

## Employment and Benefits Support Website:

New page to replace Understanding UC Coronavirus and claiming benefits page - DWP's employment and benefits support.

These pages have additional information and will help answer lots of the questions that are being asked. Visit the new [Employment and benefits support site \(link is external\)](#) regularly to keep up to date with the latest guidance and messages on sick pay, existing benefit claims, new claims to benefit, self-employment, housing and more. This site covers all the changes DWP is making to respond to coronavirus – not just to UC. It also includes a Frequently Asked Questions section.

Also updated the new Universal credit rates for 2020, along with the new local housing allowance rates for Medway and Swale.

<https://www.gov.uk/coronavirus>

<https://www.gov.uk/browse/benefits/universal-credit>

<https://www.entitledto.co.uk/>

**Please note this has been obtained from gov.uk and subject to change**

## Local Housing Allowance 2020 - currently:

Rates for Local Housing Allowance 2020

These are the **maximum** amounts for each category. **The actual amount you will be entitled to will depend on:**

- Who lives in your household
- The size of your property
- Your income
- Any savings you have

### LHA Rates

Category	Size	Weekly amount (£)	Monthly amount (£)
A	Shared accommodation	72.84	316.51
B	One-bedroom	136.93	594.99
C	Two-bedroom	172.60	749.99
D	Three-bedroom	195.62	850.02
E	Four-bedroom	276.16	1199.98

### Example:

Customer looks to rent a 3 bedroomed property for the family needs at a monthly cost of £950. The LHA maximum rate is £850.02, therefore the customer would need to pay the £99.98 difference out of their benefits/wages.

## Universal Credit:

**Please note: the rates have been significantly increased this year for a period of 12 months due to Corona virus.**

## Standard allowance

Your circumstances	Monthly standard allowance
Single and under 25	£342.72
Single and 25 or over	£409.89
In a couple and you're both under 25	£488.58 (for you both)
In a couple and either of you are 25 or over	£594.04 (for you both)

### If you have children

How much you'll get	Extra monthly amount
For your first child	£281.25 (born before 6 April 2017) £235.83 (born on or after 6 April 2017)
For your second child	£235.83 per child
If you have a disabled or severely disabled child	£128.25 or £400.29
If you need help with <a href="#">childcare costs</a>	up to 85% of your costs (up to £646.35 for one child and £1,108.04 for 2 or more children)

### If you have a disability or health condition

How much you'll get	Extra monthly amount
If you have <a href="#">limited capability for work and work-related activity</a>	£341.92
If you have limited capability for work and you started your health-related Universal Credit or Employment and Support Allowance (ESA) claim before 3 April 2017	£128.25

### If you care for a severely disabled person

How much you'll get	Extra monthly amount
If you provide care for at least 35 hours a week for a severely disabled person who receives a disability-related benefit	£162.92

## Housing costs:

You could get money to help pay your [housing costs](#). How much you get depends on your age and circumstances. The payment can cover rent and some service charges. If you're a homeowner, you might be able to get a [loan to help with interest payments](#) on your mortgage or other loans you've taken out for your home.

### How your earnings affect your payments

If you're employed, how much Universal Credit you get will depend on your earnings. Your Universal Credit payment will reduce gradually as you earn more - for every £1 you earn your payment reduces by 63p.

There's **no limit** to how many hours you can work.

Use a [benefits calculator](#) to see how increasing your hours or starting a new job could affect what you get.

### The Work Allowance:

You can earn a certain amount before your Universal Credit is reduced if you or your partner are either:

- responsible for a child or young person
- living with a [disability or health condition](#) that affects your ability to work

This is called a 'work allowance'. Your work allowance is lower if you get help with housing costs.

<b>Your circumstances</b>	<b>Monthly work allowance</b>
You get help with housing costs	£292
You do not get help with housing costs	£512

### **Example**

You have a child and get money for housing costs in your Universal Credit payment.

You're working and earn £500 during your [assessment period](#).

Your work allowance is £292. This means you can earn £292 without any money being deducted.

For every £1 of the remaining £208 you get, **63p** is taken from your Universal Credit payment.

**So £208 x £0.63 = £131.04**

This means you earn £500 and **£131.04** is deducted from your Universal Credit.