

WELFARE REFORM

- An outline of some of the major changes
- Problem areas for people with disabilities

UNIVERSAL CREDIT

- Is for people of working age (16 – 65)
- Is being introduced now
- replaces:
 - Income support
 - Income-based JSA
 - Income-related ESA
 - Working tax credit
 - Child Tax Credit
 - Housing Benefit

How is UC different?

- Claim on-line – practical difficulties?
- Not as generous as tax credits
- Not as generous as means-tested benefits for people currently with DLA
- Earnings rules better for some
- Simpler for carers
- Paid monthly in arrears/waiting days

New claims/existing claims

- Depending on area, new claims will be for UC
- Existing claims will not have their benefit reduced – apart from change of circs and effect of inflation
- Top-up payments – possibility of confusion
- All on UC by 2017

Personal Independence Payments

- No more new claims for DLA now for 16 – 65's
- PiP similar to DLA in many ways BUT
- Gov't forecasts 500,000 will lose benefit (lower rate DLA care)
- Not self-assessment but still a lot of paperwork
- No link between PiP/ UC entitlement

Housing Costs

- Will be in UC (but Housing Benefit will still exist for pensioners/exempt accom)
- Bedroom tax
- Direct payment to tenant
- Zero earnings rule for mortgage help
- Service charge rules largely unchanged

And another thing or two

- Council tax assistance
- Social Fund – Local assistance
- Benefit cap
- Claimant Commitment/ Sanctions
- Appeals
- All current systems running until 2017