



# WHITE HORSE HOUSING

## A Guide to Benefits



“We promote equality of opportunity in every aspect of our business in line with our objectives.”



## **A GUIDE TO BENEFITS**

There is a radical change to welfare benefits in the UK, at the present time the Government are rolling in Universal Credit. Universal Credit will provide claimants with all their benefits in one amount, with the exception of Child Benefit and Disability Living Allowance (DLA) or Carer's Allowance.

Measures in the Welfare Reform Act replace DLA with Personal Independence Payments, which will also be excluded from the Credit.

**Universal Credit (UC)** is a means-tested benefit, which means the amount you get depends on how much income and capital you've got. Capital means things like savings and some kinds of property.

Jobcentre Plus will administer Universal Credit. Universal Credit will eventually replace many existing benefits, which will be abolished.

Universal Credit is being introduced in a very limited number of areas only from April 2013, and rolled out gradually in more areas after this.

Universal Credit is not taxable and will be paid monthly.

Universal Credit is a benefit for people of working age. This means you must be under retirement age when you can make a claim for Pension Credit.

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You don't have to be out of work to get Universal Credit. You may be able to get it if you're working, looking for work, sick or disabled, or caring for children or a disabled person.

If you're already in work, you won't lose all your Universal Credit if your earnings or hours of work increase. Instead, your Universal Credit will go down as your earnings go up.

You'll have to meet various conditions to get Universal Credit. These include accepting a **claimant commitment**. This is a document that says what you'll have to do to prepare for work, find work, get better paid work, or work more hours. For example, you may have to go to interviews to help you find work or apply for jobs.

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### **Which benefits will Universal Credit replace?**

Universal Credit (UC) will eventually replace the following benefits and tax credits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Budgeting loans—an advance of Universal Credit will replace these.

### **Which benefits will be included?**

It will not include Disability Living Allowance (DLA) or Carer's Allowance. Measures in the Welfare Reform Act replace DLA with Personal Independence Payments, which will also be excluded from the Credit.

Until Universal Credit is introduced countrywide, the benefits will be assessed individually as now.

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### **Housing Benefit/Council Tax Reduction**

Housing Benefit/Council Tax Reduction helps people who have a low income to pay the rent on their home, whether or not they are working.

You can claim Housing Benefit/Council Tax Reduction if you

- have savings less than £16,000
- are on a low income, you do not have to be unemployed to claim

From April 2013 the Government introduced Welfare Reforms, the first of which is the 'bedroom tax'. If you have a spare bedroom you will need to pay 14% of the rent and for two spare bedrooms you will need to pay 25% of the rent before Housing Benefit will assess entitlement.

For up to date information you can go to the government website [www.gov.uk](http://www.gov.uk)

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### **Job Seeker's Allowance**

If you are unemployed but actively looking for work, you may be entitled to jobseeker's allowance.

There are two different types of jobseeker's allowance:

- Contribution-based jobseeker's allowance (for 182 days only)
- Income-based jobseeker's allowance

Full details of criteria required to apply for Job Seeker's Allowance can be found at: [www.gov.uk](http://www.gov.uk)

### **Pension Credit**

Pension Credit is an income related benefit made up of 2 parts - Guarantee Credit and Savings Credit.

If you're a woman, the age you can get Pension Credit is the same as your state pension age.

If you're a man, the age you can get Pension Credit might be different from your state pension age.

The GOV.UK website has an online calculator which tells you when you can get Pension Credit at: [www.gov.uk](http://www.gov.uk)

Guarantee Credit tops up your weekly income, refer to government website for up to date figures.

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Savings Credit is an extra payment for people who have saved some money towards their retirement, e.g. a pension.

You don't pay tax on Pension Credit.

Further information and tools to calculate entitlement can be found at: [www.gov.uk](http://www.gov.uk)

### Income Support

You may be able to get Income Support if you meet all the specific conditions including:

- you have no income or a low income
- you're working less than 16 hours a week
- you haven't signed on as unemployed

The actual amount you get depends on your circumstances, the rates are reviewed annually, and if you qualify you will be able to find out the current rates at: [www.gov.uk](http://www.gov.uk)

You can claim **Child Tax Credit** if you claim Income Support and have children.

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### **Working Tax Credit**

You could get Working Tax Credit if:

- you're aged 16 or over
- you work a certain number of hours a week
- you get paid for the work you do (or expect to do)
- your income is below a certain level

The basic amount of Working Tax Credit is up to £1,940\* a year - you could get more (or less) depending on your circumstances and income.

\*This rates is based on 2014/2015 figures and is reviewed annually.

You can apply for Working Tax Credit even if you don't have children or you're on leave or about to start a new job.

For more comprehensive information and rates please visit:  
[www.gov.uk](http://www.gov.uk)

### **Child Tax Credit**

You could get Child Tax Credit for each child you're responsible for if they're:

- under 16
- under 20 and in approved education or training

You don't need to be working to claim Child Tax Credit.

You get money for each child that qualifies and Child Tax Credit won't affect your Child Benefit.



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How much you get depends on your circumstances.

Only 1 household can get Child Tax Credit for a child.

For further information you can contact: [www.gov.uk](http://www.gov.uk)

### **Personal Independence Payment**

Personal Independence Payment was introduced from 8/04/2013 to replace Disability Living Allowance for working age claimants.

Claimants currently receiving DLA will be reassessed under the new rules and this reassessment is expected to be completed by March 2018.

#### Transfers from DLA

- Claimants in receipt of DLA will be contacted by the DWP and told that they must make a claim for PIP.
- Claimants will then have 28 days to make initial claim by telephone or by completing the paper form.
- If no initial claim made after 28 days DLA will be suspended for 4 weeks.
- If no claim for PIP at end of 8 weeks DLA will be terminated 13 days after next DLA pay day.

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- Providing PIP claim made within this 8 week period DLA will continue until PIP decision made.
- Decision will take effect four weeks after next DLA payday.
- If voluntarily decline to claim PIP or withdraw PIP claim, DLA will end.

### **Employment & Support Allowance**

- Employment & Support Allowance provides financial help to people who are unable to work because of illness or disability. ESA also provides personalised support to those with illnesses or disabilities who are able to work. It is paid by the Department for Work and Pensions (DWP).
- ESA is the benefit that replaces Incapacity Benefit (IB), Severe Disablement Allowance (SDA) and Income Support (IS) paid on the grounds of incapacity.
- The "migration" of claims for IB, SDA, and IS over to ESA started in 2011. The DWP anticipates this migration will be completed in 2014.

- For all ESA claimants (new ESA claimants as well as those being).
- For all ESA claimants (new ESA claimants as well as those being migrated on to ESA from other benefits), the assessment process is known as the 'Work Capability Assessment'.

**Other benefits**

Attendance Allowance

Bereavement benefits

Carers allowance

Industrial death benefit

Industrial injuries benefit

Statutory sick pay

Statutory maternity, paternity and adoption pay

State Retirement Pension

Widows benefit

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Affiliated to the National Housing Federation

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downloaded from [www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)**

