



# 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:

**Michelle** ☎ 01946 833921  
or 07739 325265  
(Allerdale, Copeland & Lancaster)

**Sue** ☎ 01228 633632  
or 07585 968466  
(Carlisle, Eden & South Lakes)

**Email:**  
[moneymatters@impacthousing.org.uk](mailto:moneymatters@impacthousing.org.uk)

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

Tel 03448 736290

Email  
[incomemanagement@impacthousing.org.uk](mailto:incomemanagement@impacthousing.org.uk)