

Ilford Federation Inducts Rabbi David Singer

Rabbi David Singer was formally inducted as the Rav of the Ilford Federation shul last Sunday, in the presence of the Federation's *Rosh Beis Din*, Dayan Yisroel Yaakov Lichtenstein, *shlita*. The event was also graced by the presence of the organisation's president, Mr. Andrew Cohen, and two of its *Dayanim*, Dayan Y.D. Hool and Dayan Y.Y. Posen. Many of Rabbi Singer's family members were in attendance, too – two of his children and several grandchildren live in the United Kingdom.

Rabbi Singer joined the Ilford *kehillah* shortly after Pesach this year, having most recently held the position of Rav of Belfast Shul. He is an accomplished Rav with a wealth of experience, having trained as a *sofer*, *shochet* and *mohel*, in addition to teaching at many yeshivos in Eretz Yisrael. Rabbi Singer's appointment came at an important stage in the development of Ilford Federation, which moved to new premises in 2014 and holds a wide range of *shiurim* each week in addition to regular *minyanim*.

Speaking at the induction, Dayan Lichtenstein stressed that it was of crucial importance for a *kehillah* to accept the teaching of its Rabbi without question. Similarly, he said, a community Rav must always remember the importance of maintaining his *shem tov* – his good name. Fortunately, he concluded, every past Rabbi in Ilford had been very happy with the *kehillah*, as was the community with their Rabbi! This certainly seems to have been the case with Rabbi Singer, as was evidenced by the large number of community members who attended on Sunday.

Federation President Andrew Cohen commented, "In the short time since they arrived in Ilford, Rabbi and Rebbetzin Singer have already made a tremendous impression, both within the local community and throughout the wider Federation family. We wish Rabbi Singer much continued *hatzlachah* in his new position and look forward to witnessing the Ilford community go *mechayil el chayil*."



(L to R) Dayan Y.D. Hool, Dayan Y.Y. Lichtenstein, Rabbi David Singer and Dayan Y.Y. Posen at Rabbi Singer's induction as Rav of Ilford Federation Synagogue.

Universal Credit: an Interview With Mr. Michael Posen

As the nationwide rollout of Universal Credit continues, Hamodia spoke to Mr. Michael Posen of Agudas Yisroel Community Services, to clarify the main points that might affect people in the Stamford Hill kehillah. Universal Credit is already in place in Gateshead, Manchester and in Barnet and has now begun in Hackney, and from this week will be live in Haringey.

Hamodia: Mr. Posen, who will now receive Universal Credit?

Mr. Posen: Anyone (with one, two or no children) who makes a new claim for a range of benefits from now on, will receive Universal Credit, rather than the previous sorts of benefit. The benefits are:

- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Job Seeker's Allowance
- Income-based Employment and Support Allowance
- Income Support

Hamodia: If someone is already in receipt of one of those benefits, nothing will change at the moment?

MP: Yes, that's correct. At some point in the future, there will be what is called "managed migration," when existing claimants will be transferred to Universal Credit. However, that is not happening just yet. It will take at least a couple of years for everyone to be transferred.

Hamodia: How will receiving Universal Credit differ from receiving other benefits?

MP: Universal Credit is paid directly from the Department for Work and Pensions (DWP) into the claimants' bank account, only once a month. This is in contrast to some other benefits, for example Housing Benefit, which is paid by the council often directly to the landlord, or others which might be paid either weekly or fortnightly, with a cheque which can be cashed. (The Council Tax Reduction Scheme will still

be run by the council, and needs to be applied for separately.)

Everyone who claims Universal Credit must be able to show that they are trying to maximise their income, either by working or by looking for work (unless they are in specific circumstances such as being a carer or having very young children at home). To this end, claimants are allocated a "coach" at the Job Centre, with whom they must remain in regular contact.

Universal Credit claimants are expected to be able to show that they are actively looking for work for 35 hours a week – equivalent to a workweek – unless they are working for at least 16 hours per week.

If a couple are working and in receipt of Universal Credit, the amount they receive will be reduced by 63p for every £1 of income.

Hamodia: How does it work if someone is self-employed, but they still need to claim benefits?

MP: For the first year of claiming Universal Credit, a self-employed person will be assessed on the amount of income they declare. However, after that, they will be treated as though they are earning a full-time salary, based on the minimum wage, even if they do not make as much money as that in any given month. This is called the minimum income floor.

Hamodia: What happens if a married couple would like to claim Universal Credit and one of them is a student/Kolel? Or if one of them is foreign and not eligible to claim benefits in the United Kingdom?

MP: In both of those circumstances, each spouse is treated as an individual. The one who is eligible to receive benefits – that is, the British spouse or the spouse who is not a student – will receive Universal Credit, at the individual rather than the couple rate, and the other spouse will not receive anything. So the couple will only receive half the amount.

Hamodia: Does it make a difference to the amount of benefit received if they have any savings? Or own a

property?

MP: Yes. Whereas previously, owning a property was only an issue for Housing Benefit, now any savings and property ownership are taken into account for Universal Credit. Any capital savings over £16,000 or property valued over that amount disqualifies a person from receiving Universal Credit.

Hamodia: Is Universal Credit capped in any way?

MP: Yes, it is capped at a fixed rate, depending on location and family circumstances, as part of the general government cap on benefits, if there is no income from work or disabilities in the family.

Hamodia: Does the number of children in a family make a difference to the amount of Universal Credit received?

MP: Universal Credit was set up to only allow for two children in a family to be considered when claiming benefits. Any family with more than two children born before April 2017, whether a new or existing claim, will not be put onto Universal Credit at the moment, as the system cannot cope with it. It is anticipated that the system will be updated to allow for this in the next few months, but based on past performance, this is likely to be delayed.

Hamodia: How will Universal Credit affect the funding for child care?

MP: Universal Credit will continue to pay the eligible child care costs for parents at present, but at an 85 percent rate instead of the current 70 percent.

Hamodia: Are there any other special features of Universal Credit?

MP: Yes. The whole process is conducted online. In order to receive Universal Credit, a person needs an email address, internet access so as to be able to update their claim regularly (referred to as a "journal" by the DWP), and a bank account into which the money will be paid.

The claimant is responsible for

informing the DWP of any changes in their monthly income, and the amount of benefit will automatically be adjusted accordingly.

Since the benefit is paid monthly in arrears, there will always be a few weeks wait till all the money comes in at the beginning of the claim. This has caused substantial hardship in many cases across the country, and there is now a run-on time of two weeks for each of the existing benefits, such as Housing Benefit, during which they will still be paid, to try to reduce this.

Hamodia: Overall, will people be better or worse off with Universal Credit?

MP: Originally, the government announced that the majority of people who need to claim benefits would be better off with Universal Credit. However, now it has acknowledged that in its current form, more people are worse off! Universal Credit has proven to be full of problems. It seems as though the government has bitten off more than they can chew in this matter.

Hamodia: Thank-you very much for your time and for sharing your expertise in this area with us.



Mr Michael Posen.