



Universal Credit (UC) brings together income-related benefits into one single payment and only applies to working age people. It does not apply to pensioners.

UC is now in Full Service and over time people will convert to UC through managed migration and natural migration.

UC replaces the following benefits:

- Income Support
- Income Based Job Seekers Allowance
- Income Related Employment and Support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

Under UC any help you get paying your rent (what is currently known as Housing Benefit)

To prepare for UC you should:

- Make sure you have an email address. If you have a partner they will need one too
- Make sure you have a bank account
- Make sure you can access the internet
- Draw up a simple list of income and outgoings to help with your budgeting
- Keep any rent letters you receive

Remember, when you claim UC you need to:

- contact your housing officer for proof of your rent
- pay full rent to Lochfield Park Housing Assoc
- Claim Council Tax reduction from Glasgow City Council.
- Claim discretionary housing payment from your council if you are affected by the bedroom tax

A [Government toolkit](#) is now available that tells you everything you need to know about UC. There are also short [online films](#) that explain how UC works.

## **Welfare Reforms**

The UK Government is making major changes to the welfare system. Many of these are already underway while others are in the pipeline and will be introduced over time. In this section we'll bring you news of the latest developments as and when they happen.

## **Two Child Limit**

Child Tax Credit, Housing Benefit and Universal Credit will be limited if you have more than two children (from 6 April 2017). There are some exceptions including adoptions, multiple births, teenage parents, kinship care and non-consensual conception.

## **Benefit Cap**

The cap limits the amount of benefits that most people aged 16 to 64 can get. The cap is set by the Government. You are not affected if:

- you or your partner are eligible for Working Tax Credit
- you or your partner get Universal Credit, and your household income is more than £520 a month after tax and National Insurance

The Cap is:

- £384.62 per week (£20,000 a year) if you're in a couple, whether your children live with you or not
- £384.62 per week (£20,000 a year) if you're single and your children live with you
- £257.69 per week (£13,400 a year) if you're single and you don't have children, or your children don't live with you

## **Scottish Social Security**

The [Scottish Government](#) has been given powers for some social security benefits. In the next few years the following benefits will transfer to a new Scottish Social Security agency.

- Ill health benefits such as DLA, PIP, Attendance Allowance and Industrial Injuries Disablement Benefit
- Carers Allowance
- Sure Start Maternity Grant
- Funeral Payments
- Winter fuel and cold weather payments
- Discretionary Housing Payments
- Limited powers on some parts of Universal Credit

## **Pension Credit Reform**

### **I'm already getting Pension Credit but my partner has not reached the qualifying age – will the changes from 15 May 2019 affect us?**

If your Pension Credit started on or before 14 May 2019 you'll carry on getting it for as long as you continue to qualify for it without a break.

If you stop being entitled to it on or after 15 May 2019 for any reason, you will not normally be able to start getting it for yourself and your partner again before your partner reaches the qualifying age. But you may still be able to start getting it again if, on the day you want to start getting Pension Credit, you and your partner are entitled to Housing Benefit for people who have reached the qualifying age.

### **If I've not applied for Pension Credit before 15 May 2019, will the new rules for couples apply to me?**

If you apply for Pension Credit to start on or after 15 May 2019, the new rules will apply. If you think you may be eligible for Pension Credit before 15 May 2019, you should not delay making your application.

You can backdate an application for Pension Credit for up to 3 months, provided you would have been eligible for Pension Credit on the earlier date. You'll need to apply by 13 August to be eligible from 14 May – the day before the new rules apply.

### **I'm a single pensioner – will I still get Pension Credit if I start living with a partner who has not reached the qualifying age?**

From 15 May 2019, if you start living with a partner who has not yet reached the qualifying age, your Pension Credit will stop. If you're also getting Housing Benefit, this will stop as well.

This is because new rules that apply from that date mean that both partners must have reached the qualifying age before a couple can get Pension Credit. These rules also apply to Housing Benefit for people who have reached the qualifying age.

### **What if I cannot get Pension Credit because, although I've reached the qualifying age, my partner has not?**

You and your partner may be able to get Universal Credit instead. Both of you will need to apply, but as you're over State Pension age, you will not have any work-based conditions applied to you.

You can apply for Universal Credit online or by calling the freephone helpline.

Find out more about how to claim at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

## **Can I apply for Pension Credit if I come from outside Great Britain?**

When you apply, you must be living in England, Scotland or Wales. You must not be 'subject to immigration control'; this means that there must be no restrictions which would stop you receiving financial help from the state. You will also need to satisfy the Habitual Residence Test. There are some exceptions to these rules. If there's anything you're not sure about, please ask us.

## **Can I leave Great Britain and keep getting Pension Credit?**

We may pay Pension Credit for up to 4 weeks while you're temporarily away from Great Britain and we may pay for up to 8 weeks if the absence is in connection with a death. If the absence is solely in connection with medical treatment or medically approved convalescence, we may pay Pension Credit for up to 26 weeks. But you should tell us before you go if you're going to leave Great Britain for any reason at all, even if you'll only be away for a short time. This includes if you go to Northern Ireland, the Isle of Man or the Channel Islands.

## **I did not get Pension Credit when I applied before. Can I apply again?**

Yes, if your personal circumstances or the benefit rates have changed, you may get Pension Credit now. If you think you may qualify, do not delay claiming.

## **Do I need to tell you if my circumstances change?**

If you are 65 or over and get Pension Credit, you may not have to let us know of changes to how you fund your retirement for a set period of time – for example changes to your savings investments and occupational or personal pensions. This is called an 'Assessed Income Period' and can last for up to 5 years. If you are over 75, there is no time limit.

If you do not have an Assessed Income Period, you should tell us of any changes in your circumstances.

Even if you have an Assessed Income Period, you should tell us straight away about changes other than how you are funding your retirement.

## **Changes to Pension Credit for people with children from 1 February 2019**

From February 2019, Pension Credit will contain an additional amount for those who are responsible for children. You may be entitled to this additional amount as part of your Guarantee Credit if:

- You have main responsibility for a child under 16 years of age or a qualifying young person, and
- The child or qualifying young person is normally living with you

A qualifying young person means a person who is aged 16 to 19 and in full-time education or approved training.

You must not be claiming tax credits or have been claiming tax credits in the previous year. If you are claiming support for children through Child Tax Credit, this will continue and you do not need to contact us. If you have claimed tax credits in the previous year you must first contact HMRC to see if they can continue your support.

### **Changes to Savings Credit from 6 April 2016**

The Savings Credit part of Pension Credit closed for people reaching State Pension age on or after 6 April 2016.

If you and your partner (if you have one), reached State Pension age before 6 April 2016, you can still get Savings Credit, depending on your circumstances, regardless of when you apply.

If you are a couple where one person reached State Pension age before 6 April 2016 and the other on or after 6 April 2016, you can only get Savings Credit if one of you:

- was already getting it immediately before 6 April 2016 and
- has been entitled to it at all times since 6 April 2016

### ***What can I do to prepare for these changes?***

[Welfare Benefits Advice](#) services that can provide free help and support. You can also get independent help and advice from a number of organisations including [Citizens Advice](#).

With the introduction of [Universal Credit](#) you will need a bank account for your benefit payments to be paid into.

You will need to go online to claim most benefits. If you make an appointment, Paul will assist with your online application. Otherwise you can access services at Easterhouse Library situated in the Bridge

EAST END FOOD BANKS

**SANDYHILLS PARISH CHURCH**

28 Baillieston Road,  
Glasgow  
G32 0QQ  
G32 0QQ

Mob: 07743 311939

**OPENING TIMES:** Tue: 14.00- 16.00

**TRINITY METHODIST CHURCH, SHETTLESTON**

1104 Shettleston Road,  
Glasgow,  
United Kingdom  
G32 7PH

**OPENING TIMES:** FRI 14.00- 16.00











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