

WELFARE REFORM

The Benefit Cap
and Universal Credit

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GROUP

THE BENEFIT CAP

The Government has decided there should be a limit to how much one family can receive in benefits.

The Benefit Cap doesn't apply to you if you've already reached pension credit age by October 2013. If you're entitled to certain benefits and allowances you'll be exempt from the Benefit Cap.

These include:

- Working Tax Credit
- Disability Living Allowance
- Attendance Allowance Industrial Injuries Benefits
- The support part of Employment and Support Allowance
- War Widow's or War Widower's Pension

WHAT ARE THE LIMITS?

The weekly limit for benefits will be:



Couples
with or without
children
£500



Single
parents
£500



Single
people
£350

Add up all your benefits. If you're receiving more than the amounts shown, your benefits are likely to be cut.

This will be taken from your Housing Benefit. You'll have to find the difference to make sure you can cover your rent.

PENSION CREDIT AGE

The State Pension age for women is gradually increasing to 65, to match the State Pension age for men. The Pension Credit qualifying age for men and women is rising in line with this. Details of when a woman will reach her State Pension age or a man or woman will reach their Pension Credit qualifying age are in the table below.

Date of birth	Date a woman will reach State Pension age. Date a man or woman will reach the Pension Credit qualifying age.
6 September 1951 to 5 October 1951	6 March 2013
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013
6 January 1952 to 5 February 1952	6 November 2013
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015
6 November 1952 to 5 December 1952	6 July 2015
6 December 1952 to 5 January 1953	6 September 2015
6 January 1953 to 5 February 1953	6 November 2015

UNIVERSAL CREDIT

Universal Credit will replace all different types of work-related benefits. Benefit claims will gradually change over to Universal Credit between October 2013 and October 2017.

It will replace:

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

You'll receive just one monthly payment, directly into your bank account. This means it's your responsibility to pay your rent from the Universal Credit payment.

Universal Credit is being designed so you make any claims for your credit online. You can then manage your claim directly through an online account.

WAYS TO PAY YOUR RENT

Many of our customers will be paying their rent directly to us for the first time. There are many ways you can pay, including:

By direct debit

Please contact us and ask to pay by direct debit. We can either send you a form to complete, or we can set up paperless direct debit payments. These can be set up while you're on the phone.

PayPoint, PayZone and Post Office payments

Use your payment card at the Post Office, PayPoint or PayZone. Check your payment card for more information.

If you don't have a payment card, let us know and we'll order this for you.

DON'T WORRY ALONE, IF IN DOUBT JUST PICK UP THE PHONE

By post

Send your cheque or postal order to us. Please do not send cash through the post.

By telephone

We can take card payments over the phone.

Aster customer accounts teams

Hampshire: 01264 405580

Somerset: 0333 400 8244

Wiltshire, Devon and Cornwall:
01380 735595

Dorset: 01202 308608

At some of our offices

Card payments and cheque payments can be made at some of our offices. This can be done during opening hours.

For more information on paying your rent, or to set up a direct debit, please contact your local customer accounts team.

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If you've any questions, queries or would like more information on any topic covered in this leaflet, please contact the dedicated welfare reform team.

Devon & Cornwall, Hampshire,
Somerset and Wiltshire customers

Call: 0333 400 8230

Email: wrinfo@aster.co.uk

Dorset customers

Call: 01202 308608

Email: customeraccounts@synergyhousing.co.uk

*Did you
know?*

There are a wide variety of career options at Aster. Whether you're a school leaver, or college leaver, looking to change your career or just ready for a new challenge. All our vacancies are advertised on our website www.aster.co.uk