

Universal Credit and Housing Benefit - Which benefit to claim?

Is the person / couple pension age?

As of 21 November 2018 when Universal Credit is fully rolled out in our Borough, a man or woman is pension age if their birthday is before 6 December 1953. If it falls on or after this date then check table below

Couples who are mixed pension age and working age have a choice to claim UC or Pension Credit until January 2019. From a date in January 2019 a mixed age couple will be treated as working age and claim UC until both become pension age

YES – claim housing benefit and pension credits

No – claim universal credit **unless**

The household has more than 2 children (this will not apply from a date in 2019 to be announced)

(Child benefit paid to claimant/partner for more than 2 children)

YES – claim housing benefit and legacy benefits (ie IS/JSA/ESA/tax credits)

and/or

The person/household lives in supported accommodation

The landlord will be a registered charity or housing association and the tenancy will include some degree of support for the tenant or family.

YES – claim housing benefit for housing costs and universal credit for living costs

The person/household lives in 'homeless' temporary accommodation

The person/household will have been placed in the accommodation by the Council's housing team and the Council will be the landlord.

YES – claim housing benefit for housing costs and universal credit for living costs

Increase in State Pension age from 65 to 66 for men and women

Date of birth	Date State Pension age reached
6 December 1953 – 5 January 1954	6 March 2019
6 January 1954 – 5 February 1954	6 May 2019
6 February 1954 – 5 March 1954	6 July 2019
6 March 1954 – 5 April 1954	6 September 2019
6 April 1954 – 5 May 1954	6 November 2019
6 May 1954 – 5 June 1954	6 January 2020
6 June 1954 – 5 July 1954	6 March 2020
6 July 1954 – 5 August 1954	6 May 2020
6 August 1954 – 5 September 1954	6 July 2020
6 September 1954 – 5 October 1954	6 September 2020
6 October 1954 – 5 April 1960	66th birthday

REMEMBER – If the household pays council tax then council tax reduction still needs to be claimed from the Council

If assistance is required in claiming UC then personal support is available by 'drop-in' at the Maidstone Jobcentre or with Citizens Advice at the Council's Gateway Office in Tonbridge

Changes in Circumstances, already on Benefits

Some changes trigger a need to claim Universal Credit

Change in employment status	
On IB-JSA/IS/IR-ESA and start or increase hours to satisfy WTC amount (to 16,24 or 30 hours)	Claim UC
Start work but not enough to satisfy WTC	Choice to stay on existing benefit or claim UC
On WTC and hours fall below 16	Claim UC
On IR-ESA doing permitted work and work becomes permanent, hours increase over 16 or other reason for not satisfying permitted work rules	Claim UC
On CTC only and start work to satisfy WTC rules	Remain on CTC and claim WTC
On WTC and increase hours	Choice to stay on existing benefit or claim UC
On WTC and becomes sick	Claim UC
Change in family circumstances	
On IS/IR-ESA/ IB-JSA/HB and household become responsible for a first child	Claim UC
On WTC only and household become responsible for a first child	Choice to stay on existing benefit or claim UC
Lone parent on IS and youngest child turns 5	Claim UC unless another reason to stay on IS
On IB-JSA and baby due within 11 weeks	Claim UC
Partner leaving / joining household	
New couple claiming TC separately	Claim UC
Lone parent on IS becomes couple	Claim UC
Single person under pension age on benefit becomes a couple with person of pension age	Claim UC
Carers	
Satisfies carer's allowance rules which means a new 'legacy benefit' claim	Claim UC
On IS and stops being a carer	Claim UC
Tax Credits (see also Change in employment status above)	
TC renewal	Choice to stay on existing benefit or claim UC
On TC and change does not lead to a claim for a new 'legacy benefit' eg lower income	Choice to stay on existing benefit or claim UC
Sickness	
On IR-ESA and fails Work Capability Assessment	Claim UC
On IB-JSA and becomes sick	Claim UC
Moving	
HB claimant moves into Borough from outside	Claim UC
HB claimant moves within Borough	Choice to stay on existing benefit or claim UC
Other	
On IB-JSA and attends jury service	Claim UC
On IS and ceases full time education	Claim UC
On contribution based JSA or ESA and ends	Claim UC

When moving from HB to UC, HB will continue to be paid or 'run-on' for 2 weeks

Abbreviations

CTC	Child Tax Credit	IB-JSA	Income Based Jobseekers Allowance
ESA	Employment Support Allowance	UC	Universal Credit
HB	Housing Benefit	IR-ESA	Income Related ESA
TC	Tax Credits	WTC	Work Tax Credits