



THAMES VALLEY HOUSING

What the changes to social housing mean to you

The Government has outlined its Comprehensive Spending Review, which sets out where they are going to spend or save public money over the next five years.

They plan to dramatically cut back on housing benefit payments by reducing the amount of money many households will receive to cover their housing costs.

You may be concerned about how these proposals may affect you. This fact sheet provides information about these proposed changes.

1. Will my rent go up?

The proposed changes to rent may only affect new tenants.

Previously, the rent social landlords like Thames Valley Housing charged was worked out using strict rules set by the government. This meant:

- Rents increased only very slightly each year, and
- Rents were roughly a third of the amount you would have to pay if you were renting from a private landlord.

The government are now planning to allow social landlords to charge up to 80% of the rent that would be charged for the same property if it was being rented privately.

This would only apply to new tenants, and we will be given the flexibility to decide whether we increase rents to this level.

For existing tenants, rents will continue to be controlled as before.

2. Will I lose the security to be able to stay in my home for as long as I want?

NO - there are no plans to change tenancy terms for existing tenants.

At this time, we have no information from the government to confirm if a tenant who transfers from one property to another or moves through a mutual exchange will keep the same tenancy terms they had before.

3. What will happen to my housing benefit?

There are a number of changes planned to Housing Benefit and the amount of money you receive may change according to the following criteria:

Increasing non-dependant deductions From April 2011:

If you have someone living with you, who on your housing benefit claim is considered to be a 'non-dependant' (e.g. an adult child, relative or friend who is either working or claiming in their own right) the deduction is set to increase.

The different deductions proposed from April 2011 are as follows:

Weekly gross income	Previous deductions amount as per April 2010	Deductions amount from April 2011
Less than £120	£7.40	£9.40
£120 - £177.99	£17.00	£21.55
£178 - £230.99	£23.35	£29.60
£231 - £305.99	£38.20	£48.45
£306 - £381.99	£43.50	£55.20
£382 or more	£47.75	£60.60

You will have to get this money from the non-dependant, or make up the difference yourself. There is no additional benefit available to help you make up this difference.

Reduction in housing benefit to tenants in receipt of Job Seekers' Allowance for more than a year From April 2013:

Tenants who have claimed Job Seekers' Allowance (JSA) for 12 months or more may have their housing benefit reduced by 10%. Tenants who are unable to find work will have to make up this 10% from their JSA.

It is also expected that more people will move onto JSA in future years as eligibility for Employment and Support Allowance (ESA) and Incapacity Benefit is restricted.

Size restrictions for social rented properties - from April 2013:

Housing Benefit for working age social rent tenants may be restricted for those who are occupying a larger property than their household size would warrant.

For instance if you are living in a 3 bed roomed home, but are deemed to only need 2 bedrooms, your housing benefit will be reduced and you will have to pay the difference for having the extra room.

£500 per week limit on working age benefits & tax credits entitlements - from April 2013:

The proposal is that no out of work family will receive more than around £500 per week in total benefits; for single adult non-workers, no more than £350 per week. Families receiving Working Tax Credit, and people getting War Widows' Pensions or Disability Living Allowance (DLA) will be exempt.

Tenants in supported housing where the rents tend to be higher could be affected if they are not on DLA. It is expected that this cap will be applied by reducing Housing Benefit payments where necessary.

For more information read the Chartered Institute of Housing member briefing:
<http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm>.

To discuss any specific concerns please contact the TVH Customer Service Centre on 0800 358 7767.