

<div><div>HOUSING BENEFIT</div><div>Working Age Regulations</div></div> <div><div>PERSONAL ALLOWANCES</div><div>(weekly figures)</div></div> <div><div>Single</div><div>Under 25, or</div><div>In WRAG / Support Group</div><div>Aged 25 - State Pension age*</div><div>Lone Parent</div><div>Under 18, or</div><div>In WRAG / Support Group</div><div>Aged 18 - State Pension age*</div><div>Couples</div><div>Both aged under 18, or</div><div>One in WRAG / Support Group</div><div>At least one aged 18 or over**</div><div>Children</div><div>(generally where Child Benefit is in payment)</div><div>For each dependent child under 20</div><div>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.</div><div>* State Pension age is currently 66.</div><div>** HB will come to an end where the older member of a couple reaches State 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.</div></div> <div><div>PRIVATE SECTOR OCCUPANCY RULES: Maximum HB restricted to applicable Local Housing Allowance for size of property needed (shared accommodation rate to 4 beds).</div></div>	<div><div>HOUSING BENEFIT</div><div>Working Age Regulations</div></div> <div><div>PREMIUMS</div><div>(weekly figures)</div></div> <div><div>Family</div><div>£ 18.53</div><div>Note: Not for new claims from 1st May 2016 or those who have not been on HB with child since 30th April 2016</div><div>ESA Component</div><div>Work related activity (WRAG)*</div><div>£ 33.70</div><div>Support</div><div>£ 44.70</div><div>*Abolished from 3rd April 2017 unless protected - see website for more details.</div><div>Disability</div><div>Single</div><div>£ 39.85</div><div>Couple</div><div>£ 56.80</div><div>Enhanced Disability</div><div>Single</div><div>£ 19.55</div><div>Couple</div><div>£ 27.90</div><div>Severe Disability**</div><div>Single</div><div>£ 76.40</div><div>Couple - one qualifies</div><div>£ 76.40</div><div>Couple - both qualify</div><div>£152.80</div><div>**Complicated rules - please see website</div><div>Disabled Child</div><div>£ 74.69</div><div>Enhanced Disability (Child)</div><div>£ 30.17</div><div>Carer</div><div>£ 42.75</div></div> <div><div>CAPITAL: Max £16,000. Deemed income of: £1/wk per £250 (or part of) over £6,000.</div></div>	<div><div>HOUSING BENEFIT</div><div>State Pension Age Regulations</div></div> <div><div>PERSONAL ALLOWANCES</div><div>(weekly figures)</div></div> <div><div>Single</div><div>Turned State Pension age before 1.4.21</div><div>£217.00</div><div>Turned State Pension age on or after 1.4.21</div><div>£201.05</div><div>Couple</div><div>One or both turned State Pension age before 1.4.21</div><div>£324.70</div><div>Both State Pension age on or after 1.4.21</div><div>£306.85</div><div>Child</div><div>(generally where Child Benefit is in payment)</div><div>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.</div><div>£ 77.78</div><div>PREMIUMS</div><div>(weekly figures)</div><div>Family</div><div>£ 18.53</div><div>Note: Not for new claims from 1st May 2016, or those who have not been on HB with child since 30th April 2016</div><div>Severe Disability**</div><div>Single</div><div>£ 76.40</div><div>Couple (one qualifies)</div><div>£ 76.40</div><div>Couple (both qualify)</div><div>£152.80</div><div>**Complicated rules - please see website</div><div>Disabled Child</div><div>£ 74.69</div><div>Enhanced Disability (Child)</div><div>£ 30.17</div><div>Carer</div><div>£ 42.75</div></div> <div><div>CAPITAL: Max £16,000, unless on Guarantee Pension Credit Deemed income of: £1/wk per £500 (or part of) over £10,000.</div></div>	<div><div>HOUSING BENEFIT</div><div>NON-DEPENDANT DEDUCTIONS</div></div> <div><div>Claimant or partner on: PIP/ADP daily living, or DLA/CDP care (any rate), or Attendance Allowance, or CAA, or Armed Forces Independence Payment or registered blind or severely sight impaired</div><div>Nil</div><div>Circumstances of non-dependant:</div><div>Temporary stay / on remand / in prison</div><div>Nil</div><div>Non-dep on Pension Credit</div><div>Nil</div><div>Non-dep aged 16-17</div><div>Nil</div><div>Non-dep aged 18-24 on:</div><div>IR-ESA not in WRAG or Support Group, or IS / IB-JSA or Universal Credit with no 'earned income'</div><div>Nil</div><div>Non-dep full time student (summer hols must not be working 16hr+/wk)</div><div>Nil</div><div>Non-dep in Armed Forces on operations</div><div>Nil</div><div>Non-dep working 16hr+ / wk, gross income =</div><div>Under £162</div><div>£ 18.10</div><div>£162 - £235.99</div><div>£ 41.60</div><div>£236 - £307.99</div><div>£ 57.10</div><div>£308 - £409.99</div><div>£ 93.40</div><div>£410 - £510.99</div><div>£106.35</div><div>£511 or over</div><div>£116.75</div><div>Non-dep in any other situation (including if off work sick or on maternity leave)</div><div>£ 18.10</div></div> <div><div>SOCIAL SECTOR OCCUPANCY RULES: BEDROOM TAX - unless excluded, reduce eligible rent by: 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.</div></div>	<div><div>HOUSING BENEFIT</div><div>WAGES DISREGARDS, one from:</div></div> <div><div>Single Parent</div><div>£25.00</div><div>Claimant or partner:</div><div>In WRAG/Support Group or Disability Premium or Carers Premium (only applies where carer is working)</div><div>£20.00</div><div>Couple</div><div>£10.00</div><div>Single Person</div><div>£ 5.00</div><div>Plus where applicable:</div><div>16 / 30 hour disregard</div><div>special rules apply - please seek advice</div><div>£17.10</div><div>100% child care up to (1 child / 2+)</div><div>£175 / £300</div><div>Permitted Earnings</div><div>special rules apply - please seek advice</div><div>£20 / £167.00</div><div>OTHER DISREGARDS</div><div>PIP/ADP, DLA/CDP, AFIP, AA, Constant AA</div><div>All</div><div>Child Benefit & Child Maintenance</div><div>All</div><div>Fostering Allowance</div><div>All</div><div>Bereavement Support Payment</div><div>All</div><div>Lodger Income</div><div>£20.00</div><div>War Pension</div><div>£10/All</div><div>Widowed Parents Allowance</div><div>£15.00</div><div>SSP / SMP / SAP / SPP</div><div>as wages</div><div>Student Loan</div><div>£10.00</div><div>State Pension age* only: Child Tax Credit</div><div>All</div></div> <div><div>BENEFIT CAP</div><div>Couples & single parents</div><div>£486.98</div><div>Single people, no children</div><div>£326.29</div><div>Unless excluded - see website</div><div>Inside G.London</div><div>Outside G.London</div><div>£423.46</div><div>£283.71</div></div>	<div><div>HOUSING BENEFIT</div><div>FUEL DEDUCTIONS</div></div> <div><div>Heating</div><div>£35.25</div><div>Hot Water</div><div>£ 4.10</div><div>Lighting</div><div>£ 2.85</div><div>Cooking</div><div>£ 4.10</div><div>All fuel</div><div>£46.30</div><div>Fuel charge deductions for one room:</div><div>Heating & hot water and /or lighting</div><div>£21.10</div><div>Cooking</div><div>£ 4.10</div><div>Where fuel etc provided, these deductions only apply where the charge is <u>not</u> specified by landlord / claimant.</div><div>MEAL DEDUCTIONS</div><div>Breakfast only (claimant and each member of family)</div><div>£ 4.05</div><div>Less than 3 meals a day:</div><div>Single claimant</div><div>£22.10</div><div>Each person in family aged 16 or over</div><div>£22.10</div><div>Each child under 16</div><div>£11.05</div><div>Three or more meals a day:</div><div>Single claimant</div><div>£33.15</div><div>Each person in family aged 16 or over</div><div>£33.15</div><div>Each child under 16</div><div>£16.80</div><div>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.</div><div>HB OVERPAYMENT RECOVERY RATES:</div><div>Standard</div><div>£12.75 (plus 1/2 basic wages disregard if working)</div><div>Fraud</div><div>£21.25</div></div>					
					Benefit Rates		2023 - 2024		information advice training	

<div><div>UNIVERSAL CREDIT</div><div>(monthly figures)</div></div> <div><div>MAXIMUM UNIVERSAL CREDIT</div><div>Standard Allowance</div><div>Single under 25</div><div>£292.11</div><div>Single 25 or over</div><div>£368.74</div><div>Couple both under 25</div><div>£458.51</div><div>Couple one or both 25+</div><div>£578.82</div><div>Child Element</div><div>Higher amount included for 1st child if born before 6.4.17</div><div>£315.00</div><div>£269.58</div><div>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.</div><div>Disabled Child Element</div><div>low</div><div>£146.31</div><div>high</div><div>£456.89</div><div>Limited Capability for Work Element</div><div>Element abolished from 3rd April 2017 unless protected</div><div>£146.31</div><div>Limited Capability for Work Related Activity Element</div><div>£390.06</div><div>Carer Element</div><div>£185.86</div><div>Childcare Element</div><div>85% of monthly eligible childcare up to a max of:</div><div>one child</div><div>£646.35</div><div>two+ children</div><div>£1108.04</div><div>From July 2023:</div><div>one child</div><div>£950.92</div><div>two+ children</div><div>£1630.15</div><div>Transitional Element:</div><div>Transitional SDP Element:</div><div>£132.12/ £313.79/ £445.91</div><div>plus (where entitled): DP: £172/£246 EDP: £84/£120 CDE: £177</div><div>Varies</div><div>Note: can be eroded or lost altogether. (See website for more details)</div></div> <div><div>Figures correct at 14th February 2024</div><div>All copyright owned by Housing Systems Ltd</div></div>	<div><div>UNIVERSAL CREDIT</div><div>(monthly figures)</div></div> <div><div>WORK ALLOWANCE</div><div>Only applicable if claimant/partner either:</div><div>- is responsible for a child / qualifying young person, or</div><div>- has LCW / LCWRA</div><div>Low</div><div>(gets HCE or lives in 'temporary accommodation')</div><div>£379</div><div>High</div><div>£631</div><div>(no HCE including those living in 'specified accommodation')</div><div>Earnings taper 55%</div><div>SSP, SMP, SPP, SAP – treated as earnings</div><div>SAVINGS</div><div>Max £16,000</div><div>£4.35/month income per £250 (or part of) above £6,000</div><div>DISREGARDED INCOME</div><div>PIP / ADP / DLA / CDP / AFIP / Constant AA / AA</div><div>Child Benefit & Child Maintenance</div><div>Fostering Allowance</div><div>Bereavement Support Payment</div><div>Lodger income</div><div>War Pension / War Widows Pension</div><div>BENEFIT CAP</div><div>Unless excluded - see website</div><div>Inside Greater London</div><div>Outside Greater London</div><div>Couples & single parents</div><div>£2110.25</div><div>£1835.00</div><div>Single people, no children</div><div>£1413.92</div><div>£1229.42</div><div>Entitlement can be reduced by income / deductions. For more information on how Universal Credit is calculated please see the website.</div></div>	<div><div>UNIVERSAL CREDIT</div><div>(monthly figures)</div></div> <div><div>HOUSING COSTS ELEMENT</div><div>Monthly rent less Housing Costs Contribution</div><div>SOCIAL SECTOR: monthly rent =</div><div>Eligible rent x no. of weeks charged divided by 12, less Bedroom Tax (unless excluded) - reduce eligible rent by: 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.</div><div>PRIVATE SECTOR: monthly rent =</div><div>Restricted to applicable Local Housing Allowance for size of property needed (shared accommodation rate to 4 beds).</div><div>Housing Costs Contributions (Non-dep deduction)</div><div>Unless one of the below apply</div><div>£85.73</div><div>Non-dep aged under 21</div><div>Nil</div><div>Non-dep responsible for child under 5</div><div>Nil</div><div>Non-dep on daily living PIP/ADP,CAA or AFIP</div><div>Nil</div><div>Non-dep on mid or high care DLA/CDP or AA</div><div>Nil</div><div>Non-dep on Pension Credit</div><div>Nil</div><div>Non-dep on Carers Allowance</div><div>Nil</div><div>Non-dep who is a 'prisoner'</div><div>Nil</div><div>Claimant on daily living PIP/ADP, mid or high care DLA/CDP, AFIP, CAA, AA, or certified as severely sight impaired or blind</div><div>Nil</div><div>Note: Couple non-dependants treated as two single people.</div><div>DEDUCTIONS</div><div>Once assessed the DWP can deduct up to 25% of the claimant's Standard Allowance for various debts.</div><div>Please see website to find out more.</div><div>For more information on our services please see the website.</div></div>	<div><div>PENSION CREDIT</div><div>(weekly figures)</div></div> <div><div>Guarantee Pension Credit</div><div>Single</div><div>£201.05</div><div>Couple</div><div>£306.85</div><div>Severe Disability</div><div>single</div><div>£ 76.40</div><div>couple</div><div>£152.80</div><div>Carer</div><div>£ 42.75</div><div>Child (if not getting Child Tax Credit)</div><div>£ 61.88</div><div>For eldest if born before 6th April 2017</div><div>£ 72.31</div><div>Disabled Child (if not getting Child Tax Credit)</div><div>low</div><div>£ 33.67</div><div>high</div><div>£104.86</div><div>Savings Pension Credit</div><div>New claims limited to certain claimants - please see website for more details.</div><div>Threshold:</div><div>single</div><div>£174.49</div><div>couple</div><div>£277.12</div><div>Maximum:</div><div>single</div><div>£ 15.94</div><div>couple</div><div>£ 17.84</div><div>Not a member yet?</div><div>We provide information, commentary and advice on Universal Credit, Housing Benefit and other benefit matters. Our website has detailed information, standard letters, flowcharts, mapping tools and calculators to help you give accurate advice.</div><div>Please contact us for a free trial.</div><div>Email: admin@housingsystems.co.uk</div><div>Entitlement can be reduced by income / savings. For more information on how Pension Credit is calculated please see the website.</div></div>	<div><div>TAX CREDITS</div><div>(annual figures)</div></div> <div><div>Max Working Tax Credit</div><div>Basic</div><div>£2,280</div><div>Couple/one prt</div><div>£2,340</div><div>30 hour</div><div>£ 950</div><div>Disabled worker</div><div>£3,685</div><div>Severe disability</div><div>£1,595</div><div>Weekly childcare</div><div>70% of eligible charges up to a maximum of:</div><div>one child</div><div>£ 175</div><div>2+ children</div><div>£ 300</div><div>WTC threshold</div><div>£7,455</div><div>Both:</div><div>Withdrawal rate</div><div>41%</div><div>Income rise disregard</div><div>£2,500</div><div>Income fall disregard</div><div>£2,500</div><div>CTC threshold</div><div>£18,725</div><div>IMPORTANT:</div><div>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 could depend on their income and savings.</div></div>	<div><div>INCOME SUPPORT</div><div>INCOME-BASED JOBBEEKERS ALLOWANCE</div><div>(weekly figures)</div></div> <div><div>As Housing Benefit except:</div><div>Couple, both under 18</div><div>£67.20 / £101.50</div><div>Couple, one under 18, other 18-24</div><div>£67.20 / £133.30</div><div>Couple, one under 18, other 25+</div><div>£84.80 / £133.30</div><div>Pensioner Premium (NOTE: no Enhanced Disability Premium)</div><div>included where mixed age couple#</div><div>£173.55</div><div># For more about mixed age couples - see website</div><div>INCOME-RELATED</div><div>EMPLOYMENT AND SUPPORT ALLOWANCE</div><div>(weekly figures)</div><div>As Housing Benefit except:</div><div>Couple, both under 18 or during main phase</div><div>£ 67.20</div><div>£ 84.80</div><div>Couple, both under 18 higher rate or during main phase</div><div>£101.50</div><div>£133.30</div><div>Couple, one under 18, other 18+</div><div>£67.20 / £84.80</div><div>/ £133.30</div><div>or during main phase</div><div>£84.80/ £133.30</div><div>No disability premium - replaced in main phase by:</div><div>Work related activity component*, or</div><div>£ 33.70</div><div>Support component</div><div>£ 44.70</div><div>*Abolished from 3rd April 2017 unless protected - see website for more details.</div><div>Pensioner Premium (NOTE: no Enhanced Disability Premium)</div><div>included where mixed age couple#</div><div>£173.55*</div><div>* Amount reduced by any WRAG or Support Component</div><div># For more about mixed age couples - see website</div></div>	<div><div>OTHER KEY BENEFITS</div><div>(weekly figures)</div></div> <div><div>Attendance Allowance</div><div>low</div><div>£68.10</div><div>high</div><div>£101.75</div><div>Disability Living Allowance</div><div>Child Disability Payment (S)</div><div>Care</div><div>low</div><div>£ 26.90</div><div>mid</div><div>£ 68.10</div><div>high</div><div>£101.75</div><div>Mobility</div><div>low</div><div>£ 26.90</div><div>high</div><div>£71.00</div><div>PIP / Adult Disability Payment (S)</div><div>Daily Living</div><div>Standard</div><div>£ 68.10</div><div>Enhanced</div><div>£101.75</div><div>Mobility</div><div>Standard</div><div>£ 26.90</div><div>Enhanced</div><div>£ 71.00</div><div>Armed Forces IP</div><div>£172.75</div><div>Carers Allowance</div><div>£ 76.75</div><div>Carers Allowance Supplement (S)</div><div>£270.50</div><div>Child Benefit</div><div>eldest</div><div>£ 24.00</div><div>other</div><div>£15.90</div><div>Scottish Child Payment (S)</div><div>£ 25.00</div><div>Guardians Allowance:</div><div>£ 20.40</div><div>Contribution Based / New-Style JSA</div><div>Under 25</div><div>£ 67.20</div><div>Age 25+</div><div>£ 84.80</div><div>Contributory/New-Style ESA</div><div>Assessment phase:</div><div>Under 25</div><div>£ 67.20</div><div>Age 25+</div><div>£ 84.80</div><div>Main phase:</div><div>£ 84.80</div><div>Work related*</div><div>£ 33.70</div><div>or Support</div><div>£ 44.70</div><div>*Abolished from April 2017 unless protected- see website for more details.</div><div>State Pension (basic)*</div><div>Cat A</div><div>£156.20</div><div>Cat B</div><div>£156.20 / £93.60</div><div>Cat D</div><div>£93.60</div><div>New State Pension*</div><div>Single</div><div>£203.85</div><div>*Exact amount depends on NI contributions etc</div><div>SSP</div><div>£109.40</div><div>SMP / SPP / SAP</div><div>£172.48</div><div>Maternity Allowance</div><div>the lesser of: £172.48 / 90% average wages</div><div>Bereavement Support Payment</div><div>£350 / £100 a month</div><div>(S) = Scotland</div></div>
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