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HOUSING BENEFIT Working Age Regulations

HOUSING BENEFIT
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HOUSING BENEFIT	HOUSING BENEFIT
NON-DEPENDANT DEDUCTIONS	WAGES DISREGARDS, one from:

£25.00 Heating

HOUSING BENEFIT FUEL DEDUCTIONS

Heating	£35.25	
Hot Water	£ 4.10	
Lighting	£ 2.85	
Cooking	£ 4.10	
All fuel	£46.30	
Fuel charge deductions for one room:		
Heating & hot water and /or lighting	£21.10	
Cooking	£ 4.10	
When full the mondaled there deductions		

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HB OVERPAYMENT RECOVERY RATES:

£11.55 (plus 1/2 basic wages disregard £19.25 if working)

Working Age Regulations
PERSONAL ALLOWANCES (weekly figures)

	,	
Single		Family Note: Not for
Under 25, or	£ 61.05	or those who
In WRAG / Support Group	£ 77.00	ESA Con
Aged 25 - Pension age*	£ 77.00	Wo
one Parent		Sup
Under 18, or	£ 61.05	^ Abolished t
In WRAG / Support Group	£ 77.00	Disability
Aged 18 - Pension age*	£ 77.00	Sin
Couples		Cou
Both aged under 18, or	£ 92.20	Enhance
,		Sin
One in WRAG / Support Group	£121.05	Cou
At least one aged 18 or over**	£121.05	Chi
		OIII

Children (generally where Child Benefit is in payment)

For each dependent child under 20 £ 70.80 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.

PREMIUMS (weekly figures) £ 17.85 or new claims from 1.5.16. to have not been on HB with child since 30.4.16 mponent ork related activity^ £ 30.60 £ 40.60 pport from April 2017 unless protected - see website for more details. £ 36.20 £ 51.60 ed Disability £ 17.75 £ 25.35 £ 27.44 Severe Disability Single** £ 69.40

Couple - one qualifies**

Couple - both qualify**

**Complicated rules - please see website

Disabled Child

£ 69.40

£138.80

£ 68.04

£ 38.85

Pension Credit Age Regulations PERSONAL ALLOWANCES (weekly figures) Single claimant Turned pension age before 1.4.21 £197.10 Turned pension age on or after £182.60 1.4.21 Couple One or both turned pension age before 1.4.21 £294.90 Both pension age on or after 1.4.21 £278.70 Child £ 70.80 (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 website for more details. PREMIUMS (weekly figures) £ 17.85 Note: Not for new claims from 1.5.16. or those who have not been on HB with child since 30.4.16 **Severe Disability** Single** £ 69.40 Couple (one qualifies)** £ 69.40 Couple (both qualify)** £138.80 **Complicated rules - please see website Disabled Child £ 68.04

NON-DEPENDANT DEDUCTIONS			WAGES DISREGARDS, one from:	
Tenant or partner on:	£	Nil	Single Parent	£25.00
PIP/ADP daily living, or DLA/CDP care (any rate), or Attendance Allowance or Constan AA, or Armed Forces IP or registered blind or severely sight impaired	t		Clmt or partner in WRAG/Support Group or Disability Premium or Carers Premium (only applies where carer is working) or On PIP, ADP, DLA, CDP, AA or AFIP	£20.00
Temporary stay / on remand / in prison i.e. circumstances of non-dep	£	Nil	Couple	£10.00
Non-dep on Pension Credit	£	Nil	Single Person	£ 5.00
Regardless of circumstances	~	IVII	Plus where applicable:	
Non-dep aged 16-17 Regardless of circumstances	£	Nil	16 / 30 hour disregard special rules apply - please seek advice	£17.10
	£	Nil	100% child care up to (1 child / 2+) £1	75 /£300
Non-dep aged 18-24 on: IS / IB-JSA / IR-ESA & not in WRAG or Support Group / Universal Credit with no 'earned income'	L	NII	Permitted Earnings special rules apply - please seek advice £20	/£152.00
	•	NI:	OTHER DISREGARDS	
Non-dep full time student (summer hols must not be working 16hr+/wk)	£	Nil	PIP/ADP/DLA/CDP/AFIP/Constant AA/AA	All
Non-dep in Armed Forces on operations	£	Nil	Child Benefit & Child Maintenance	All
Non-dep working 16hr+ / wk, gross income	=		Fostering Allowance	AII
Under £154	£1	6.45	Bereavement Support Payment	All
£154 - £223.99	£3	7.80	Lodger income	£20
£224 - £291.99	£5	1.85	War Pension	£10/AII
£292 - £388.99	£8	4.85	Widowed Parents Allowance	£15.00
£389 - £483.99	£9	6.60	SSP / SMP / SAP / SPP	s wages
£484 or over	£10	6.05	Student Loan	£10.00
Non-dep in any other situation (including if off work sick or on maternity leave)	£1	6.45	PC age* only: Child Tax Credit	All
SOCIAL SECTOR OCCUPANCY RULES:			BENEFIT CAP Inside G.London Outs	side G.London

·:	BENEFIT CAP Couples, lone parents & families	Inside G.London £442.31	Outside G.London £384.62
	PC age* only: Child Tax Cr	edit	All
	Student Loan		£10.00
)	SSP / SMP / SAP / SPP		as wages
	Widowed Parents Allowand	e	£15.00
;	War Pension		£10/AII
	Lodger income		£20
	Bereavement Support Payr	nent	All
	Fostering Allowance		All
	Child Benefit & Child Maint	enance	All
	PIP/ADP/DLA/CDP/AFIP/Co	nstant AA/A	AA AII
	OTHER DISREGARDS		

Cooking	£ 4.10		
All fuel	£46.30		
Fuel charge deductions for one room:			
Heating & hot water and /or lighting	£21.10		
Cooking	£ 4.10		
Where fuel etc provided, these deductions only where the charge <u>is not</u> specified by landlord /			
MEAL DEDUCTIONS			
Three or more meals a day:			
Single claimant	£30.10		
Each person in family aged 16 or over	£30.10		
Each child under 16	£15.25		
Less than 3 meals a day:			
Single claimant	£20.05		
Each person in family aged 16 or over	£20.05		
Each child under 16	£10.05		
Breakfast only (claimant and each member of family)	£ 3.70		
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.

PRIVATE SECTOR OCCUPANCY RULES:

£ 27.44

£ 38.85

Enhanced Disability (Child)

Carer

£296.35 £257.69

2022 - 2023

^{*} 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

(monthly figures)

V	<i>I</i> AXIMU	IM UN	IVER	SAL	CREDIT
	Single	Stand	dard A	Allow	ance

•		
under 25	£265.31	
25 or over	£334.91	

Couple Standard Allowance

both under 25	£416.45
one or both 25+	£525.72

Child Element

Higher amount included for 1st child if born before 6.4.17	£290.00
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.	£244.58

Disabled Child Element

IOW	£132.09
high	£414.88
Limited Capability for Work Element (LCW) Abolished from April 2017 unless protected	£132.89
Limited Capability for Work Related Activity Element (LCWRA)	£354.28

£122 00

£168.81

Childcare Element

Carer Element

85% of monthly eligible childcare up to a max of: one child £646.35 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)

VORK ALLOWANCE	Low	High*	
Single	£nil	£nil	
Single parent	£344	£573	
Single with LCW/LCWRA	£344	£573	
Couple, no child/ren	£nil	£nil	
Couple, with child/ren	£344	£573	
Couple one with LCW/LCWRA	£344	£573	
* Applies where no Housing Costs Element is included	in the LIC a	ward	

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 55%

SSP. SMP. SPP. SAP - treated as earnings

DISREGARDED INCOME

PIP / ADP / DLA / CDP / AFIP / Constant AA / AA

Child Benefit & Child Maintenance

Fostering Allowance

Bereavement Support Payment

Lodger income

War Pension / War Widows Pension

BENEFIT CAP

Unless excluded—see website

£1916.67 £1666.67 Couples & families

£1284.17 £1116.67 Single people

Greater London Greater London

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 =

Unless one of the below apply

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

Housing Costs Contributions (Non-dep deduction)

Non-dep aged under 21	Nil
Non-dep responsible for child under 5	Nil
Non-dep on daily living PIP/ADP,CAA or AF	IP Nil
Non-dep on mid or high care DLA/CDP or A	A Nil

Non-dep on Pension Credit Non-dep on Carers Allowance Nil Non-dep who is a 'prisoner'

Claimant on daily living PIP/ADP, mid or high care DLA./CDP. AFIP. CAA. AA. or certified as severely sight impaired or blind Nil

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

Rent Arrears - TPDs

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

Savings limit:

Max £16.000

£4.35/month income per £250 or part of above £6,000

PENSION CREDIT

(weekly figures)

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Guarantee Pension Credit

Single		£182.60	
Couple		£278.70	
Severe Disability	single	£ 69.40	
	couple	£138.80	
Carer		£ 38.85	
Child~:		£66.85*/ £56.35	
* Eldest born before 6th April	2017		

£//.8/	Disabled Child~:	low	£ 30.58
Nil		high	£ 95.48

~ Not getting Child Tax Credit

Savings Pension Credit

New claims limited to certain claimants - please see website for more details.

reshold:	single	£158.47
	couple	£251.70
aximum:	single	£14.48
	couple	£16.20

Not a member vet?

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.

We provide information, commentary and advice on

Please contact us for a free trial. Email: admin@housingsvstems.co.uk

For more information on our services please see the website.

TAX CREDITS

(annual figures)

	Max Working Tax Credit		Max Child Tax Credit	
)	Basic	£2,070	Family*	£ 545
)	Couple/lone prt	£2,125	Child**	£2,935
)	30 hour	£ 860	Disabled child	£3,545
)	Disabled worker	£3,345	Sev. Disabled child	£1,430
5	Severe disability	£1,445	*Abolished from April 2017 protected - see website for	
5	Childcare:		details.	
	max for one child	£ 175	**No additional child eleme born on or after 6th April 20 two or more already includ	017 where
))	max 2+ children	£ 300	award unless special rules see website for more detail	apply -
•	% eligible costs	70%		
	WTC threshold	£6,770	CTC threshold	£17,005
,				
	Both:			

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

Withdrawal rate

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 Benefit except:	
Couple, both under 18	£61.05 / £92.20
Couple, one under 18, other 18-24	£61.05 / £121.05
Couple, one under 18, other 25+	£77.00/ £121.05
Pensioner Premium (included where	e mixed age couple#)
Coup	le £157.65

For more about mixed age couples - see website

INCOME-RELATED **EMPLOYMENT AND SUPPORT ALLOWANCE** (weekly figures)

As Housing Benefit except:

Couple, both under 18 or during main phase	£ 61.05 £ 77.00	Dai
Couple, both under 18 higher rate or during main phase	£ 92.20 £121.05	Мо
Couple, one under 18, other 18+	£61.05 / £77.00	
or during main phase	/ £121.05 £77.00 / £121.05	Ar

No disability premium - replaced in main phase by:

Work related activity component[^], or £ 30.60 £ 40.60 Support component

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

Pensioner Premium (included where mixed age couple#)

Couple

* Amount reduced by any WRAG or Support Component

For more about mixed age couples - see website

ARREARS DIRECT / DIRECT DEDUCTION RATE: £3.85

OTHER KEY BENEFITS (weekly figures)

Contribution Based / Attendance Allowance New-Style JSA high £ 92.40 £ 61.05 low £ 61.85 £ 77 00 Age 25+ **Disability Living Allowance** /Child Disability Payment (S) Contributory New-Style ESA high £ 92.40 Assessment phase: £ 61.85 £ 61.05 Under 25 £ 24.45 low £ 77.00 £ 64.50 high £ 77.00 £ 24.45 low Personal Independence Payment / Adult Disability Payment (S)

Work related[^] £ 30.60 or Support £ 40.60

aily Living Standard £ 61.85 ^Abolished from April 2017 unless protected- see website for more details. Enhanced £ 92.40

> State Pension (basic)* Standard £ 24.45 £141.85

> > £185.15

£ 99.35

£156 66

Enhanced £ 64.50 £226.85 Couple Armed Forces IP £156.90

New State Pension* Carers Allowance £ 69.70

Carers Allowance *Exact amount depends on NI contributions etc £ 9 15

Child Benefit

SMP / SPP / SAP £14.45 Maternity Allow the lesser of:

£156.66/ 90% average wages Scottish Child Payment

£ 20.00 Bereavement Support

Guardians Allow £ 18.55

£350 / £100 a month

Figures correct at time of going to press April '22 All copyright owned by Housing Systems Ltd.