

# Benefits in Brief

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## Housing Benefit in the News

Many of you will have seen the subject of housing benefit appearing in the news regularly over the last few months. The government has announced many changes, planned to take effect over the next few years. Details of the first set of these changes - taking effect in April 2011 - are included in an article in this newsletter.

The changes will result in reductions in housing benefit for many people, especially in the privately rented sector and we also include details of who you can contact for help and advice with budgeting and managing your money.

We will contact you individually if you are likely to be affected by the changes to local housing allowance and will give you further information then about how you can get further information and support to speak to your landlord about the changes, and if necessary to look for alternative accommodation.

We will be sending further information about the changes to landlords in the area and to advice workers.

The changes ahead will be difficult for many people, but we will always try to put you in touch with someone who can give you impartial and practical advice.

## New Stockton Customer Service Centre

Over the coming months Stockton Central Library will be refurbished and will also become the location of the Council's second Customer Service Centre, following the opening of the first Centre within Thornaby Library in March 2009.

The new Customer Service Centre will essentially be a 'one stop shop' offering face to face help with Council queries. Services to be provided will include:

- Care For Your Area
- Cash Office
- Consumer Advice
- Council Tax
- Environmental Health
- Housing and Council Tax Benefits
- Parking & Concessionary Fares
- Planning & Building Control
- Private Sector Housing
- Pupil & Student Support
- Tees Achieve
- Trading Standards & Licensing

A preview event was held in the Library on 23 November 2010, to give customers the opportunity to have a look at the plans and ideas for the Library and brand new Customer Service Centre and to leave any comments. The event proved extremely valuable with over 800 people dropping in to take a 'sneak peek' at the future.

## Useful Contacts

**UNITE Mediation** - Free mediation service - helping people resolve their disputes.  
Telephone 01642 327583 ext 286 or 370, or 01642 311633



Stockton-on-Tees  
BOROUGH COUNCIL

Stockton Benefits Service, 16 Church Road, Stockton-on-Tees. TS18 1TX

# Are you working & paying childcare costs?

You may get extra housing benefit and council tax benefit if you pay childcare costs. We can disregard childcare costs of up to £175 a week for one child or £300 a week for two or more children from your income, if;

- you are a lone parent working 16 hours or more a week or a couple where both partners are working for 16 hours or more a week (unless one is considered disabled), and
- your child or children are looked after by a **registered**; childminder, nursery or after-school club, and
- your child or children are under 16 years of age, 17 years if disabled.

The decision letter attached to this newsletter will tell you if we are disregarding any childcare costs. If childcare costs have not been disregarded but you feel they should, get in touch with us straight away. You will need to provide proof of the childcare costs you are paying.

If you are already getting extra benefit due to a disregard of childcare costs it is important that you tell us straight away of any changes, such as:

- the childcare costs you pay change or stop,
- the childminder, nursery or out of school club providing the care changes,
- your child or children no longer receive child care.

If you do not tell us straight away of the change you may lose benefit or be overpaid benefit which we may need to recover.

# How satisfied were you?

In August 2010 we asked all customers who had made a claim for Housing Benefit and Council Tax Benefit in the month of June to tell us what they thought of our service. We asked about visiting the office, contacting us by telephone, about our staff, the claim form and the overall experience of claiming benefit.

We also wanted to know how we could improve the service we provide to you. We are very pleased to say that the overall satisfaction with the Benefits Service has remained high. The majority of our customers told us that they are very satisfied with their experience of visiting our office, with 93% satisfied overall. All customers who answered agreed our office was clean and tidy when they visited us.



Satisfaction with staff both on reception and on the telephone was another fantastic result with 92% satisfied overall with the service they received. Customers were very happy with how friendly we were and how we treated them with respect.

***'I thought the staff were very friendly and helpful. They explained everything I needed to know and were not condescending and were very respectful.'***

***'I went for personal help filling in the form, the staff were very helpful and efficient.'***

Customers were less satisfied with the claim form. Some customers found the form lengthy and did not find it easy to fill in on their own. We are currently looking at the process for claiming benefit and will take this into consideration as part of the review.

We asked customers to help us decide how we can improve the service in the future

- 76% of these customers would like to be able to report changes in their circumstances over the phone or through the internet.
- 75% of these customers would like an appointment to come into the office with their claim to have it checked and make sure they have provided all of the information needed.
- 65% of these customers would like to be able to book an appointment to see a Benefits advisor when they want to visit the office.
- 61% of these customers would like to be able to view information about their Housing Benefit and Council Tax Benefit claim online with secure access.

Many thanks to all of you who agreed to take part in the survey, your opinion and ideas are vital to help us provide the service you want. If you would like to tell us about how we can make the service better for you give us a ring on 01642 526633 /526148 or email Michelle Degnan, Service Development Manager at [michelle.degnan@stockton.gov.uk](mailto:michelle.degnan@stockton.gov.uk)

# Local Housing Allowance (LHA) is changing for Private Tenants

As mentioned at the start of this newsletter there are major changes on the way for Housing Benefit, especially for those who rent from a private landlord. Most changes will be introduced from April this year, but some other changes are planned for next year and beyond.

## Summary of the changes from April which affect Stockton

- Removal of the 5 bedroom rate for LHA – Maximum benefit will be restricted to the rate for 4 bedrooms. Approximately 30 families in Stockton will be affected by this change.
- Removal of the excess benefit tenants receive where the rent charged is less than the LHA rate. At present about 40% of tenants receive some amount of “top up”
- LHA rates will be reduced to a lower amount so that about 3 in 10 properties for rent in the local area should be affordable to people on Housing Benefit, at present this is 5 in 10 properties.

An example of how the LHA rates may be affected is shown below (these amounts will be subject to change).

Number of Bedrooms	Weekly LHA Rate	
	Under current rules	Under new rules
Shared	£54.00	£50.00
1	£88.85	£80.77
2	£103.85	£98.08
3	£121.15	£111.92
4	£160.38	£150.00

- An additional bedroom will be allowed in the LHA rate for a non-resident carer, in certain circumstances. More information can be found on our website at [www.stockton.gov.uk/hsgben](http://www.stockton.gov.uk/hsgben)
- Local Councils will be given additional discretionary funding to assist those in most need after the changes are introduced. However, the additional annual funding for Stockton will only be a fraction of the reduction in Local Housing Allowance payments.

## When will the changes affect me?

If you are already claiming LHA and your circumstances do not change your current LHA rate may not be affected until 9 months after your first “anniversary date” following the introduction. Your “anniversary date” is usually one year from the date you previously made your claim.

### The changes may affect you sooner if;

- You move home,
- Your household changes, such as someone leaving or coming to live with you,
- Your current claim ends and you later reapply for benefit,
- You are receiving more LHA than you pay for your rent

We will continue to keep you informed about the changes and will write specifically to those affected. If you are affected by the changes and would like to discuss this further, please do not hesitate to ring us on 01642 393829 or alternatively email us at [benefits.section@stockton.gov.uk](mailto:benefits.section@stockton.gov.uk)

## Are you worried about being able to afford your rent?

The coming changes to Local Housing Allowance might have a big impact on how much benefit you receive. This could mean that you might struggle to afford to pay your rent.

There are services across the Borough that can help with this.

One of these services is the **Housing Options** service. They can provide advice and help about a wide range of housing-related problems and difficulties.

If you are concerned about being able to afford your rent, or worried about the effect that the changes to Housing Benefit might have on your finances, please contact the **Housing Options** service as soon as possible for advice and help.

- You can visit Stratford House, 11-12 Ramsgate, Stockton-on-Tees, TS18 1BS (on the corner of West Row and Ramsgate, opposite the Red Lion pub) on weekdays between 8:30am and 4:00pm. Just call in and ask to speak with a Housing Options Officer.
- You can telephone 01642 528389.
- You can e-mail [housing.options@stockton.gov.uk](mailto:housing.options@stockton.gov.uk)

### Increase in the deductions for other adults living in your home – non-dependants

In the June budget last year the Chancellor George Osborne announced plans to increase the deductions we take from your Housing and Council Tax Benefit for other adults living in your home.

This decision was taken to ensure that adults living in your home make a reasonable contribution towards their housing costs and to reflect the fact that these amounts hadn't changed since 2001. The first of three planned increases will take effect from April 2011.

Income	Housing Benefit deduction	Council Tax Benefit deduction
Aged 25 or over and on Income Support or income-based Jobseekers Allowance.	9.40	Nil
In receipt of Income Related Employment and Support Allowance.	9.40	Nil
<b>Aged 18 or over and in work and gross income</b>		
- less than £122.00	9.40	2.85
- £122.00 to £180.00	21.55	2.85
- £180.00 to £234.00	29.60	5.70
- £234.00 to £310.00	48.45	5.70
- £310.00 to £387.00	55.20	7.20
- £387.00 or more	60.60	8.60

If you currently have a deduction being applied to your Housing / Council Tax Benefit for another adult living in your home you will probably find the amount of benefit you receive goes down. If this applies to you check the decision letter attached to this newsletter carefully.

### Loss of Benefit Sanctions for Fraud offences

It can be a criminal offence if a person deliberately gives us incorrect information or does not tell us of a change of circumstances straight away. Important changes to the rules around loss of benefit entitlement following a benefit fraud offence came into effect from 1 April 2010.

If a person commits a first offence resulting in a conviction, administrative penalty or caution, it may be subject to a 'One Strike' sanction which would result in a reduction or withdrawal of Housing Benefit and Council Tax Benefit entitlement for a 4-week period.

If a person is convicted of two separate benefit fraud offences within five years, entitlement may be reduced or withdrawn for a 13-week period. This is known as a 'Two Strikes' sanction.

### Did you know?

#### Newsletter in other Formats

The information contained in this newsletter can be found on our website [www.stockton.gov.uk/hsgben](http://www.stockton.gov.uk/hsgben). On the website you are able to view the information in other languages, large type or 'Browse Aloud'.

#### Training & Employment Advice

Housing Options clients can get help & support to;

- Access suitable training
- Search and apply for jobs
- Produce a CV
- Develop a carer action plan
- Engage with locally funded community organisations

Call 01642 524322 for an appointment.

## How to get in touch

You can contact us by telephone, email, by post or visit us in person.

#### By telephone

If you have a general query you can telephone the Contact Centre for advice on (01642) 393829:

Monday to Thursday 8.00am to 6.00pm

Friday 8.00am to 5.30pm

Saturday 10.00am to 1.00pm

Those with hearing difficulties can ring the Minicom (01642) 605569.

#### By email

You can contact us by email [benefits.section@stockton.gov.uk](mailto:benefits.section@stockton.gov.uk)

#### By post to

Benefits Service, 16 Church Road, Stockton on Tees, TS18 1TX

#### By calling in

You can visit our reception at 16 Church Road. The Benefits Service reception is open 8.30 am to 5.00 pm Mondays to Thursday and 8.30 am to 4.30 pm on Friday. If you prefer, you can visit the Customer Service Centre at Thornaby Pavilion (Library).