

HOUSING BENEFIT Working Age Regulations	HOUSING BENEFIT Working Age Regulations	HOUSING BENEFIT Pension Credit Age Regulations	HOUSING BENEFIT NON-DEPENDANT DEDUCTIONS	HOUSING BENEFIT WAGES DISREGARDS, one from:	HOUSING BENEFIT FUEL DEDUCTIONS
<b>PERSONAL ALLOWANCES</b> (weekly figures)	<b>PREMIUMS</b> (weekly figures)	<b>PERSONAL ALLOWANCES</b> (weekly figures)	Tenant or partner on: DLA care (any rate) or PIP daily living, or Attendance Allowance or Constant AA, or Armed Forces IP or registered blind or severely sight impaired	<b>Single Parent</b> £25.00  <b>Clmt or partner in WRAG/Support Group or Disability Premium or Carers Premium</b> £20.00 <small>(only applies where carer is working)</small> <b>or Getting PIP, DLA, AA or AFIP</b>  <b>Couple</b> £10.00  <b>Single Person</b> £ 5.00  <b>Plus where applicable:</b>  <b>16 / 30 hour disregard</b> £17.10 <small>special rules apply - please seek advice</small> <b>100% child care up to (1 child / 2+)</b> £175 /£300  <b>Permitted Earnings</b> £20 /£143.00 <small>special rules apply - please seek advice</small>  <b>OTHER DISREGARDS</b>  <b>PIP / DLA / AFIP / Constant AA / AA</b> All  <b>Child Benefit &amp; Child Maintenance</b> All  <b>Fostering Allowance</b> All  <b>Bereavement Support Payment</b> All  <b>Lodger income</b> £20  <b>War Pension</b> £10/All  <b>Widowed Parents Allowance</b> £15.00  <b>SSP / SMP / SAP / SPP</b> as wages  <b>Student Loan</b> £10.00  <b>PC age* only: Child Tax Credit</b> All	<b>Heating</b> £34.30  <b>Hot Water</b> £ 4.00  <b>Lighting</b> £ 2.75  <b>Cooking</b> £ 4.00  <b>All fuel</b> £45.05  <b>Fuel charge deductions for one room:</b>  <b>Heating &amp; hot water and /or lighting</b> £20.53  <b>Cooking</b> £ 4.00  <b>Where fuel etc provided, these deductions only apply where the charge is <u>not</u> specified by landlord / claimant.</b>  <b>MEAL DEDUCTIONS</b>  <b>Three or more meals a day:</b>  <b>Single claimant</b> £29.20  <b>Each person in family aged 16 or over</b> £29.20  <b>Each child under 16</b> £14.80  <b>Less than 3 meals a day:</b>  <b>Single claimant</b> £19.45  <b>Each person in family aged 16 or over</b> £19.45  <b>Each child under 16</b> £ 9.75  <b>Breakfast only</b> £ 3.60 <b>(claimant and each member of family)</b>  <b>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.</b>
<b>Single</b>  <b>Under 25, or</b> £ 59.20  <b>In WRAG / Support Group</b> £ 74.70  <b>Aged 25 - Pension age*</b> £ 74.70  <b>Lone Parent</b>  <b>Under 18, or</b> £ 59.20  <b>In WRAG / Support Group</b> £ 74.70  <b>Aged 18 - Pension age*</b> £ 74.70  <b>Couples</b>  <b>Both aged under 18, or</b> £ 89.45  <b>One in WRAG / Support Group</b> £117.40  <b>At least one aged 18 or over**</b> £117.40  <b>Children</b> <small>(generally where Child Benefit is in payment)</small>  <b>For each dependent child under 20</b> £ 68.60 <small>No 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 website for more details.</small>  <small>* Pension age is currently 66.</small>  <small>** 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.</small>	<b>Family</b> £ 17.65 <small>Note: Not for new claims from 1.5.16, or those who have not been on HB with child since 30.4.16</small>  <b>ESA Component</b>  <b>Work related activity^</b> £ 29.70 <b>Support</b> £ 39.40  <small>^ Abolished from April 2017 unless protected - see website for more details.</small>  <b>Disability</b> (qualifying person under Pension Age)  <b>Single</b> £ 35.10 <b>Couple</b> £ 50.05  <b>Enhanced Disability</b> (qualifying person under Pension Age)  <b>Single</b> £ 17.20 <b>Couple</b> £ 24.60 <b>Child</b> £ 26.67  <b>Severe Disability</b>  <b>Single**</b> £ 67.30 <b>Couple - one qualifies**</b> £ 67.30 <b>Couple - both qualify**</b> £134.60  <small>**Complicated rules - please see website</small>  <b>Disabled Child</b> £ 65.94 <b>Carer</b> £ 37.70	<b>Single claimant</b> Turned pension age before 1.4.21 £191.15 Turned pension age on or after 1.4.21 £177.10  <b>Couple</b> One or both turned pension age before 1.4.21 £286.05 Both pension age on or after 1.4.21 £270.30  <b>Child</b> £ 68.60 <small>(generally where Child Benefit is in payment) No 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 website for more details.</small>  <b>PREMIUMS</b> (weekly figures)  <b>Family</b> £ 17.65 <small>Note: Not for new claims from 1.5.16, or those who have not been on HB with child since 30.4.16</small>  <b>Severe Disability</b>  <b>Single**</b> £ 67.30 <b>Couple (one qualifies)**</b> £ 67.30 <b>Couple (both qualify)**</b> £134.60  <small>**Complicated rules - please see website</small>  <b>Disabled Child</b> £ 65.94 <b>Enhanced Disability (Child)</b> £ 26.67 <b>Carer</b> £ 37.70	<b>Non-dep full time student</b> £ Nil <small>(summer hols must not be working 16hr+/wk)</small>  <b>Non-dep in Armed Forces on operations</b> £ Nil  <b>Non-dep working 16hr+ / wk, gross income =</b>  <b>Under £149</b> £15.95 <b>£149 - £216.99</b> £36.65 <b>£217 - £282.99</b> £50.30 <b>£283 - £376.99</b> £82.30 <b>£377 - £468.99</b> £93.70 <b>£469 or over</b> £102.85  <b>Non-dep in any other situation</b> £15.95 <small>(including if off work sick or on maternity leave)</small>	<b>BENEFIT CAP</b> Couples, lone parents & families £442.31 Single people £296.35 Unless excluded—see website	<b>HB OVERPAYMENT RECOVERY RATES:</b> <b>Standard</b> £11.25 (plus 1/2 basic wages disregard <b>Fraud</b> £18.75 if working)
<b>PRIVATE SECTOR OCCUPANCY RULES:</b> <b>LOCAL HOUSING ALLOWANCE</b> - maximum HB restricted to LHA for size of property needed (max 4 beds).	<b>CAPITAL:</b> Max £16,000. Deemed income of: £1/wk per £250 (or part of) over £6,000.	<b>CAPITAL:</b> Max £16,000, unless on Guarantee Pension Credit Deemed income of: £1/wk per £500 (or part of) over £10,000.	<b>SOCIAL SECTOR OCCUPANCY RULES:</b> <b>BEDROOM TAX</b> - unless excluded, reduce eligible rent by: 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.		

# Housing Systems



## Benefit Rates 2021 - 2022



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UNIVERSAL CREDIT (monthly figures)			UNIVERSAL CREDIT (monthly figures)			UNIVERSAL CREDIT (monthly figures)		
MAXIMUM UNIVERSAL CREDIT			WORK ALLOWANCE			HOUSING COSTS ELEMENT		
<b>Single Standard Allowance</b>			Single	Low	High*	Monthly rent less Housing Costs Contribution		
under 25	£257.33	£344.00*	Single parent	£293	£515	<b>SOCIAL SECTOR: monthly rent =</b> 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.		
25 or over	£324.84	£411.51*	Single with LCW/LCWRA	£293	£515	<b>PRIVATE SECTOR: monthly rent =</b> Monthly LHA rate for size of property needed (max 4 beds).		
* includes £20/week uplift due to Coronavirus			Couple, no child/ren	£nil	£nil	<b>Housing Costs Contributions (Non-dep deduction)</b>		
<b>Couple Standard Allowance</b>			Couple, with child/ren	£293	£515	Unless one of the below apply	£75.53	
both under 25	£403.93	£490.60*	Couple one with LCW/LCWRA	£293	£515	Non-dep aged under 21	Nil	
one or both 25+	£509.91	£596.58*	* Applies where no Housing Costs Element is included in the UC award unless this is because the claimant is living in 'temporary accommodation'			Non-dep responsible for child under 5	Nil	
* includes £20/week uplift due to Coronavirus			<b>DISREGARDED INCOME</b>			Non-dep on daily living PIP,CAA or AFIP	Nil	
<b>Child Element</b>			Earnings taper 63%			Non-dep on mid or high care DLA or AA	Nil	
Higher amount included for 1st child if born before 1.4.17	£282.50		SSP, SMP, SPP, SAP – treated as earnings			Non-dep on Pension Credit	Nil	
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.						Non-dep on Carers Allowance	Nil	
<b>Disabled Child Element</b>						Non-dep who is a 'prisoner'	Nil	
low	£128.89					Claimant on daily living PIP, mid or high care DLA, AFIP, CAA, AA, or reg'd blind	Nil	
high	£402.41					Note: Couple non-dependants treated as two single people.		
<b>Limited Capability for Work Element (LCW)</b>						<b>Rent Arrears - TPDs</b>		
Abolished from April 2017 unless protected						Minimum: 10% of applicable standard allowance		
<b>Limited Capability for Work Related Activity Element (LCWRA)</b>						Maximum: 20% of applicable standard allowance		
£343.63						Please see website to find out when each level applies.		
<b>Carer Element</b>								
£163.73								
<b>Childcare Element</b>								
85% of monthly eligible childcare up to a max of:			<b>BENEFIT CAP</b>	Inside Greater London	Outside Greater London	<b>Savings limit:</b>		
one child	£646.35	two+ children	Unless excluded—see website			Max £16,000		
£1108.04			Couples & families	£1916.67	£1666.67	£4.35/month income per £250 or part of above £6,000		
<b>Transitional SDP Element:</b>			Single people	£1284.17	£1116.67			
£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.			Entitlement can be reduced by income / deductions. For more information on how Universal Credit					

PENSION CREDIT (weekly figures)			TAX CREDITS (annual figures)		
<b>Guarantee Pension Credit</b>			<b>Max Working Tax Credit</b>	<b>Max Child Tax Credit</b>	
Single	£177.10		Basic	£2,005	Family* £ 545
Couple	£270.30		Couple/lone prt	£2,060	Child** £2,845
Severe Disability	single £ 67.30		30 hour	£ 830	Disabled child £3,435
	couple £134.60		Disabled worker	£3,240	Sev. Disabled child £1,390
Carer	£ 37.70		Severe disability	£1,400	*Abolished from April 2017 unless protected - see website for more details.
Child:	£65.10* / £54.60		Childcare:		**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.
* Eldest born before 6th April 2017			max for one child	£ 175	
Disabled Child:	low £ 29.66		max 2+ children	£ 300	
	high £ 92.54		% eligible costs	70%	
<b>Savings Pension Credit</b>			WTC threshold	£6,565	CTC threshold £16,480
New claims limited to certain claimants - please see website for more details.					
Threshold:	single £153.70				
	couple £244.12				
Maximum:	single £14.04		<b>Both:</b>		
	couple £15.71		Withdrawal rate	41%	
<b>Not a member yet?</b>			Income rise disregard	£2,500	
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.			Income fall disregard	£2,500	
Please contact us for a free trial. Email: info@housingsystems.co.uk			Please note: exact entitlement depends on income.		
For more information on our services please see the website.					

INCOME SUPPORT INCOME-BASED JOBSEEKERS ALLOWANCE (weekly figures)			OTHER KEY BENEFITS (weekly figures)					
As Housing Benefit except:			Attendance Allowance		Contribution Based / New-Style JSA			
Couple, both under 18	£59.20 / £89.45		high	£ 89.60	Under 25	£ 59.20		
Couple, one under 18, other 18-24	£59.20 / £117.40		low	£ 60.00	Age 25+	£ 74.70		
Couple, one under 18, other 25+	£74.70 / £117.40		Disability Living Allowance / Child Disability Payment(s)		Contributory / New-Style ESA			
Pensioner Premium (included where mixed age couple#)			Care	high	£ 89.60	Assessment phase:		
Couple	£152.90			mid	£ 60.00	Under 25	£ 59.20	
# For more about mixed age couples - see website				low	£ 23.70	Age 25+	£ 74.70	
<b>INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE</b> (weekly figures)			Mobility	high	£ 62.55	Main phase:	£ 74.70	
As Housing Benefit except:				low	£ 23.70	plus		
Couple, both under 18 or during main phase	£ 59.20 £ 74.70		Personal Independence Payment			Work related^, or Support	£ 29.70 £ 39.40	
Couple, both under 18 higher rate or during main phase	£ 89.45 £117.40		Daily Living	Standard	£ 60.00	^Abolished from April 2017 unless protected- see website for more details.		
Couple, one under 18, other 18+ or during main phase	£59.20 / £74.70 / £117.40 £74.70 / £117.40			Enhanced	£ 89.60	State Pension (basic)*		
No disability premium - replaced in main phase by:			Mobility	Standard	£ 23.70	Single	£137.60	
Work related activity component^, or	£ 29.70			Enhanced	£ 62.55	Couple	£220.05	
Support component	£ 39.40		Armed Forces IP		£152.15	New State Pension*		
^Abolished from April 2017 unless protected - see website for more details.			Carers Allowance		£ 67.60	Single	£179.60	
Pensioner Premium (included where mixed age couple#)			Child Benefit			*Exact amount depends on NI contributions etc		
Couple	£152.90*			eldest	£ 21.15	SSP		£ 96.35
* Amount reduced by any WRAG or Support Component				other	£14.00	SMP / SPP / SAP		£151.97
# For more about mixed age couples - see website			Scottish Child Payment(s)		£10.00	Maternity Allow		the lesser of: £151.97/ 90% average wages
			Guardians Allowance		£18.00	Bereavement Support Payment		
								£350 / £100 a month

ARREARS DIRECT / DIRECT DEDUCTION RATE: £3.75

Figures correct at time of going to press March '21  
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