



BENEFIT CHANGES

Understand them. Don't ignore them.

Further changes to Welfare Benefits in 2016

Benefit Cap

The Benefit Cap limit (i.e. the total amount of 'welfare' a claimant can receive for themselves and their claiming family) will be reduced during 2016/2017. In particular, families in receipt of benefits who have 3 or more children are likely to be affected and could lose up to £115 per week.

Removal of Family Premium

From May 2016 no family premium will be included when Housing Benefit is assessed in any **new** claim for HB regardless of when the child/ren was born, or in an **existing** claim for HB for children born on or after May 2016. This will largely affect working tenants claiming partial Housing Benefit and could be as much as **£11 per week**. It also affects people of Pension Credit age.

Benefit Freeze

From April 2016 the majority of working age benefits, including Tax Credits, will be frozen for 4 years. In other words, claimants of these benefits will see no increase in the amount of benefits they receive until **April 2020**, even if the cost of living rises.

Backdating of Housing Benefit

From 1st April 2016 the time limit allowed for backdating of Housing Benefit for working age claimants will be reduced from 6 months to **1 month** (and HB will only be awarded if good cause for the back-dating requirement can be evidenced).

- Are you concerned about these changes?
- Are you unsure about what they will mean for you and your family?
- Do you need advice on how you can cope with the changes?

Book a free, confidential appointment with one of our Money Matters team to discuss your personal situation:

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Making a claim for
Universal Credit?
PLEASE GET IN
TOUCH!

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