

the Rates Card 2018-19

Universal Credit

| Standard Allowance | per month |
|-------------------------------------|-----------|
| Single person under 25 | 251.77 |
| Single person 25 or over | 317.82 |
| Couple both under 25 | 395.20 |
| Couple one or both 25 or over | 498.89 |

Elements

| | |
|--|----------------|
| Only or eldest child..... | 277.08 |
| Other child(ren) | 231.67 |
| Disabled child addition lower rate..... | 126.11 |
| Disabled child addition higher rate..... | 383.86 |
| Limited capability for work | 126.11 |
| LCWRA support group..... | 328.32 |
| Carer | 156.45 |
| Childcare costs (one child) | up to 646.35 |
| Childcare costs (two or more).... | up to 1,108.04 |
| Percent of actual childcare costs 85% | |
| Housing costs..... | variable |

Work allowance

Lower

| | | |
|---|--------|--------|
| Single/couple, no children | 0.00 | 0.00 |
| Lone parent/Couple + child/ren | 409.00 | 198.00 |
| Single/couple one or both has limited capability for work | 409.00 | 198.00 |

Taper.....63%

Housing costs contribution.....72.16

There are exemptions to the housing costs contribution - the list is too long to put in the factsheet but includes people such as those in receipt of DLA care middle/higher rate or PIP. Get advice about who else might be exempt.

Capital Limits

| | |
|--|--------|
| Lower | 6,000 |
| Upper..... | 16,000 |
| Tarrif income: £4.35 per month per £250 or part of, between lower and upper. | |

LHA rates

| Size | weekly | monthly |
|-----------|--------|---------|
| Shared | 82.66 | 358.19 |
| One b/r | 153.02 | 663.08 |
| Two b/r | 198.25 | 859.08 |
| Three b/r | 230.28 | 997.88 |
| Four b/r | 339.36 | 1470.56 |

Benefit Cap Rates

Annual level of Benefit Cap

Couples (with or without children) or single claimants with a child of qualifying age.....20,000.00
Single adult households without children.....13,400.00

Monthly equivalent

Couples (with or without children) or single claimants with a child of qualifying age.....1,666.67
Single adult households without children.....1,116.67

Weekly equivalent

Couples (with or without children) or single claimants with a child of qualifying age384.62
Single adult households without children.....257.69

Welfare Rights Team

Revenues & Benefits, Brighton & Hove City Council
1st Floor Bartholomew House, Bartholomew Square, Brighton, BN1 1JE

Advice Line: 01273 291116 (Mon 10am -1pm)
Email: welfarerights@brighton-hove.gov.uk
Website: www.brighton-hove.gov.uk/welfarerights



Brighton & Hove
City Council

Pension Credit

MINIMUM GUARANTEE

| | |
|--------------------|--------|
| Single person..... | 163.00 |
| Couple | 248.80 |

Additional amounts:

For severe disability:

| | |
|----------------------------|-------|
| per qualifying person..... | 64.30 |
|----------------------------|-------|

| | |
|------------------|-------|
| For carers | 36.00 |
|------------------|-------|

SAVINGS CREDIT

| | |
|--------------------------|--------|
| Threshold – single..... | 140.67 |
| Threshold – couple | 223.82 |
| Maximum – single | 13.40 |
| Maximum – couple..... | 14.99 |

Capital

| | |
|--------------------------------|-----------|
| Disregard (usual)..... | 10,000.00 |
| Disregard (in Care Home) | 10,000.00 |

NB – there is no upper capital limit.

A notional 'Tariff' income of £1 pw is assumed for each £500 or part of £500 above the disregard level.

Disregards & Deductions

Income disregards – **see boxes B & C**

Non-dep deductions – **see boxes D & E**

Income Support (IS) and JSA (IB)

Personal allowances

| | |
|---------------------|-------|
| Single person aged: | |
| 25 or over | 73.10 |
| 16-24 | 57.90 |

Couple

| | |
|---------------------------------|--------|
| Both 18 or over..... | 114.85 |
| Both under 18 Higher rate | 87.50 |
| One under 18 one 25+ | 73.10 |

Please note that the rules for couples where one is under 18 are complicated

Lone parent aged:

| | |
|------------------|-------|
| 18 or over | 73.10 |
| Under 18..... | 57.90 |

Premiums (on top of any others)

| | |
|--------------------------------|-------|
| Severe disability premium: | |
| per qualifying person..... | 64.30 |
| Enhanced disability premium: | |
| single person/lone parent..... | 16.40 |
| couple | 23.55 |
| disabled child..... | 25.48 |
| Carers premium: | |
| per qualifying person..... | 36.00 |

Premiums (only the highest paid)

| | |
|-------------------------|-------|
| Disability premium..... | 33.55 |
| Couple | 47.80 |

Pensioner premium (most people would opt to claim pension credit)

| | |
|-----------------------------|--------|
| Single (JSA& ESA) only..... | 89.90 |
| Couple..... | 133.95 |

For effect of capital – **see box A**

Disregards & Deductions

Income disregards – **see boxes B & C**

Non-dep deductions – **see boxes D & E**

Housing Benefit & Council Tax Reduction

PERSONAL ALLOWANCE FOR HB / CTR

As for income support & JSA (IB), except

| | |
|--|--------|
| Qualifying Pension Age Single..... | 163.00 |
| Qualifying Pension Age Couple..... | 248.80 |
| Pensioner 65+ Single..... | 176.40 |
| Pensioner 65+ Couple | 263.80 |
| Children under 20 still in relevant education..... | 66.90 |

Couple

| | |
|----------------------------------|--------|
| Both under 18 (n/a for CTR)..... | 87.50 |
| One under 18..... | 114.85 |

Premiums see income support

| | |
|---|-------|
| Family premium (lone parent rate) for pre 6.4.98 cases only | 22.20 |
| Ordinary family premium | 17.45 |
| Disabled Child Premium..... | 62.86 |
| Enhanced Disability Premium (child).... | 25.48 |

Tapers

| | |
|-----------------------|-----|
| Housing Benefit | 65% |
| Council Tax Reduction | 25% |

Maximum Council Tax Reduction

Working age claimant/couple 80% C Tax liability
No award given for working age claimants if under 5.00 per week

Pension age claimant/partner 100% C Tax liability

Second Adult Rebate

Applies to pension age customers only

Employment & Support Allowance

| INCOME-RELATED | Assessment Phase | Main Phase |
|----------------|------------------|------------|
| ESA under 25 | 57.90 | 73.10 |
| 25 or over | 73.10 | 73.10 |

Lone parent

| | | |
|------------|-------|-------|
| Under 18 | 57.90 | 73.10 |
| 18 or over | 73.10 | 73.10 |

Couple

| | | |
|---------------|--------|--------|
| Both under 18 | 57.90 | 73.10 |
| (with child) | 87.50 | 114.50 |
| Both over 18 | 114.85 | 114.85 |

After 13 weeks

| | |
|--------------------------------------|-------|
| Work related activity component..... | 29.05 |
| Support component | 37.65 |

Premiums

| | |
|--------------------------------|-------|
| Carer premium | 36.00 |
| Severe disability premium..... | 64.30 |
| Enhanced disability premium | |
| Single | 16.40 |
| Couple..... | 23.55 |

Tax Credits

WORKING TAX CREDIT (WTC)

Non-childcare elements (per year):

| | |
|-----------------------------------|----------|
| Basic element..... | 1,960.00 |
| Couple/ Lone parent element | 2,010.00 |
| 30 hour element | 810.00 |
| Disabled worker element | 3,090.00 |
| Severe disability element..... | 1,330.00 |

Childcare element (per week):

| | |
|--------------------------------------|--------|
| Max. cost, 1 child cared for | 175.00 |
| Max. cost for more than 1 child..... | 300.00 |

(The allowable childcare is either the actual cost or the relevant maximum, whichever is the lower. The amount included in the tax credit for childcare is 70% of the allowable cost.)

CHILD TAX CREDIT (CTC)

| | |
|--------------------------------|--------|
| Family element (per year)..... | 545.00 |
|--------------------------------|--------|

Other CTC elements (per year):

| | |
|----------------------------------|----------|
| Child element (1 per child)..... | 2,780.00 |
| Disabled child element | |
| (1 per qualifying child) | 3,275.00 |
| Severely disabled child element | |
| (1 per qualifying child) | 1,330.00 |

Threshold (per year):

| | |
|----------------------------|-----------|
| Entitlement to CTC alone, | |
| with no WTC..... | 16,105.00 |
| WTC income threshold | |
| (with or without CTC)..... | 6,420.00 |

Tapers:

For basic WTC and CTC.....41.00%

Capital

There are no capital rules, but most income from capital counts as income, with a disregard (see below).

Income Disregards for both WTC & CTC

| | |
|---|----------|
| Income from savings, investments, property, pensions, foreign income and notional income (per year) | 300.00 |
| Income Disregard | |
| Income Rise disregard..... | 2,500.00 |
| Income Fall disregard..... | 2,500.00 |

AA , DLA , PIP, Bereavement Payment, Child Benefit, Christmas bonus, Guardians Allowance, HB, Discretionary HB and CTB, Income-based JSA, Income Support, Industrial Injuries Benefit, Job Grant, Maternity Allowance, SDA, Short term lower rate IB, Social Fund payments, Transitional long term IB, Child Maintenance and child dependants additions paid with any of the above **are disregarded in full.**

Other benefits, gross earnings, taxable self-employed earnings, etc.nil

BOX A - Effect of capital on income related benefits other than tax credits

| Capital | Disregard | Upper limit |
|-----------------------------|-----------|-------------|
| Under pens age (HB) | 6,000 | 16,000 |
| Under pens age (CTR) | 6,000 | 6,000 |
| Pens age (not PCGC) | 10,000 | 16,000 |
| Pension Credit (GC) | No limit | No limit |

Claimant or partner under pension age, notional 'Tariff' income is £1pw for every £250, or part of £250 between the capital disregard & the capital upper limit.

Claimant or partner is pensionable age, notional 'Tariff' income is £1pw for every £500 or part of £500 between the capital disregard & the capital upper limit.

BOX B - Earnings Disregards

| | |
|--|-------|
| Lone parent on HB/CTR not on IS/JSA(IB) | 25.00 |
| Lone parent, on IS or JSA(IB) | 20.00 |
| Single person (working age CTR) | 10.00 |
| Single person (HB & CTR Pens age) | 5.00 |
| Couple | 10.00 |

Additional earnings disregard HB/CTR working 30+hrs (no children) or 16+ with children.. 17.10

*Applicable amount includes disability premium, severe disability premium, carer premium or receives ESA including a component. Is a part time fire fighter, coastguard or TA volunteer.

| | |
|-------------------------------|--------|
| Housing Benefit | 20.00 |
| Council Tax Reduction | 30.00 |
| Permitted work - higher limit | 125.50 |
| Permitted work - lower limit | 20.00 |

Qualifying childcare costs (**not** on PC, IS or JSA(IB):
 First child.....175.00
 2 or more children.....300.00

BOX C - Other Income Disregards

This list is not exhaustive.

| | |
|--|--------------------------|
| WPA & NOT on IS/JSAib | 15.00 |
| WPA for PC only | 10.00 |
| All components of DLA , PIP , and Attendance Allowance | completely ignored |
| War disablement and war widow(er)s pension | completely ignored |
| Student loan | 10.00 |
| Student's covenanted income | 5.00 |

A **boarder** is someone who gets at least one prepared meal each day, e.g. bed & breakfast.
 A **tenant** or **subtenant** is someone whose rent does not include payment for meals.

| | |
|--|---------------|
| Rent income from boarders: disregard £20 plus 50% of balance | |
| Rent from tenants or subtenants: disregard £20 | |
| Disregard adult maintenance | 15.00 |
| Child maintenance | ignored |

BOX D - Non-dependant Deductions for HB

For a non-dependant aged 16-17, on YT, or a full-time student , or aged 18-24 and on IS, JSA(IB), or in the assessment phase (first 13 weeks) of ESA(IR) or receiving Pension Credit 0.00

For a non-dependant aged 18+ and working 16 or more hours per week with a gross weekly income of:

| | |
|------------------------------|-------|
| £439.00 pw or over | 98.30 |
| £354.00 – 438.99 | 89.55 |
| £265.00 – 353.99 | 78.65 |
| £204.00 – 264.99 | 48.05 |
| £139.00 – 203.99 | 35.00 |
| Under £139 pw or not in work | 15.25 |

Other non-dep's aged 25+ on JSA(C) , ESA(C), IS, JSA(IB), ESA(IR) or aged 18+ working under 16 hrs, or not working 15.25

NB – there are no non-dependant deductions for HB or CTR, if the claimant or partner is registered blind, receiving Attendance Allowance, Constant Attendance Allowance, the Care Component of Disability Living Allowance, or Daily Living Component of Personal Independence Payment.

BOX E – Non-dependant Deductions for CTR

| | |
|--|---------|
| Non-dependant on IS, JSA(IB) or ESA(IR) | .. 0.00 |
| Non-dependant aged 18+ with gross income of: | |
| £436 pw or over | |
| Working age (WA) | 22.50 |
| If claimant /partner Pension age | 11.55 |
| £351.65 - 436.89 | |
| Working age | 18.80 |
| If claimant /partner Pension age | 9.95 |
| £202.85 – 351.64 | 14.90 |
| If claimant /partner Pension age | 7.90 |
| Under £202.85 pw | 7.40 |
| If claimant /partner Pension age | 3.90 |

Any other ND aged 18 or over not working or pensioner not on Pension Credit.....7.40/3.90

Other Deductions-

Maximum deduction rates for recovery of Overpayments (not JSA(C)/ESA(C))

Ordinary overpayments.....11.10

Fraud Overpayments

Housing Benefit/ CTR only.....18.50

Other Benefits

ATTENDANCE ALLOWANCE

| | |
|------------------|-------|
| Higher rate..... | 85.60 |
| Lower rate | 57.30 |

BEREAVEMENT

| | |
|---------------------------------------|--------------|
| Bereavement Payment | |
| lump sum lower rate | 2,500 |
| lump sum higher rate | 3,500 |
| Widowed Parent's Allowance..... | 117.10 |
| Bereavement all. standard (55 +)..... | 117.10 |
| Bereavement allowance (45-54).. | 35.13-108.90 |

CARER'S ALLOWANCE

| | |
|---------------------|--------|
| For carer..... | 64.60 |
| Earnings limit..... | 116.00 |

CHILD BENEFIT

| | |
|-----------------------------------|-------|
| Only, elder or eldest child | 20.70 |
| Other children..... | 13.70 |

DISABILITY LIVING ALLOWANCE

Care component:

| | |
|-------------------|-------|
| higher rate | 85.60 |
| middle rate..... | 57.30 |
| lower rate..... | 22.65 |

Mobility component:

| | |
|-------------------|-------|
| higher rate | 59.75 |
| lower rate | 22.65 |

EMPLOYMENT & SUPPORT ALLOWANCE CONTRIBUTORY/ NEW STYLE ESA

Assessment phase

| | |
|------------------|-------|
| Under 25 | 57.90 |
| 25 or over | 73.10 |

Main phase

| | |
|--|-------|
| Basic allowance..... | 73.10 |
| Work-related activity component..... | 29.05 |
| (abolished for new claims from April 2017) | |
| Support component | 37.65 |

GUARDIAN'S ALLOWANCE

| | |
|-----------------------|-------|
| For first child | 17.20 |
|-----------------------|-------|

INDUSTRIAL DISABLEMENT PENSION (100%)

| | |
|-----------|-----------------------------|
| All | 20% (33.60) – 100% (174.00) |
|-----------|-----------------------------|

JOBSEEKER'S ALLOWANCE

Contribution-based JSA

Claimant is:

| | |
|------------------|-------|
| 25 or over | 73.10 |
| under 25 | 57.90 |

MATERNITY ALLOWANCE

| | |
|--------------------|--------|
| Standard rate..... | 145.18 |
| Threshold..... | 30.00 |

PERSONAL INDEPENDENCE PAYMENT

Daily Living component:

| | |
|---------------------|-------|
| Standard rate | 57.30 |
| Enhanced rate | 85.60 |

Mobility component:

| | |
|---------------------|-------|
| Standard rate | 22.65 |
| Enhanced rate | 59.75 |

RETIREMENT PENSION

| | |
|---|--------|
| New State Pension..... | 164.35 |
| Category A or B | 125.95 |
| Category B on spouse's contributions | 75.50 |
| Category C or D non-contributory | 75.50 |
| Age addition for age 80 or over..... | 0.25 |

STATUTORY PAYMENTS

| | |
|---|--------|
| Statutory Maternity, Paternity including shared Parental and Adoption pay..... | 145.18 |
| Statutory sick pay..... | 92.05 |
| Earnings threshold(all above) | 116.00 |