

In this leaflet we are going to look at the main types of benefit that you may be able to claim

Q: I understand that there are separate benefits to help with disabilities and for general living costs

A: Yes, you are right, there are two basic types of benefit:

- Benefits to support people struggling with disability
- Benefits to support people with the expenses of living (food, rent, heating etc)

Q: Can you tell me a bit more about disability benefits

A: There are three disability benefits which apply to three age groups. Disabled Living Allowance (“DLA”) applies to children under 16. Personal Independence Payment (“PIP”) applies to people aged between 16 and 65 and Attendance Allowance (“AA”) covers those who claim after the age of 66. DLA and PIP are fairly similar and each have two separate components: the first is to provide support in the home for “care” or “daily living” such as for help with dressing, washing, eating, taking medication. – the second is to address problems with “mobility”. This covers both physical problems with walking and the mental health constraints that might prevent a claimant going out alone. The amounts payable vary between around £24 and £157 per week depending on the level of disability. Note that there are limitations on claiming for children under the age of 3. Attendance Allowance covers similar issues such as dressing and washing, but uses different criteria and pays £62 or £92 per week depending on whether the claimant needs support both day and night.

Q: Can I still claim these if I have savings or an income

A: You can. Unlike a lot of other benefits, these benefits are not “means tested”. That is to say that they will be paid even if the claimant has a high income or savings.

Q: Can we now discuss benefits that help with living expenses

A: There are two separate systems of benefit for new claimants – one for those of working age and another for those who have reached State Pension Age (66). In all cases, these benefits are calculated on the basis of a “family” living in the same property (eg a couple with or without children). These are “means tested” and thus are affected by the amount of savings you have and to some extent by income.

Q: I have heard people talking about Universal Credit. Is that the working age benefit you are talking about ?

A: Yes, that’s right. Universal Credit is a benefit that covers those of “working age” which in this case means ages 18-65. In some special circumstances young people aged 16 to 17 can also claim, but in general, the

government assumes that these people are being cared for by an adult and they would be included as part of that adult's household claim for benefits. Likewise, full time students at university cannot claim – although there are exceptions. Generally, young people aged 18 and over who are working or looking for work would need to claim separately even if living in the same house as a parent.

Q: Universal credit is obviously very important, can you tell me a little more about it.

A: There is another leaflet that deals with Universal Credit in more detail but the main principal is that it provides money for living – either as a single person or as a couple -, money for rent and money for children. There are also additional payments relating for disabled children and for disabled adults where their disability severely limits their ability to work. – these payments are in addition to PIP and DLA which we discussed above. Universal Credit is paid monthly by the government. Typical monthly payments would be £335 for a single person plus £245 for each of the first two young children plus rent. The payments for children are rather complicated and depend on the age and number of children. Effectively there is less money for children born after April 2017.

Q: I have heard that you cannot claim Universal Credit if you are working

A: No that is not correct. There are no limits on working and work income is gradually deducted from the Universal Credit payment. For example, a couple with two children, rent of £1000/month and a work income of £3000/month would still receive a significant Universal Credit payment.

Q: I have heard of something called “Housing Benefit” which pays the rent. How does that relate to Universal Credit.

A: For most people, rent is covered by Universal Credit – and Housing Benefit is not applicable, However there may be a few Ukrainian refugees where housing costs are paid by the local council as “Housing Benefit” rather than as part of Universal Credit – this is something that the government has yet to work out in detail. But don't worry about this. If this does happen, the government and local council will work things out for you.

Q: Is there a limit on how much rent they will pay

A: Yes, there is a limit. This is called the “Local Housing Allowance” (LHA) – and Universal Credit will pay the actual rent cost up to that limit. The limit depends on the area you live in and the number of bedrooms you are entitled to. For example in the Guildford/Godalming area, the LHA for a 2 bedroom flat is £1100 / month. In Farnham it is less at £873 / month. Q: What about benefits for those aged 66 and over A: For those above State pension Age – either a single person or a couple, then the benefit that applies is “Pension Credit”. This looks at the pension and/or work income and tops it up to £183/week for a single person and £279/week for a

couple. There are additional payments for children being cared for by the claimant and, in some cases, for disability. Pension Credit is paid by the government.

Q: Is Pension Credit like Universal Credit and includes rent costs.

A: No. Pension Credit does not cover rental costs. Those above pension age would need to claim for house rent costs through their local council. This is paid as "Housing Benefit" and the amount depends on income. Video Script. Benefits General. Citizens Advice Waverley. Draft 1a Page 3 Q: Are there any other benefits relating to children A: Yes, you are probably thinking of "Child Benefit". This pays £21.80/week for the first child and £14.45 for each additional child. This is paid by the government. It is not means tested although if a parent earns more than £40,000 per year, then the amount is reduced.

Q: One thing I've heard about of is "Council Tax". That seems very expensive. Is there are benefit available to cover that cost.

A: Yes, as you say, Council tax is expensive and for a typical 2/3 bedroom flat would be £220 per month – for 10 months out of 12. The local council provides what is called "Council Tax Reduction" (also known as "Council Tax Support") which will pay some or all of this charge. For someone receiving Pension Credit or Universal Credit without any work income, then the "Council Tax Reduction" should cover the full cost of the Council Tax. It is worth noting that even if you are not eligible for this benefit, if there is only one adult in the property, then the Council should reduce the council tax by 25%.