

Important information!

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Changes to your housing benefit if you have other people living in your home

- Do you receive Housing Benefit to help with your rent?
- Do you have someone other than your partner living with you such as a grown up child who is 18 or more?

If YES to both, don't risk losing your home, this information is important to you!



Non dependants

Someone who lives with you who is aged 18 or over and who is not a joint tenant or boarder and not your partner is called a non-dependant.

A non-dependant could be:

- A friend
- A parent
- A grown-up son or daughter
- Another relative who lives with you

If you have a non-dependant living in your home, your Housing Benefit is usually reduced by a certain amount each week. This is called a non-dependant deduction. This amount depends on the circumstances of the person living with you (the non-dependant), for example if they are working or on benefits. If they are working, it is based on their gross income, which is the money they receive before paying tax or national insurance.

Because your Housing Benefit is reduced, you have more rent to pay. The idea is that the person living with you (the non-dependant), should give you that part of the rent. But the deduction is made whether they give you a contribution towards your rent or not.

If you receive Council Tax Benefit this can also be reduced by non-dependant deductions. Please contact Cheshire East Council on 0300 123 5013 for further advice.

A deduction can be made for each non-dependant you have living with you. You, as the tenant, need to pay this amount, and any other rent you need to pay to Wulvern so that you don't fall into arrears.

**From 4th April 2011 these amounts will increase
(please see the figures on the back of this leaflet).
It is important that you know this change is happening.**



What should you do?

Follow these simple steps to make sure your Housing Benefit is correct and you know how much your non-dependant needs to give you. If you need help with this please contact Wulvern's Income Management Team on **01270 503651**.

STEP 1: Check how much is deducted from your Housing Benefit for a person living with you (a non-dependant), this will be shown on your last Housing Benefit entitlement letter or you can ring the Housing Benefit Office.

STEP 2: Is the deduction correct based on the income of the person(s) who is living with you? Use the tables on the back of this leaflet to help you decide – or contact Wulvern and we can help you.

STEP 3: If not, contact the Cheshire East Housing Benefit office to check the income they are using to decide the level of deduction being made, if the income they have is not correct, give them proof of the non-dependant's wages or benefits and other income – if you are having difficulty getting this evidence please contact us.

STEP 4: Explain to the person(s) living with you that they will have to contribute more from April 2011 as your Housing Benefit will be reduced.

STEP 5: Check your weekly budget – you will have to pay more money to your rent.

STEP 6: If you have someone in your home that will be 18 in the next 12 months, talk to them now to let them know they may have to pay towards your rent.

STEP 7: There are some situations where there will not be any deduction. For instance if you or your partner are getting DLA due to your care needs or getting Attendance Allowance. This can be to do with your age, the benefits you receive or the circumstances of the person living with you. This can be complicated so please contact us if you would like us to check this for you.

Don't forget... we are here to help!

If you are having difficulty paying your rent or other bills, please contact us, we may be able to help. For more information or help with anything enclosed in this leaflet please contact **Wulvern's Income Management Team** on **01270 503651**

We don't want you to get into rent arrears so act now!

Housing benefit deduction rates for non-dependants living in your home

A non-dependant aged 18 or over who is not getting paid for working 16 hours or more a week i.e. someone on benefits, a student, no income etc

What is the income of the person living with you in your home?	Current deduction per week 2010	Deduction per week from April 2011	Increase in the amount your non-dependant will have to pay you*
Aged 18-24 and on Income Support, Jobseeker's Allowance (Income Based) or in the assessment phase of Employment and Support Allowance (Income Related)	0	0	0
On Pension Credit, a student, or on a training allowance	0	0	0
All other non-dependants aged 18 or over not working 16 hours or more a week	£7.70	£9.77	£2.07

Aged 18 or over, in paid work of 16 hours or more a week - based on Gross Income

What is the GROSS income of the person living with you in your home?	Current deduction per week 2010	Deduction per week from April 2011	Increase in the amount your non-dependant will have to pay you*
Gross income: less than £122.00 per week	£7.70	£9.77	£2.07
Gross income: £122.00 to £179.99 per week	£17.68	£22.41	£6.80
Gross income: £180.00 to £233.99 per week	£23.35	£30.78	£7.43
Gross income: £234.00 to £309.99 per week	£39.73	£50.39	£10.66
Gross income: £310.00 to £386.99 per week	£45.24	£57.41	£12.17
Gross income: £310.00 to £386.99 per week	£49.66	£63.02	£13.36
Off work sick or on maternity	£7.70	£9.77	£2.07

* If there are any other changes to your rent which are not based on who is living there, you will be sent a letter before April 2011. Please note the above figures are based over 50 weeks.