Welcome to an extra edition of the Haringey Landlord Newsletter

Following the Landlord Forum on the 20 September 2012 we are releasing this extra edition to keep you up to date with Welfare Reform changes.

If you have any comments about this newsletter or would like us to include any specific articles in future editions please contact privatelettings@haringey.gov.uk

Over 80 landlords and agents attended the event.

The presentations and the notes from the discussion groups are now on our website at www.haringey.gov.uk

Our next Landlord Forum will be on Wednesday 30 January 2013 at 6pm. We will concentrate on Welfare Reform and we will be able to give you important updates regarding the changes. The agenda will be sent out shortly.

Mailing list
Haringey Council sends out regular e-updates to Landlords and Agents. If you do not receive these and would like to please email privatelettings@haringey.gov.uk
Your tenant’s benefits might be changing

From April 2013 a limit will be put on the amount of benefit that people can get. This is called a benefit cap.

**Benefit Cap**
The benefit cap will apply to people aged 16 to 64, also known as ‘working age’. The cap means that households where no one is in work should not get more in benefits than the average wage paid to people in work. This is after tax and National Insurance has been taken off.

A household means you, your partner if you have one and any children you are responsible for and who live with you.

**Benefit Cap Calculator**
The DWP have a benefit cap calculator your tenants can use to find out if the benefit cap will apply to them. The calculator only takes a few minutes to complete.

To answer the questions your tenants will need information about the amount of weekly award for each benefit or allowance they or someone in their household gets.

The benefit cap calculator can be found by clicking the following link – [https://www.dwpe-services.direct.gov.uk/portal/page/portal/bcc/lp](https://www.dwpe-services.direct.gov.uk/portal/page/portal/bcc/lp)

**What’s included in the benefit cap?**
When added together the benefit cap will limit the total income anyone can get from the following benefits:

<table>
<thead>
<tr>
<th>Bereavement Allowance</th>
<th>Widows Pension Age-Related</th>
<th>Income Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carer’s Allowance</td>
<td>Guardian’s Allowance</td>
<td>Jobseeker’s Allowance</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>Housing Benefit</td>
<td>Maternity Allowance</td>
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<tr>
<td>Child Tax Credit</td>
<td>Incapacity Benefit</td>
<td>Severe Disablement Allowance</td>
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<tr>
<td>Widowed Parent’s Allowance</td>
<td>Widowed Mothers Allowance</td>
<td>Widows Pension</td>
</tr>
<tr>
<td>Employment and Support Allowance (except where it is paid with the support component)</td>
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**How much is the benefit cap?**
The actual amount of the cap won’t be set until later this year, but is currently expected to be set as follows.

A maximum of £350 a week if you're a single person and either:
- you have no children
- the children you have responsibility for don’t live with you

A maximum of £500 a week if you're either:
- a couple, with or without dependent children
- a lone parent with dependent children

The cap will not apply if your tenant qualifies for Working Tax Credit or gets any of the following benefits:

<table>
<thead>
<tr>
<th>Disability Living Allowance</th>
<th>Personal Independence Payment (from April 2013)</th>
<th>Attendance Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial Injuries Benefits</td>
<td>Employment and Support Allowance, if paid with the support component</td>
<td>War Widow's or War Widower's Pension</td>
</tr>
</tbody>
</table>
Important!
The cap will be applied through deductions from your tenant’s Housing Benefit payments from 1st April 2013.

Talk to your tenants
The benefit cap is likely to affect families with at least 3 children. If your tenant(s) have 3 or more children and you think they might be affected by the benefit cap talk to them to find out whether they are aware of the changes and have received a letter from the DWP telling them that they will be affected (the DWP is writing to all benefit claimants whose benefits will be capped in April 2013 but if your tenant has not received a letter this does not necessarily mean they will be unaffected).

What to do if you think your tenants will be affected by the benefit cap
Once you have talked to your tenants and you think they will be affected by the benefit cap, you can refer them to the Housing Advice and Options Service for further advice and assistance if they are worried that they will be unable to meet their rent payments after April 2013. Alternatively, your tenants can contact us directly to make an appointment. Contact details are as follows:
Tel. 020 8489 1000
Email: welfarereformteam@haringey.gov.uk

How we can help
We have set up a team dedicated to helping tenants affected by the benefit cap. The Welfare Reform Practical Support Team is a multi-disciplinary team which includes specialist Money Advisers, Support Workers, Employment Support Officers and a Social Worker.

We aim to help tenants by:
✓ Clarifying the amount of income that will be lost as a result of the benefit cap in April 2013
✓ Conducting a benefit health check to ensure tenants are claiming all they are entitled to, including any benefits exempt from the benefit cap
✓ Maximising income to help tenants meet their rent in full and remain in their current home
✓ Reducing expenditure by negotiating with creditors or through sound budgeting advice to help tenants meet their rent in full and remain in their current home
✓ Helping tenants secure employment and apply for Working Tax Credit which will exempt them from the cap to enable them to pay their rent in full and remain in their current home
✓ Assisting tenants in applying for discretionary housing payments to meet the cost of the full rent from April 2013 while they seek employment, alternative, cheaper accommodation or another solution

We want to help landlords avoid taking costly possession action by working with tenants and landlords at the earliest point possible to either put measures in place to enable tenants to continue to afford their current homes or help them move to cheaper, affordable accommodation in good time before they start to accrue rent arrears.

Advice and support for landlords
As well as providing tenants with advice and support we are also keen that landlords should also have access to advice and support if they are worried their tenant(s) will be affected by the benefit cap.
If you are concerned about your tenant(s) or have any further questions about the benefit cap please email welfarereformteam@haringey.gov.uk and we will aim to answer your enquiry within 3 working days.