dgto.info
www.dwp.gov.uk
www.inlandrevenue.gov.uk/taxcredits
www.thepensionerservice.gov.uk
www.refugee-legal-centre.org.uk
www.southwark.gov.uk
www.southwarkblind.org.uk
www.taxaid.org.uk
www.moneyadviceservice.org.uk



Key

1 Afro-Asian Advisory Service
53 Addington Square, London SE15 7LB
Tel: 0845 618 5385
Provides advocacy in immigration and nationality to people of all nationalities on a London wide basis. Southwark and surrounding boroughs.

Southwark CABx Service
The CAB provides information and generalist advice on all subjects and specialist advice in immigration, welfare benefits and debt.
Southwark CABx also provide outreach services in hospital settings for people affected by cancer funded by Macmillan Cancer Support and Dimbleby Cancer Care.
Southwark CABx are the lead partner for the Southwark Legal Advice Network.

5 Peckham Citizens Advice Bureau (CAB)
97 Peckham High Street, London SE15 5RS
Tel: 0844 499 4134
www.southwarkcabservice.org.uk
Interpreters can be arranged on an appointment basis.

2 Age UK Lewisham & Southwark
Stones End Day Centre
11 Scovell Road
London SE1 1QG
Tel: 0207 701 9700
www.ageuk.org.uk/lewishamandsouthwark
Provides welfare rights, housing and community care advice to older people from 2 venues in the borough and through home visits if necessary.

There will now also be a drop-in service at the Kingswood Community Shop run by Southwark CABx. These will be every Tuesday 10am-12pm, Kingswood Community Shop, Sealey Drive, SE24.

Southwark One Stop Shops
www.southwark.gov.uk/
Open: Monday-Friday 08.00-17.00
Southwark Council runs services offering advice and information about council services and housing and council tax benefit.

3 Bede House Domestic Violence and Hate Crime project
351 Southwark Park Road
London SE16 2JW
Tel: 020 7237 9162
dv.admin@bedehouse.org.uk
www.bedehouse.org.uk
Provides support for people in Southwark who have been subjected to domestic abuse or hate crime.

4 Bermondsey Citizens Advice Bureau (CAB)
8 Market Place,
Southwark Park Road
London SE16 3UQ
Tel: 0844 499 4134
www.southwarkcabservice.org.uk
Interpreters can be arranged on an appointment basis.

6 Bermondsey One Stop Shop
Is moving. Please refer to website for current address:
www.southwark.gov.uk/contact

7 Walworth One Stop Shop
151 Walworth Rd, London SE17 1RU

8 Peckham One Stop Shop
Peckham Library, 122 Peckham Hill,
London SE15 5JR

9 Blackfriars Advice Centre
Cambridge House, 1 Addington Square,
London SE5 0HF
Helpline: 020 7358 7035
(Mon, Tues, Thurs 2pm - 4pm)
Debt advice line: 020 7358 7036
(Mon - Fri 2pm - 4pm)
Email: debtadvice@blackfriars-advice.com
General Enquiries: 020 7358 7034
Email: center@blackfriars-advice.com
www.blackfriars-advice.com
BAC provides specialist advice in debt, welfare benefits and housing, as well as generalist advice in other issues. BAC runs a Face 2 Face debt advice project and a Rights Reach project that works with new migrant communities in Southwark. BAC also provide outreach services to the Bangladeshi, Somali and Irish communities, and through Sure Start and at the County Court.

10 Cambridge House Law Centre
1 Addington Square,
Camberwell,
London SE5 0HF
Tel: 020 7358 7000
Fax: 0845 305 2160
Email: receptionist@ch1889.org
www.ch1889.org
Provides specialist level casework and representation. Daily reception service for information, advice and signposting.

11 Faces in Focus
102 Harper Road, London SE16 6AQ
Tel: 020 7403 2444
www.facesinfocus.org.uk
Provides information, advice, support, advocacy on housing, welfare benefits and other issues, plus counselling service and volunteering opportunities for 13-25 year olds.

12 Multi Lingual Community Rights Shop
213 Camberwell Road, London SE5 0HG
Tel: 020 7703 4442 www.mlrs.co.uk
Generalist advice and information to residents of Southwark and South East London for whom English is not a first language. See also www.multikulti.org.uk for information in other languages.

13 Southwark Day Centre for Asylum Seekers
The Copleston Centre, Copleston Road,
London SE15 4AN
Tel: 020 7732 0505
Voluntary organisation offering general help, advice and advocacy to asylum seekers and refugees in Southwark. Service available at the Copleston Centre on Tuesday, Peckham Settlement (SE14 5TF) on Wednesday, and Crossway (SE1 6TU) on Thursday.

14 Southwark Disablement Association (SDA)
Aylesbury Day Centre,
10 Bradenham Close, London SE17 2QB
Tel: 020 7701 1391
Email: sda@sdaill.co.uk
www.sda.dlrcn.co.uk
Provides information and advice for Southwark residents primarily with physical or sensory disabilities aged 18+.

15 Southwark Housing Options
25 Bourne Mouth Road, London SE15 4UJ
Tel: 020 7525 5950
Opening hours - In person:
9am - 5pm Mon - Fri
Telephone: 9am - 5pm Mon - Fri
Local Authority service providing advice on housing, homelessness and tenancy relations including unlawful eviction and harassment by landlords. Particularly to private and housing association tenants, people seeking accommodation and private long leaseholders.

16 Southwark Law Centre
Tel: 020 7732 2031
www.southwarklawcentre.org.uk
REFERRAL ONLY. Specialist level casework and representation in housing, immigration, welfare benefits, employment and discrimination.

17 Southwark Pensioners Centre
305-307 Camberwell Road,
London SE5 0HQ
Tel: 020 7708 4556
www.southwarkpensioners.org.uk
Information, advice and support to older people living in Southwark.

18 Southwark Refugee Project
161 Sumner Road, London SE15 6JL
Tel: 020 7703 4046
Information, advice and casework for refugees and asylum seekers. Also provides education and training support.

19 Southwark Vietnamese-Chinese Community
Troytown Community Centre
Nigel Road, London SE15 4NS
Tel: 020 7277 5425
Email: sccuk@gmail.com
huybui.sccuk@gmail.com
Day Centre for Vietnamese Chinese community, particularly refugees. Mon-Fri 9am-5pm. Provides lunch, social/recreational and therapeutic activities, advice, information, signposting/referral, counselling for Vietnamese Chinese community. Advice on benefits, housing, immigration, nationality, health, consumer. Language support, translation/interpretation, Chinese language class term-time Sun 10am-1pm. Community newsletter in Vietnamese and Cantonese. Cultural activities.

20 Lighthouse South London
14-15 Lower Marsh London SE1 7RS
Tel: 020 7803 1660 www.tht.org.uk
Provides advice and casework service for people living with, and affected by, HIV, particularly for residents of Southwark, Lambeth and Lewisham. For general advice and information - THT Direct: 0800 802 1221

21 Contact a Family Southwark
Cambridge House, 1 Addington Square,
London, SE5 0HF
Tel: 020 7358 7759
Email: southwark.office@cafamily.org.uk
Offer information, advice and support to parents and carers of children with any special need or disability as well as professionals working with families.