



# PotteriesGold

## Severe Disability Premium Universal Credit 'Gateway' ending soon.

Since 16th January 2019, after the [Supreme Court](#) told the DWP to stop transferring people getting a [severe disability premium](#) with their [Legacy Benefits](#) onto Universal Credit [without compensation](#), there has been an exception to the rule that if you make a [new claim](#) for means-tested benefits, it's for UC.

But this [SDP Gateway](#) is due to close (or is it *open?*) on [27th January 2021](#). From then, if a [change in your circumstances](#) means a new means-tested benefit claim, even if your benefits include an SDP you [cannot stay on legacy benefits](#). In this newsletter, we'll look again at the SDP and how the [new rules](#) could affect those who currently receive it.

### WHAT IS THE SEVERE DISABILITY PREMIUM?

An important premium when calculating means-tested benefits, the SDP can add up to **£66.95 a week** to a single person's claim and **£133.90** to a claim from a disabled couple.

But there's **no SDP in UC!**

Means-tested benefits like Income Support, Pension Credit and Income-related ESA should include the SDP in the calculation if you:

- Are treated as [living alone](#), and...
- Get [Attendance Allowance](#), [PIP for daily living](#) or [DLA](#) at the [middle](#) or [highest rate for care](#), and...
- Nobody receives [Carer's Allowance](#) or gets a [carer element](#) in their [Universal Credit](#) for looking after you.

'Living alone' isn't as simple as it seems - [children](#) and other [disabled adults](#) in your home may not count.

**Get more advice about your situation.**



## WHAT DO THE NEW RULES MEAN?

Moira gets **income-related ESA**, **Housing Benefit** and **PIP** for **daily living** and mobility. Her ESA includes a **severe disability premium**. She is moving house soon but, as her new home is in a **different Council district** to where she lives now, she will have to make a **new claim** for help with her rent. If she moves *and claims before 27th January 2021*, she can make a **new Housing Benefit claim** to the Council where she will be living. If she moves *on or after January 27th*, she will have to **claim Universal Credit** and this will replace both her **Housing Benefit** and her **ESA**.



## WILL I BE WORSE OFF?

From **27th January 2021**, if you have to claim UC but still **meet all the conditions** for the SDP, you should get an **SDP Transitional Payment** added to your Universal Credit. For single claimants, this is initially **£120 per month** if a limited capability for work-related activity element is included in the calculation (ie. you were in the ESA Support Group) or **£285 per month** if not.

A single person switching from IrESA with a support component, severe disability premium and enhanced disability premium would currently see their income go from **£197.60 per week** to **£871.81 per calendar month (£201.18 per week)**. This is a **small increase** - but only if Universal Credit rates, which were **raised by £20 per week** early in the Covid-19 crisis, aren't reduced again. If they are, their UC rate will be lower.

If you **stop getting UC**, separate from your partner or become part of a couple, you lose your **transitional protection** and *won't get it back*. If you keep your TP, will be **no increase** in your UC for many future years, because **when benefits rates go up, the transitional amount goes down!**

## CHECK BEFORE YOU CLAIM!

When the SDP Gateway ends, people getting an SDP with their Legacy Benefits **can choose to swap** to Universal Credit if they want to, even if there is **no change in their circumstances**. Always **get advice before switching**; remember, once you make a claim for Universal Credit, **you cannot go back onto Legacy Benefits**.



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in the Stoke-on-Trent area cope with changes to the benefit system

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