CINIC	DE	NFFIT
SING	3 DEI	NEFII

Working Age Regulations

PERSONAL ALLOWANCES (weekly figures)

Under 25, or	£ 59.2
In WRAG / Support Group	£ 74.7
Aged 25 - Pension age*	£ 74.7
Lana Darant	

Lone Parent

Under 18, or	£ 59.20
In WRAG / Support Group	£ 74.70
Aged 18 - Pension age*	£ 74.70

Couples

Single

Both aged under 18, or	£ 89.45
One in WRAG / Support Group	£117.40
At least one aged 18 or over**	£117.40

Children (generally where Child Benefit is in payment)

to LHA for size of property needed (max 4 beds).

For each dependent child under 20 £ 68.60 where two or more already included in award unless special rules apply see website for more details.

HOUSING BENEFIT

Working Age Regulations

^ Abolished from April 2017 unless protected - see website for more details.

Enhanced Disability (qualifying person under Pension Age)

PREMIUMS (weekly figures)

Note: Not for new claims from 1.5.16.

ESA Component

Support

Single

Couple

Single

Couple

Child

Severe Disability

Single**

Disabled Child

CAPITAL: Max £16,000.

Carer

Couple - one qualifies**

Couple - both qualify**

**Complicated rules - please see website

C 90 1E

or those who have not been on HB with child since 30.4.16

Disability (qualifying person under Pension Age)

Work related activity[^]

Family

HOUSING BENEFIT

Pension Credit Age Regulations

HOUSING BENEFIT NON-DEPENDANT DEDUCTIONS

DLA care (any rate) or PIP daily living, or

Armed Forces IP or registered blind or

Temporary stay / on remand / in prison

Non-dep aged 18-24 on: IS / IB-JSA /

Universal Credit with no 'earned income'

(summer hols must not be working 16hr+/wk)

Non-dep in Armed Forces on operations

Non-dep working 16hr+ / wk, gross income =

IR-ESA & not in WRAG or Support Group /

Attendance Allowance or Constant AA. or

Tenant or partner on:

severely sight impaired

i.e. circumstances of non-dep

Non-dep on Pension Credit

Regardless of circumstances

Regardless of circumstances

Non-dep full time student

Under £149

£149 - £216.99

£217 - £282.99

£283 - £376.99

£377 - £468.99

Non-dep in any other situation

(including if off work sick or on maternity leave)

£469 or over

Non-dep aged 16-17

£ Nil or Disability Premium

Couple

Single Person

£ Nil

£ Nil

£ Nil

£ Nil

£15.95

£36.65

£50.30

£82.30

£93.7

£102.85

£15.95

WAGES DISREGARDS, one from: Single Parent Clmt or partner in WRAG/Support Group £20.00

or Carers Premium (only applies where carer is working)

or Getting PIP. DLA. AA or AFIP

HOUSING BENEFIT

£25.00 £10.00

£ 5.00

£17.10

Plus where applicable: 16 / 30 hour disregard

pecial rules apply -	please seek advice		
00% child	care up to	(1 child / 2+)	£175 /£300

£20 /£143.00 Permitted Earnings special rules apply - please seek advice

OTHER DISREGARDS

PIP / DLA / AFIP / Constant AA / AA	All	
Child Benefit & Child Maintenance	All	
Fostering Allowance	All	
Bereavement Support Payment	All	

Bereavement Support Payment	All
Lodger income	£20
War Pension	£10/AII

Widowed Parents Allowance	£15.00
SSP / SMP / SAP / SPP	as wages
Student Loan	£10.00

Where meals are provided with a charge in the rent. the above meal deductions always apply, regardless of the actual charge specified by the landlord / claimant

HOUSING BENEFIT

Fuel charge deductions for one room:

Each person in family aged 16 or over

Each person in family aged 16 or over

(claimant and each member of family)

Where fuel etc provided, these deductions only apply

where the charge is not specified by landlord / claimant.

Heating & hot water and /or lighting

£34.30

£ 4.00

£ 2.75

£ 4.00

£45.05

£20.53

£ 4.00

£29.20

£29.20

£14.80

£19.45

£19.45

£ 9.75

£ 3.60

FUEL DEDUCTIONS

Heating

Hot Water

Liahtina

Cooking

All fuel

Cooking

MEAL DEDUCTIONS

Single claimant

Single claimant

Breakfast only

Each child under 16

Each child under 16

Less than 3 meals a day:

Three or more meals a day:

PERSONAL ALLOWANCES (weekly figures) Single claimant

Turned pension age before 1.4.21	£191.
Turned pension age on or after	£177.
1.4.21	

One or both turned pension age

pefore 1.4.21	£286.05
Both pension age on or after 1.4.21	£270.30
Child	£ 68.60

(generally where Child Benefit is in payment lo additional child allowance for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see

PREMIUMS (weekly figures)

E----

Carer

website for more details.

ramily	
Note: Not for new claims from 1.5.16 or those who have not been on HB v	
since 30.4.16	

Severe	Disab	ility
0:		

Single**	£ 67.30
Couple (one qualifies)**	£ 67.30
Couple (both qualify)**	£134.60
amplicated rules - please see website	

^{**}Complicated rules - please see website

Disabled Child	£ 65.94
Enhanced Disability (Child)	£ 26.67

£ 37.70

£ 17.65

SOCIAL SECTOR OCCUPANCY RULES: BEDROOM TAX - unless excluded, reduce eligible rent by 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms

BENEFIT CAP Couples, Ione parents & families

PC age* only: Child Tax Credit

Inside G.London Outside G.Londor £442.31 £384.62 £257.69

HB OVERPAYMENT RECOVERY RATES:

Benefit Rates 2021 - 2022



ucnotes

nformation | resources | advice | training

PRIVATE SECTOR OCCUPANCY RULES LOCAL HOUSING ALLOWANCE - maximum HB restricted

£ 17.65

£ 29.70

£ 39.40

£ 35.10

£ 50.05

£ 17.20

£ 24.60

£ 26.67

£ 67.30

£ 67.30

£134.60

£ 65.94

£ 37.70

^{*} Pension age is currently 66.

^{**} HB will come to an end where the older member of a couple reaches pension age except where the younger member is the main claimant of IR-ESA, IB-JSA or Income Support. HB can continue for as long as they remain entitled to that benefit

UNIVERSAL CREDIT

£344 00*

£257.33

(monthly figures)

MAXIMUM UNIVERSAL CREDIT

Single Standard Allowance under 25

25 or over	£411.51*	£324.8

Couple Standard Allowance both under 25

£403.93 £490.60* £596.58* £509.91 one or both 25+

Child Element

Higher amount included for 1st child if born before 1.4.17

Note: No additional child element for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see website for more details.

Disabled Child Element

low	£128.89
high	£402.41

Limited Capability for Work Element (LCW) Abolished from April 2017 unless protected

Limited Capability for Work Related £343.63 Activity Element (LCWRA)

Carer Element £163.73

Childcare Element

85% of monthly eligible childcare up to a max of: one child two+ children £1108.04

Transitional SDP Element: £120 / £285 / £405

Note: can be eroded or lost altogether (see website for info) Entitlement can be reduced by income / deductions.

For more information on how Universal Credit

is calculated please see the website.

UNIVERSAL CREDIT

(monthly figures)

WORK ALLOWANCE	Low	High~
Single	£nil	£nil
Single parent	£293*/£335	£515*/£557
Single with LCW/LCWRA	£293*/£335	£515*/£557
Couple, no child/ren	£nil	£nil
Couple, with child/ren	£293*/£335	£515*/£557

3*/£335

~Applies where no Housing Costs Element is included in the UC award unless this is because the claimant is living in 'temporary accommodation'

Earnings taper 63%*/55%

Couple with LCW/LCWRA

SSP. SMP. SPP. SAP – treated as earnings

DISREGARDED INCOME please see website for full details

PIP / DLA / AFIP / Constant AA / AA

Child Benefit & Child Maintenance

Fostering Allowance

Bereavement Support Payment

Lodger income

War Pension / War Widows Pension

BENEFIT CAP Greater London Greater London Unless excluded-see website £1916.67 £1666.67 Couples & families £1284.17 £1116.67

Single people Entitlement can be reduced by income / deductions. For more information on how Universal Credit

is calculated please see the website.

UNIVERSAL CREDIT

(monthly figures)

HOUSING COSTS ELEMENT

Monthly rent less Housing Costs Contribution

SOCIAL SECTOR: monthly rent =

Eligible rent x no. of weeks changed divided by 12. less Bedroom Tax (unless excluded), reduce eligible rent by: 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.

PRIVATE SECTOR: monthly rent =

Monthly LHA rate for size of property needed (max 4 beds).

Housing Costs Contributions (Non-dep deduction)

ı	Jnless one of the below apply	£75.53
	Non-dep aged under 21	Nil
	Non-dep responsible for child under 5	Nil
	Non-dep on daily living PIP,CAA or AFIP	Nil
	Non-dep on mid or high care DLA or AA	Nil
	Non-dep on Pension Credit	Nil
	Non-dep on Carers Allowance	Nil
	Non-dep who is a 'prisoner'	Nil
	Claimant on daily living PIP, mid or high care DLA, AFIP, CAA, AA, or reg'd blind	Nil

Rent Arrears - TPDs

Savings limit:

Max £16.000

Minimum: 10% of applicable standard allowance Maximum: 20% of applicable standard allowance Please see website to find out when each level applies.

Note: Couple non-dependants treated as two single people.

PENSION CREDIT

£177 10

(weekly figures)

Guarantee Pension Credit

Single		£1//.10	
Couple		£270.30	
Severe Disability	single	£ 67.30	
	couple	£134.60	
Carer		£ 37.70	
Child:	£65	5.10* / £54.60	
* Eldest born before 6th Apri	il 2017		
Disabled Child:	low	£ 29.66	
	high	£ 92.54	
Savings Pension Credit			
New claims limited to certain claimar	nts - please see website	e for more details.	
Threshold:	single	£153.70	
	couple	£244.12	
Maximum:	single	£14.04	
	couple	£15.71	

Not a member vet?

We provide information, commentary and advice on Universal Credit, Housing Benefit and the welfare reforms. Our website has detailed information, standard letters. flowcharts, mapping tools and calculators to help you give accurate advice.

Please contact us for a free trial. Email: info@housingsystems.co.uk

For more information on our services

TAX CREDITS

(annual figures)

Max Working Tax (Cre	dit	Max Child Tax Credit	t	
Basic	£2	2,005	Family*	£ 5	45
Couple/lone prt	£2	2,060	Child**	£2,8	45
30 hour	£	830	Disabled child	£3,4	35
Disabled worker	£3	3,240	Sev. Disabled child	£1,3	90
Severe disability	£1	,400	*Abolished from April 2017 of protected - see website for n		
Childcare:			details.		
max for one child	£	175	**No additional child elemen born on or after 6th April 20 two or more already include	17 whe	
max 2+ children	£	300	award unless special rules a see website for more details	pply -	
% eligible costs		70%			
WTC threshold	£6	6,565	CTC threshold	£16,4	80

Withdrawal rate

Both:

Income rise disregard £2,500 Income fall disregard £2.500

Please note: exact entitlement depends on income.

NOTE: The figures given for the means-tested benefits ie HB. UC. Tax Credits. PC. IS. IB-JSA and IR-ESA, are the figures used when working out how much someone may be entitled to. Their actual award will depend on their income and savings.

www.housingsystems.co.uk

INCOME SUPPORT INCOME-BASED JOBSEEKERS ALLOWANCE (weekly figures)

As Housing Renefit excent-

		эхсері.	As Housing Delicit
9.45	£59.20 / £89.	r 18	Couple, both under
7.40 D i	£59.20 / £117.	18, other 18-24	Couple, one under
7.40 CI	£74.70 / £117.4	18, other 25+	Couple, one under
le#)	nixed age couple	m (included where r	Pensioner Premiu
2.90	£152.	Couple	
		je couples - see website	# For more about mixed ag

INCOME-RELATED

EMPLOYMENT AND SUPPORT ALLOWANCE (weekly figures)

As Housing Benefit except: Couple, both under 18

or during main phase

or during main phase	£ 74.70
Couple, both under 18 higher rate or during main phase	£ 89.45 £117.40
Couple, one under 18, other 18+	£59.20 / £74.70 / £117.40

No disability premium - replaced in main phase by:

Work related activity component [^] , or	£ 29.70
Support component	£ 39.40

^Abolished from April 2017 unless protected - see website for more details. Pensioner Premium (included where mixed age couple#)

> £152.90* Couple

£ 50.20

£74.70 / £117.40

* Amount reduced by any WRAG or Support Component

OTHER KEY BENEFITS (weekly figures) Contribution Based / Attendance Allowance

New-Style JSA high £ 89.60 £ 59.20 £ 74 70 Disability Living Allowance/ Contributory / child Disability Payment (S) New-Style ESA £ 89.60 Assessment phase: £ 59.20 Under 25

Age 25+

£ 74.70

£ 74 70

£179.60

£ 96.35

£ 23 70 low Work related[^]. or £ 29.70

Personal Independence Support £ 39.40 **Payment** ^Abolished from April 2017 unless protected- see website for more details.

£ 23 70

£ 89.60 State Pension (basic)* £ 23.70

£137.60 £ 62.55 Couple Enhanced £220.05

Armed Forces IP £152.15 New State Pension* Carers Allowance £ 67.60 Single

Child Benefit

eldest £ 21.15 other £14.00

SMP / SPP / SAP £151.97 Scottish Child Payment (S) Maternity Allow the lesser of:

Guardians Allowance

(S) Available in Scotland

£350 / £100 a month

Bereavement Support

*Exact amount depends on NI contributions etc.

£151.97/90% average wages

ARREARS DIRECT / DIRECT DEDUCTION RATE: £3.75 Figures correct at time of going to press Dec '21 All copyright owned by Housing Systems Ltd.

£4.35/month income per £250 or part of above £6.000

please see the website.

[#] For more about mixed age couples - see website