



**Guide to
benefits**





Whether you are already living in, or are considering a move to, supported housing or extra care housing either as a resident or a leaseholder, this handy guide contains useful information for you.

Welfare Benefits can help offset some of the costs of supported housing. This guide explains which benefits are available, some of the rules that apply to them and how to claim.





Which benefits might you need to know about?

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The following pages help explain what these benefits are for, the basic qualifying criteria and how to make a claim.

This leaflet is intended as a guide only and is not definitive. We recommend that more detailed advice is sought when actually making a claim.

Pension Credit

What is Pension Credit?

Pension Credit is an income related benefit available to people over the qualifying age – this is currently for women.

If you were born on or after 6 October 1950 you can find out your Pension Credit qualifying age by contacting the Pension Service on **0800 731 0469** or at **www.gov.uk**

Pension Credit consists of two elements, the guarantee and the savings credit. Depending on your age, income and capital you may be entitled to one or both of the elements.

How is Pension Credit calculated?

Pension Credit is calculated starting with a basic amount. Extra amounts may then be added to your entitlement according to your personal circumstances for example:

- because you are a carer for someone
- you receive Attendance Allowance, Disability Living Allowance or Personal Independence Payment (PIP)

- you have a mortgage to pay or you have to pay maintenance/ service charges as part of a lease agreement.

The final sum of all the amounts that apply to your circumstances is called your Appropriate Minimum Guarantee.

Most income is taken into account for calculating Pension Credit but Attendance and Disability Living Allowances and PIP are ignored.

There is no upper savings limit for Pension Credit and the home you live in is not treated as a capital asset.

If you move to supported housing while your home is for sale it does not usually count as a capital asset while it is on the market.

Savings up to £10,000 are ignored but any amount above £10,000 is treated as producing an income which is calculated using a fixed formula. The actual income from your savings will not be taken into account.

Once calculated your assessable income is judged against your Appropriate Minimum Guarantee.

If there is an income shortfall then Pension Credit guarantee credit will be paid to make it up.

I get Pension Credit guarantee credit, am I entitled to anything else?

People entitled to Pension Credit guarantee credit are also entitled to maximum Housing and Council Tax Benefits but it will still be necessary to complete separate claims for these benefits.

If your income is more than the Appropriate Minimum Guarantee and you are were 65+ on 6th April 2016 you may still be entitled to some Pension Credit savings credit.

Pension Credit savings credit can be paid by itself or with the guarantee credit. If it is paid without guarantee credit it will not give automatic entitlement to Housing and Council Tax Benefits but you may still be entitled to these benefits anyway depending on your other income and capital details.

Pension Credit savings credit, when paid without any guarantee credit, will count as income in the assessment of Housing and Council Tax Benefits.

How do I claim?

A claim can be completed over the phone by calling **0800 99 1234**.

You can download and print a claim pack to complete by hand or download an interactive form from **www.gov.uk**

How is it paid?

The Department for Work and Pensions will pay it in the same way as your State Pension if you are getting one – this may be weekly, in advance or, if your State Pension entitlement began, or will begin, after April 10 it will be weekly, fortnightly or every four weeks in arrears.

It will normally be paid into an account of your choice.



Housing Benefit

What is Housing Benefit?

Housing Benefit is an income related benefit assessed and paid by your local council to help with housing costs like rent and service charges.

How is Housing Benefit assessed?

It is assessed on a weekly basis according to a person's income and savings.

Unless you are getting Pension Credit guarantee credit, if you have more than £16,000 savings, you may not be able to get Housing Benefit.

For rental properties...

Depending on the level of your income and savings, Housing Benefit may cover all or part of your rent and service charges.

For leasehold properties...

If you are buying all or part of your home on a lease agreement you may be able to claim Housing Benefit to help with the cost of some of the service charge that has to be paid as a condition of you occupying your home even if there is no actual rent to pay. This will depend on the type of lease you have and the services you receive.

The guarantee component of Pension Credit gives you automatic entitlement to the maximum Housing Benefit that can be paid whether it is for rent or service charge or a combination of both, but you will not receive duplicated payments for service charges from Pension Credit and Housing Benefit, Pension Credit will take precedence.

How do I claim?

Your local council offices will be able to supply a claim pack and can also offer advice if required. Alternatively you may be able to complete an on-line claim or download a claim form from your local authority website.

How is it paid?

Some councils will pay Housing Benefit by cheque sent to your home but most councils will now pay Housing Benefit direct into your bank account (but not a Post Office card account). Sometimes the landlord can be paid direct by the council.

It will usually be paid every 2 or 4 weeks in arrears.

Council Tax Reduction

What is this?

Council Tax Reduction can help offset the amount of Council Tax payable for your home.

Like Housing Benefit it is assessed and paid by your local council.

It is also income related and again you may not be entitled to it if you have savings of more than £16,000, unless you are being paid Pension Credit guarantee credit.

Council Tax Reduction is calculated on a weekly basis according to your weekly income but the award is attributed for the whole financial year in which the Council Tax is payable.

How do I claim?

The claim form is the same as for Housing Benefit and gives you the opportunity to claim for both benefits simultaneously or solely for Council Tax reduction. Claim forms are available as for Housing Benefit above.

How is it paid?

It is paid as a credit to your Council Tax account, thereby reducing the amount due for the tax year in which you claim.

If the amount you are entitled to equals the amount of Council Tax payable for your property you will not have to pay any Council Tax in that year unless your circumstances change.

If, when the Council Tax Reduction award is credited to the account, there remains an amount due for the year, you will need to pay that amount in the usual way.

Attendance Allowance (AA)

What is this?

Attendance Allowance is a benefit for people who have reached State Pension age and who have, and have had for 6 months or more, physical and/or mental health problems that restrict their ability to cope ordinarily with their own personal care.

It doesn't matter whether anyone is helping or attending to you. If a claim is successful, there is usually no restriction on how you choose to spend the extra money unless you have care being provided via Social Services.

AA is not income related and it is not taxable. It has two rates, low and high. Your award will depend on whether your need is for 24 hours or just day or night .

It does not count as income in the calculation of benefits like Pension Credit, Housing Benefit and Council Tax Benefit but it can often significantly enhance the amount of any or all of these benefits.

How do I claim?

A claim pack and advice can be obtained from the Attendance Allowance Service Centre on **0800 731 0122**. There is an on-line service at **www.gov.uk** where you can access information, advice and claims. You may also be able to get advice and help in claiming via a local welfare rights organisation such as Citizens Advice.

How is it paid?

AA is usually paid every four weeks in arrears, on a Monday, into a bank, building society or Post Office Card account, or it can be paid with your State Pension.



Disability Living Allowance (DLA)

What is DLA?

From 2013 no new claims for DLA have been possible as this benefit has been replaced by a new one called Personal Independence Payment (PIP).

DLA is a benefit, for those under 65 at the time of claiming, intended to help with the extra costs associated with disability and chronic health problems. It has two components, care and mobility. Neither of the components are income related or taxable.

The care component operates like AA but there is an additional, lower rate. The two higher rates are the same as AA and can also enhance the amounts of any of the income related benefits.

The mobility component has two rates, low and high. It is intended to help with additional costs of getting out and about.

You cannot get AA and DLA. Those people with an indefinite award of DLA who were already 65 by 8 April 2013 will keep their entitlement.

If there is a deterioration in health and either no care component is in payment or, one of the two lower rates is being paid, it is possible for the care component to be increased in line with the rules for AA.

How do I claim?

No new claims for DLA can now be made, but where it is already being paid and someone over 65 wishes to apply for an increase to the care component they can request this by calling the DLA helpline - **0800 121 4600**.

Those people under 65 who have a deterioration in health should also contact this number for advice on how their claim may be affected but please also see the section on the Personal Independence Payment.

How is it paid?

DLA is usually paid every four weeks in arrears, on a Wednesday, into a bank, building society or Post Office Card account. If you have reached State Pension Age it can be paid with your State Pension.

Personal Independence Payment (PIP)

What is this?

This is a new benefit that took over from DLA from July 2013 for people who are aged over 16 but under State Pension age at the time they make the claim.

If DLA is already in payment and the recipient was under 65 as of April 2013, the claim will eventually be reassessed under the new rules.

People already getting DLA who were 65 by April 2013 will continue to receive DLA.

PIP consists of two components – a daily living component and a mobility component.

Each component will have two levels – standard and enhanced.

If an award is made it can consist of one component or both but only one level of each component can be paid.

How do I claim?

To find out more about PIP go to [**www.gov.uk/pip**](http://www.gov.uk/pip)

To make a claim call

0800 917 2222 or for textphone capabilities use **0800 917 7777**.

For general enquiries about PIP contact the PIP Enquiry Line – **0800 121 4433**.

How is it paid?

As with DLA it is paid four weeks in arrears, into an account of your choice.

Carers Allowance (CA)

What is Carers Allowance?

CA is a benefit for those over 16 who regularly spend at least 35 hours a week looking after someone who has Attendance Allowance, the middle or higher Care Component of Disability Living Allowance or either of the daily living components of the Personal Independence Payment. You must not be earning more than £123 net a week or be in full time education. Other than the earnings rule, CA is not a means tested benefit but it cannot be paid in addition to State Pension, Maternity Allowance, Job Seekers Allowance, Employment and Support Allowance. If one of these benefits is in payment you will only be entitled to receive whichever yields the highest amount.

However, it may be worth claiming Carers Allowance even if you have one of those benefits already because once you have established an underlying entitlement to CA this can have a positive enhancing effect on means tested benefits.

But if you do get an actual payment of CA the person you are caring for may have their own income related benefits reduced so it is highly recommended that advice is obtained before making a claim.

How do I claim?

Carers Allowance claim forms are available from the Carers Allowance Unit - **0800 731 0297** or text phone **0800 731 0317** or on-line at **www.gov.uk/carers-allowance/how-to-claim**

How is it paid?

As with other benefits, it is paid in arrears, into an account of your choice.

Universal Credit

What is Universal Credit?

Universal Credit is an income related benefit to help towards living costs. Universal Credit will be replacing the following benefits:

- Income Support
- Income-based Jobseekers Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit
- Child Tax Credit
- Housing Benefit *

*If a person lives in 'specified supported housing' they will still continue to receive Housing Benefit even if they receive Universal Credit.

Who can claim?

You may be able to get Universal Credit if:

- You're on a low income or not working

- You're aged 18 or over but under State Pension age
- You have less than £16,000 in savings

What you'll get

Universal Credit is made up of a standard allowance. Extra amounts can be payable if:

- You have a disability or health condition which prevents you from working
- Need help paying your rent

How to claim

You need to apply for Universal Credit online. If you have a partner, you have to make one claim for Universal Credit as a couple, even if you are not married or in a civil partnership. To receive Universal Credit you normally have to agree to a 'Claimant Commitment'. This is an agreement as to what you will do in order to receive Universal Credit.

How Universal Credit is paid

Universal Credit is paid once a month, in arrears. It is usually paid into a bank, building society or credit union account. After your first payment, you'll be paid Universal Credit on the same date of every month.

Where to get more information

You can find out more information about Universal Credit, eligibility and how to claim by going to **www.gov.uk/universal-credit** or by ringing **0800 328 9344**



National telephone services

The Pension Service

0800 731 0469

(for information relating to all benefits for people approaching or over state pension age)

Pension Credit application line

0800 99 1234

(Pension Credit claims can be completed via phone or postal claim packs requested)

Attendance Allowance Service Centre

0800 731 0122

(for information and advice about Attendance Allowance, to request claim packs and to discuss claims that have been made)

Disability Living Allowance Helpline

0800 121 4600

(for information and advice about Disability Living Allowance)

Personal Independence Payment Claim line

0800 917 2222

(to start a claim for PIP)

Personal Independence Payment Enquiry line

0800 121 4433

(for general enquiries and enquiries about existing claims)

Carers Allowance Unit

0800 731 0297

(for claim packs, advice and information about Carers Allowance)

Money Advice Service

0800 138 7777

(for general guidance and advice about money issues and financial management)

Universal Credit

0800 328 9344

Local telephone and on-site services

Your local council

(for information/ literature about local services and information, advice and claim packs for Housing Benefit and Council Tax Reduction)

Your local citizens advice/ welfare rights

(for literature, advice and support with all benefit issues and debt problems)

Your local library

(as a source of general information and benefit literature and internet access – services will vary according to the area)

Internet services

www.gov.uk

(for all information about welfare benefits, downloadable and on-line claim forms and leaflets, State Pension age calculator, State Pension forecast, Pension Credit entitlement calculator)

www.disabilityrightsuk.org

(an invaluable independent source of information for all those who are disabled or who have chronic and long term health problems – excellent factsheets on a variety of issues)

www.citizensadvice.org.uk

(independent advice on general welfare rights, benefit information and signposting to local services)

www.turn2us.org.uk

(to access information about benefits and grants, benefit entitlement calculator, independent welfare rights advice)



If you are a current or potential Housing 21 resident and would like more information about welfare benefits please contact the scheme manager or email financialwellbeing@housing21.org.uk

Alternatively, please visit our website:
www.housing21.org.uk/already-with-us/benefits/
Where you will find a link to an online benefit calculator

This document can be provided in a different format, such as large print, Braille or another language. **Please contact 0370 192 4000.**

Housing

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housing21.org.uk    



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