

Welfare

R I G H T S

B r i e f i n g N o t e

Social Security Benefits

A Simple Guide

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INTRODUCTION

Using the Simple Guide

The information in this Guide covers a large number of benefits, and provides only the basic essential information about them, to assist in identifying entitlement and encouraging claims for benefit.

WARNING:

The information in this Simple Guide is as accurate as possible at the time of printing. However, it is only a guide, and therefore cannot be completely accurate in every respect and cover every possible situation.

We therefore always recommend that you seek advice as soon as possible from a competent person in cases of doubt.

SECTION ONE

Structure of the Benefits System

The Social Security system consists of distinct categories of benefits, as listed in the chart overleaf. Many people are entitled to a combination of benefits, often from each of the different groups.

The main categories that the benefits fall into are:-

- **Contributory Benefits**

- **Non-Contributory Benefits**
 - a) Non-means tested benefits
 - b) Means tested benefits

Contributory (or National Insurance) benefits depend on someone having paid, or been credited with, some National Insurance contributions during their working life. There are different contribution rules for the different benefits.

Non-Contributory benefits depend on a claimant's circumstances. They do not need to have paid any National Insurance contributions.

Means-tested non-contributory benefits are intended to top-up income if it falls below a certain level. Most income and savings that the claimant has will affect the amount that they receive through these benefits.

The Simple Guide gives details of all benefits listed below. The structure of the Guide follows that of the chart.

1. CONTRIBUTORY BENEFITS

Short Term

Contribution Based Jobseeker's Allowance (T)
Short-Term Incapacity Benefit[#] (higher rate) (T)
Contribution-Based Employment & Support Allowance (T)

[#] Abolished for new claimants October 2008

Long Term

Bereavement Payment
Widowed Parent's Allowance (T)
Retirement Pension (T)
Long-Term Incapacity Benefit[#] (T)
Contribution-Based Employment & Support Allowance (T)

[#] Abolished for new claimants October 2008

NON-CONTRIBUTORY BENEFITS

Non-Means-Tested

Attendance Allowance
Disability Living Allowance
Carers Allowance
Incapacity Benefit in Youth[#]
Employment & Support Allowance (paid because of age)
Child Benefit
Guardians Allowance
Industrial Injuries Benefit
War Disablement Pension
Statutory Maternity/Paternity Pay (T)
Statutory Sick Pay (T)
Maternity Allowance
Statutory Adoption Pay
Severe Disablement Allowance *

[#] Abolished for new claimants 27/10/2008

* Abolished for new claimants 06/04/2001

Means-Tested

Income Based Jobseeker's Allowance (T)
Income-Based Employment & Support Allowance (T) (from October 2008)
Income Support(Ti)

Pension Credit
Working Tax Credit
Child Tax Credit
Housing Benefit
Local Housing Allowance
Council Tax Benefit

Health Benefits:-

- Hospital Fares
- Prescriptions
- Optical Treatment
- Dental Treatment
- Health in Pregnancy Grant

Social Fund:-

- Sure Start Maternity Grants
- Funeral Payments
- Cold Weather Payments
- Community Care Grants
- Crisis Loans
- Budgeting Loans

(T) = Taxable

(Ti) = Can be taxable (if involved in a Trade Dispute)

NB: Most, but not all, benefits are included in this table.

Over the last few years, administrative changes have taken place and benefits administration is now split between **Jobcentre Plus**, paying benefits locally to people of working age, and the **Pensions Service** making payments to pensioners. **Her Majesty's Revenue & Customs** who administer Child Benefit and Child Tax Credit and Working Tax Credit. The **Veterans Agency** (previously War Pensions Agency) is part of the Ministry of Defence.

SECTION TWO

The National Insurance System

The principle behind the National Insurance Scheme is **earnings replacement**. It is intended to support those who have no work, or are unable to work due to ill health, or are not expected to work. The general rules are that the claimant only receives one National Insurance benefit (whichever is the highest, where there is a choice) and their income and savings do not affect the amount of benefit payable.

Entitlement to these benefits depends upon how many National Insurance contributions have been **paid** or **credited** to the claimant's record. Whilst these national records are kept in Newcastle, most benefits are paid through local **Department for Work and Pensions** offices.

National Insurance Contributions

There are four types, or *classes*, of contributions:-

- Class 1** **Paid by Employees;**
- Class 2** **Paid by the self-employed;**
- Class 3** **Paid voluntarily to make up a full record for entitlement to some benefits;**
- Class 4** **Paid by the self-employed where profits are above a certain level.**

To gain entitlement to benefit on the basis of National Insurance contributions the following conditions have to be met:

BENEFIT	CLASS of Contribution paid	CONDITIONS*	
Contribution-Based Jobseeker's Allowance (J.S.A.)	1	(1) 25 contributions paid in one of the last two tax years before the calendar year when benefit claimed	(2) 50 contributions paid or credited in certain circumstances in each of the last 2 tax years before the calendar year when benefit claimed
Incapacity Benefit <i>(except for claimants who qualify under the Incapacity in Youth rules - see page 8).</i>	1,2	(1) 25 contributions paid in one of the last 3 complete tax years before the calendar year when benefit was first claimed.	(2) same as Contribution Based J.S.A. above
Contribution-Based Employment & Support Allowance <i>(except for those who qualify because of age see page 9)</i>	1, 2	(1) 25 contributions paid in one of the last 3 complete tax years before the calendar year when benefit was first claimed.	(2) same as Contribution Based J.S.A. above
Widowed Parent's Allowance**	1, 2, 3	(1) 52 contributions paid in any tax year	(2) 52 contributions paid and or credited for each of a certain number of years**
Bereavement Allowance**	1, 2, 3		
Retirement Pension** for those qualifying after 06/04/10	1, 2, 3	52 contributions paid or NI credits received for at least 30 years – if less than 30 years a reduced pension can be paid	
Bereavement Payment	1, 2, 3	(1) 25 contributions paid by spouse in any tax year before his/her death	

* Where there are 2 conditions given **both** have to be satisfied to qualify for the benefit.

** The amount of benefit payable increases with the number of years credited. Contributions can be paid over the whole of the working life (from 16 to either pension age or death). The maximum benefit will be awarded if contributions are paid or credited for 90% of someone's working life, whilst they need to have paid, or been credited with contributions for 25% of their working life to qualify for the lowest rate of benefit.

Do I Qualify?

Meeting the contribution conditions is only one part of the test. Each of the National Insurance benefits also has their own rules, which are explained briefly in the following pages of this Guide, under the headings for each benefit. There are a number of commonly used words and phrases which you will see in the letters and forms that the Department for Work and Pensions (DWP) use and the explanations below should help you understand these.

National Insurance – The Jargon Explained

<i>Contribution Year</i>	Same as tax year, i.e. runs from 6 April - 5 April.
<i>Benefit Year</i>	The calendar year in which you make a claim. It runs from the first Sunday in January.
<i>Lower Earnings</i>	The minimum weekly earnings on which NI contributions have to be made.
<i>Limit (LEL)</i>	In 2010/2011 the LEL is £97.00. (<i>Note</i> that actual payment of contributions only starts at a higher level of the 'primary threshold' £110.00 for 2010/2011). Contributions are credited to those earning between the LEL and primary threshold.
<i>Upper Earnings Limit (UEL)</i>	The maximum weekly earnings up to which NI contributions have to be made. In 2010/2011 the UEL is £844 per week.
<i>Earnings Factor</i>	The amount of money on which you pay contributions during a contribution year (i.e. for most people, their earnings in that year).
<i>National Insurance Credits</i>	Credits are awarded to certain people who cannot work, to top up their contribution records. One weekly credit produces an earning factor equivalent to the LEL for that year. You are awarded credits for weeks of unemployment, sickness, some kinds of training, periods of caring for someone and claiming Carer's Allowance.
<i>National Insurance Credits</i>	From April 2010 the Government introduced a scheme to credit people awarded child benefit for a child under 12, approved foster parents and people who are 'engaged in caring' with NI contributions. The credits will count towards future state pension, bereavement allowance and widowed parent's allowance and replace Home Responsibilities Protection where the contributor reaches pensionable age or dies on or after 6 April 2010.
<i>Contracted In/out</i>	A reference to those employees who belong to the State Earnings Related Pension Scheme (SERPS, contracted-in) and those who belong to a private pension scheme (contracted-out).
<i>Period of Incapacity for Work (PIW)</i>	This is a period of at least four consecutive days of incapacity for work (or two days if you receive certain regular medical treatment). It lasts as long as you remain incapable of work. The beginning of the PIW determines which years are your contribution years. A PIW falling within eight weeks of a previous PIW is linked together and treated as one single period. The linking period can be extended to 104 weeks can apply if certain conditions are met (seek advice).

Period of Limited Capability For Work (PLCW) This is a period of at least 4 consecutive days where you are too ill or disabled to work and lasts as long as you are unable to work. As above the PLCW determines which years are contribution years. However a PLCW falling within 12 weeks of a previous PLCW is treated as one single period. A Linking period of up to 104 weeks can apply if certain conditions are met (seek advice).

Contributory Benefits

Once it is established that someone satisfies the contribution conditions for a contributory benefit, they need to check the other rules to see if they will be entitled to receive payment. This section gives a brief outline of the main qualifying conditions for each contributory benefit.

Contribution Based Jobseeker's Allowance

If a claimant has paid enough contributions they can claim Contribution Based Jobseeker's Allowance for a maximum period of six months. If they are unemployed and they have not paid enough contributions or have already received Contribution Based Jobseeker's Allowance for six months they may be able to claim Income Based Jobseeker's Allowance.

To qualify for Contribution Based Jobseeker's Allowance the claimant must be capable of, available for and actively seeking work. They must also sign a Jobseeker's Agreement which gives details of the number of hours they are available for work; any restrictions they are placing on the work they are prepared to do, the type of work they are looking for and the steps they are taking to find work.

Contribution Based Jobseeker's Allowance is not paid for the first three days of a claim (these are called *waiting days*). Periods of unemployment less than 12 weeks apart are linked together to count towards the maximum period. If the claimant left their last job voluntarily or they were dismissed for misconduct, they can be disqualified from Jobseeker's Allowance for up to 26 weeks - this is known as a 'sanction'. People can be sanctioned for various reasons. If someone is sanctioned they should immediately apply for a hardship payment, and appeal against the sanction decision.

Part-time work

Earnings from any work are deducted in full from the amount of Contribution Based Jobseeker's Allowance, less a disregard of £5.00. (A disregard of £20.00 applies if they are involved in certain occupations).

Personal and Occupational Pensions.

An occupational or personal pension of more than £50 a week will affect payments of Contribution Based Jobseeker's Allowance. Any pension over £50 is taken pound for pound from Jobseeker's Allowance payment.

To claim Contribution Based Jobseeker's Allowance: Contact the Job Centre Plus Contact Centre on 0800 055 66 88 or contact your local Job Centre Plus Office for advice.

Incapacity Benefit

Incapacity Benefit was replaced by Employment and Support Allowance in October 2008, there are only limited circumstances where a new claim for Incapacity Benefit can be made, for instance if a claimant is receiving Income Support for reasons other than an incapacity for work and their illness or disability that means they became too ill to work before 30/12/2009 – seek expert advice.

People already in receipt of Incapacity Benefit will continue to receive this until they are migrated over to Employment & Support Allowance (see below).

It is possible to do some work if the claimant is sick or disabled but the rules are very strict, so claimants should always seek advice before starting any work as otherwise they may lose benefit. (For further information see “**Moving Into Work**” Briefing Note.)

Since April 2001, young people aged 16-25 have been treated as satisfying the contribution test where they:

- * were incapacitated early in life *and*
- * are unable to work because of illness or disability *and*
- * have not paid any, or enough, National Insurance (NI) contributions to be able to get Incapacity Benefit under the normal rules.

The rules for the 20-25 age group are more restrictive than for 16-19 year olds. Claims can be made by young people still in education. (For further information see **Benefits for Young People with Disabilities at 16+** Briefing note).

These rules are known as the **Incapacity in Youth** rules. Incapacity Benefit in Youth was replaced in October 2008 for new claimants by ESA paid because of age (see below).

Contribution-Based Employment & Support Allowance (ESA) and Employment & Support Allowance Paid because of Age (young people under 20, under 25 in some cases)

Contribution-Based ESA and ESA paid because of age are paid after three days sickness to those who have a “Limited Capability for Work” unless the claimant is entitled to SSP.

There is an initial 13 week Assessment Phase where the claimant’s capability to work is assessed and it is paid at a rate equivalent to the age-related JSA rate. During this Assessment Phase the claimant will have to provide sick notes to continue to receive ESA.

After the Assessment Phase if the claimant is judged to have a “Limited Capability for Work” they will be put in one of two groups. If the claimant is judged to not have a “Limited Capability for Work” they will have to claim Job Seekers Allowance.

- 1) **The Support Group** – this is a group for the most ill or disabled claimants. There is no expectation that those in this group should take part in Work Focused Interviews or work related activities.
- 2) **Work-Related Activity Group** – this group is for those claimants who will be encouraged and expected to re-enter employment. They will have to attend compulsory Work Focused Interviews and participate in work related activities aimed at addressing the problems that prevent them from seeking or gaining employment. Those who do not comply with this regime will have their benefit sanctioned.

After the Assessment Phase ESA will be paid at the over 25 JSA rate for ALL claimants and an extra component added on depending on which group the claimant is put in. Those in the Support Group will receive a Support Component and those in the Work-Related Activity Group will receive the Work-Related Activity Component.

Claimants will be assessed in the 13 week Assessment Phase by the Work Capability Assessment (WCA) and sent a medical questionnaire **ESA50** and in most cases required to attend a medical examination. This new test replaces the Personal Capability Assessment and is intended to look at what activities the claimant can do rather than what they cannot do. (See the briefing notes *ESA: A BASIC GUIDE* and *ESA: APPEALING A DECISION TO STOP BENEFIT* in this series).

Claimants receiving Incapacity Benefit will have transitional protection but they will become subject to the WCA between October 2010 and 2014 and will eventually be migrated to ESA. There will be no new claims for Incapacity Benefit, including linked claims, from January 31st 2011.

It is possible to do some work if you are sick or disabled but the rules are very strict, so always seek advice before starting any work as otherwise you may lose benefit. (For further information see “**Moving Into Work**” Briefing Note.)

From October 2008 claimants aged 16 – 20 (in certain cases aged under 25) may be entitled to ESA(C) without meeting the contribution criteria if they meet certain other conditions, namely:

- i) they are aged under 20 (25 in some cases) when their period of “limited capability for work” begins
- ii) they are not in full-time education
- iii) they have a “limited capability for work” for a period of at least 196 consecutive days

To claim ESA call the DWP claim line on 0800 055 66 88. Claims will generally be made over the phone but claimants can request a claim form.

Retirement Pension

There are two main types of retirement pension:-

- Category A:** Based on your own contribution record;
- Category B:** Paid to you based on your partner's contribution record.

Men qualify at **65**, and women qualify at an increasing age up to 65 from April 2010 depending on their date of birth as the pensionable age for women will be increased from 60 to 65 between 2010 & 2020. This will only affect women who were born after 6.4.50.

Claimants can defer claiming their State Retirement Pension for as long as they wish. By deferring retirement the Retirement Pension is increased by 1% for each 5 weeks that the claim is deferred. Instead of receiving an increased pension when deferring retirement a **Lump Sum Payment** can be made that is equal to the amount of pension not paid plus interest paid at 2% above the Bank of England base rate. A graduated addition is payable on contributions paid between 1961 and 1975. An additional **State Pension** is payable to those who pay Class 1 NI contributions in excess of the minimum required.

To claim: contact your local Pensions Service office if you have not received an application form 3 months before your pensionable age. Claimant can defer retirement for as long as they wish

Bereavement Benefits

The following three benefits depend on the late spouse's contribution record and cease on remarriage or cohabitation. **All the following bereavement benefits are claimed on the same form (BB1).** You should claim within 3 months of your spouse's death, (or within 3 months of becoming aware of their death).

Bereavement Payment

The bereavement payment is a **£2,000** lump sum payment paid to men or women who are under pension age (65 or 60) when they are widowed. It may be payable where death was due to industrial injury or where the deceased was not entitled to a category A retirement pension.

Widowed Parents Allowance

Widowed Parents Allowance is payable to claimants who have at least one child for whom they receive Child Benefit.

Bereavement Allowance

Bereavement Allowance is payable to claimants aged between 45 and pensionable age (60-65) at the time of their spouse's death, or when Widowed Parent's Allowance ceases. Claimants under 55 receive less than the full pension (7% is deducted from the pension for each year below the age of 55). Bereavement Allowance lasts for 52 weeks.

Increased Benefits for Dependants

Flat rate additions can be paid for dependent **adults** on some contributory benefits. Additions in Incapacity Benefit and Severe Disablement Allowance can only be claimed in existing claims, an addition paid with Carer's Allowance, Category A Retirement Pension or Maternity Allowance cannot be paid if you claim after 06/04/2010. There are no additions paid with ESA claims. Since April 2004 new claims for additions for **children** are paid through Child Tax Credit. Existing claims for dependants will continue to be paid unless entitlement is lost.

(See Appendix 1 for benefit rates April 2010/2011)

(See Appendix 5 for earnings rules).

SECTION THREE

Non-Contributory Benefits

A) Non-Means Tested Benefits

Entitlement to these benefits does not depend on how many National Insurance Contributions someone has made, and is also not affected by any savings or other income. However, for each benefit there are certain conditions that the claimant needs to satisfy, and this section outlines the main rules.

Disability Living Allowance/Attendance Allowance

Disability Living Allowance is a benefit for people who are disabled and under the age of 65. It is made up of a **care component** and a **mobility component**. People aged 65 and over should claim **Attendance Allowance**, although this does not take into account mobility problems outside the home. The disability tests for Attendance Allowance are the same as for the middle/high rate care components of Disability Living Allowance.

The **higher or middle rate care component** is paid to people who need '**frequent attention**' with bodily functions (such as washing, dressing, using the toilet, prompting and motivating) **or** '**continual supervision**' to prevent danger to themselves or others. The claimant does not have to satisfy both of these tests. If they need this help during the day **or** the night, they will receive the middle rate. If they need this help during the day **and** the night they will receive the higher rate.

The **lower rate care component** is payable where attention with bodily functions is needed for a significant part of the day, **or** (for those aged over 16) the claimant cannot prepare a cooked main meal for themselves due to their disability.

To receive Disability Living Allowance these needs must have existed for three months, and be likely to continue for a further six months. To qualify for Attendance Allowance the claimant must have needed care for six months (there is no forward test). If the claimant has a terminal illness there is no waiting period for either Attendance Allowance or Disability Living Allowance.

The **mobility component** can be claimed by people between the age of 3 and 65 (higher rate) or 5 and 65 (lower rate). Entitlement can continue after age 65, but the claimant must have been under 65 when they first claimed. The **higher rate** is for those who are unable or *virtually* unable to walk without pain, fatigue or severe discomfort over a short distance or without serious risk to their health.

There are special rules for those who are hearing and visually impaired, and the government plan to make people with a "*serious visual impairment*" eligible for the high rate mobility starting in April 2011. The higher rate is also paid to anyone who is severely mentally impaired, **and** displays severe behavioural problems, **and** qualifies for the higher rate care component of Disability Living Allowance.

The **lower rate mobility component** is paid if the claimant is able to walk but needs **guidance and/or supervision** most of the time in order to walk outdoors on unfamiliar routes.

To claim Disability Living Allowance or Attendance Allowance:

Request a claim pack by calling the Department for Work and Pensions free phone enquiry line on 0800-882200 or the Disability Benefits Centre on 08457 123456. The claim form will have two dates printed on the front the date of contact and a date approximately six weeks after this, if the claim form is returned to the DWP by this second date any award will be paid from the date of contact. It may assist the claim to obtain medical evidence from a GP who knows the claimant and their illness/disability. The DWP may send a doctor to see the claimant before a decision is made on the claim. Claims can also be made online or a claim form can be downloaded from the Direct.gov website to complete and forward to the local Disability Benefits Centre.

The address for claiming online and downloading forms is:

http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/DG_10011925

(For further information see Attendance Allowance and Disability Living Allowance Briefing Notes.)

Carer's Allowance

Carer's Allowance is payable to someone who cares for a disabled person (who receives the higher or middle rate of Disability Living Allowance Care Component or Attendance Allowance) for at least 35 hours per week. Claimants may find that although entitlement exists the benefit is not payable e.g. because of the carers earnings (i.e. more than £100.00 per week after expenses) or the overlapping benefit rules (see page 32). If benefit is not payable due to the overlapping benefit rules, it is still advisable to claim Carer's Allowance as a Carers Premium/Additional Amount is then payable to people on a low income who also receive Income Support, Income-Based Job Seekers Allowance, Income-Related ESA, Pension Credit or Housing/Council Tax Benefit.

To claim: use form DS700 for under 60's or DS700(SP) for over 60's.

However, in some circumstances payment of Carer's Allowance may prevent a disabled person from receiving a Severe Disability Premium paid with a means-tested benefit. It is important therefore to seek expert advice about which benefit should be claimed.

(For further information see our Benefits for Carers briefing note).

Severe Disablement Allowance

Severe Disablement Allowance was abolished from 6th April 2001. It is now only paid to existing claimants who have *transitional protection*. Claimants of SDA will be migrated to ESA after all Incapacity Benefit and Income Support paid because of an incapacity for work claimants have been transferred.

Child Benefit

Child Benefit is payable to someone who is responsible for a child up to the age of 16, or 20 if they continue in full time non-advanced education or qualifying unwaged training, although this requires a separate notification. Child Benefit can be claimed for a short period after the child has left school. This is called the *child benefit extension period*

The rates of benefit are higher for the eldest or only child.

To claim: use form CH2 available from the Inland Revenue or download a claim form at Direct.gov.uk

Guardians Allowance

Guardians Allowance is payable if you are looking after a child who is effectively an orphan. This can be claimed in addition to Child Benefit.

To claim: use form BG1 available from the Inland Revenue or from direct.gov.uk

Maternity Allowance

Payable to women who are not entitled to Statutory Maternity Pay (see below). Maternity Allowance is payable for up to 26 weeks.

To claim use form : MA1 between the 11th week before the due date of birth of the baby and the beginning of the week after the baby is born and send it to the local Department for Work and Pensions office.

Statutory Sick Pay

Statutory Sick Pay (SSP) is the minimum sick pay to which an employee is entitled. **It is paid by the employer** for the first 28 weeks of sickness. After this the employee should claim Employment and Support Allowance directly from the Department for Work and Pensions.

Who can claim?

The claimant's gross weekly earnings must be above the Lower Earnings Limit (see page 6), they must be under pension age and have been incapable of work for 4 consecutive days (including Sundays). There are 3 waiting days before SSP is paid. These days must be *qualifying days*, i.e. days on which the claimant would normally work.

Statutory Maternity Pay

Paid to a woman who has worked for the same employer for 26 weeks by the 15th week before her child is due. Their gross weekly earnings must be above the lower earnings limit (see page 6).

For the first six weeks SMP is paid at the rate of 90% of the claimants' average weekly pay. After this they get £124.88 per week or the earnings-related rate, whichever is the lower. This is paid for up to 39 weeks.

To Claim: write to the employer at least 28 days before leaving work, enclosing form MAT B1 Maternity Certificate).

Statutory Paternity Pay (SPP)

Introduced in April 2003. **SPP** is payable for a maximum of 2 consecutive weeks, at a rate of £124.88 per week or 90% of average weekly earnings, whichever is the lower. The employment conditions are the same as for SMP. Unmarried and same-sex partners of pregnant women can claim as well as married partners. From April 2011 new mothers will be able to transfer up to 6 months of their final 6 months of SMP (3 months paid) to their partner if they wish to.

To claim, write to the employer giving at least 28 days notice where practicable.

Statutory Adoption Pay (SAP)

Introduced in April 2003. **SAP** is payable for a maximum of 39 consecutive weeks, at a rate of £123.06 per week or 90% of average weekly earnings, whichever is the lower. In order to qualify, the adoption must be under UK law, and the child must have been matched or placed with the claimant on or after 06/04/03.

To claim, write to the employer giving 28 days notice and supply him/her with a copy of the official adoption notification.

It may be possible for men to choose either SPP or SAP in adoption cases. Advice should be sought.

Industrial Injuries Disablement Benefit

Industrial Injuries Disablement Benefit is payable if the claimant is injured through an industrial accident, or suffer with a prescribed industrial disease. A claim for this benefit should be made on **form BI 100A** for an accident or **BI 100B** for most prescribed diseases. Other allowances may be claimed on top of this such as Constant Attendance Allowance or Exceptionally Severe Disablement Allowance. The amount payable varies according to the degree of disablement.

War Disablement Pension

Pension for people whose disability was caused as a result of service in the Armed Forces, or arising from military action. Claims are administered by the **Veterans Agency**.

See *Appendix 2* for benefit rates for April 2010/2011

B) Means Tested Benefits

Claimants qualify for means tested benefits even if they have not paid any National Insurance contributions but entitlement is affected by their income and savings. This section gives an outline of how means-tested benefits are calculated and the main qualifying conditions for each benefit.

Income Based Jobseeker's Allowance

If the claimant is unemployed and has no income or they are working less than 16 hours a week and on a low income they may qualify for Income Based Jobseeker's Allowance. If they receive Income Based Jobseeker's Allowance this 'passports' them to other types of help such as free NHS charges, free school meals, Housing Benefit, Council Tax Benefit etc.

The main qualifying conditions are:

- savings are below £16,000
- income is below their 'applicable amount' (see below)
- they work less than 16 hours and their partner, if they have one, works less than 24 hours a week
- they are capable of, available for, and actively seeking work
- they have signed a Jobseeker's Agreement giving details of the number of hours they are available for work, any restrictions on the hours of work they are prepared to do, the type of work they are looking for, and the steps they are taking to find work.

To Claim: Contact the Job Centre Plus Contact Centre on 0800 055 66 88 or contact the local Job Centre Plus office for advice.

How Income Based Jobseeker's Allowance is calculated:

The amount the government says someone needs to live on is calculated by looking at the claimants' circumstances and any special needs. This amount is called the **applicable amount** and is calculated by adding up **Personal Allowances**, **Premiums**, and some **housing costs**. **Personal Allowances** are amounts paid for the claimant, their partner and any dependent children. **Premiums** are amounts paid to certain claimants with special needs e.g., carers and people with disabilities. Claimants' are usually paid the highest premium but some can be paid in addition to other premiums (see *Appendix 3*). **Housing costs** are an amount towards mortgage interest payments. There is usually a waiting period before housing costs are paid depending on when the mortgage was taken out and when Income Based JSA was claimed, at present there is a waiting period of 13 weeks for all claimants that has been introduced temporarily during the present economic climate. Housing costs are calculated using an average interest rate, which may not be the same as the actual interest rate on the mortgage. These housing costs are usually paid directly to the mortgage lender. From April 2009 Housing Costs paid for new JSA claimants will only be payable for 2 years.

Once the applicable amount has been calculated by adding up the personal allowances, premiums and housing costs, compare this figure with how much money is coming into the house. Different types of income are treated in different ways.

Some income is totally ignored (e.g. Disability Living Allowance/Attendance Allowance), some is **partly disregarded** (e.g. part-time earnings) and some income is taken **fully into account** (e.g. Contribution Based Jobseeker's Allowance.)

Any savings between £6,000 and £16,000 are given an assumed income called a **tariff income**. For every £250 or part thereof over £6,000 it is assumed that the claimant has an income of £1 per week. For example, savings of £14,100 converts into a tariff income of £33.00 per week.

In certain circumstances the claimant will not be paid Jobseeker's Allowance if they have been **sanctioned**. This could happen if for example they do not take up a job that has been offered to them; they voluntarily left their job without just cause; they lost their job through misconduct etc. If this happens they may be able to get a hardship payment if they are treated as in a vulnerable group (e.g. they are pregnant or disabled and hardship would result from the sanction).

Income Support

Income Support is for people who are not required to sign on (see below) and who either have no actual or assumed income or who need to top up other benefits or low earnings from part-time work. If someone receives Income Support this *passports* them to other types of help such as exemption from NHS charges, free school meals, Housing Benefit/Council Tax Benefit, etc. Income Support is available to people under 60. People aged 60 or over should claim **Pension Credit** instead (see p 17).

Who can claim Income Support?

Those in **any one** of the following circumstances are eligible to claim.

(1) Sickness and Disability

- they are entitled to Statutory Sick Pay
- they are incapable of work
- they are appealing against a decision that they are capable of work (although their weekly rate of Income Support may be reduced)
- they are registered blind
- they are mentally or physically disabled, working 16 hours or more a week, but their hours or earnings are 75% or less than a person without a disability in the same job
- they work while living in a residential or nursing home.

NB – New claimants who are too ill or disabled to work should claim Income-Related ESA (see below). Existing claimants will still receive Income Support but will be migrated to Income-Related ESA between 2010 and 2014. The only group who can make a new claim for Income Support are those who already receive Incapacity Benefit where they qualify for Income Support on income grounds. Some claimants may qualify for Income Support because of illness or disability if they were in receipt of Income Support for another reason and their period of incapacity for work began before 30/12/09 – if this is the case seek advice.

(2) **Education and Training**

- they are entitled while at school or in full-time non-advanced education if, for example, they have to live away from their parents, i.e. they are estranged from them or they are in physical or moral danger, or there is serious risk to their physical or mental health, etc.
- they are a disabled student and have been incapable of work for 28 weeks **or** they qualify for a disability premium **or** they qualify for a disabled student's allowance, because they are deaf.
- they are on a Learning and Skills Training course or equivalent. If they have employee status while on the training course, they will not qualify for Income Support

NB – the second and third bullet points are applicable for existing claimants only, disabled students making a new claim will have to claim ESA and the rules for entitlement are different (see below)

(3) **Caring**

- they receive Carer's Allowance
- they are regularly and substantially caring for another person who gets Attendance Allowance, or Disability Living Allowance Care Component (at the middle or higher rate), or who has claimed Attendance Allowance or Disability Living Allowance. In the latter case they can claim for up to 26 weeks or until the claim is decided, whichever is the sooner.
- they are looking after their partner or child under 19 for whom they are claiming who is temporarily ill.

(4) **Childcare Responsibilities**

- they are a lone parent claiming for a child under 10
- they are a single person fostering a child under 16 through a local authority or voluntary organisation
- they are temporarily looking after a child, for example because their parent is ill or temporarily away from home
- their partner is temporarily outside the UK and they are responsible for a child under 16.
- they are on parental or paternity leave

NB. From October 2010 the age for the youngest or only child that entitles someone to claim Income Support as a lone Parent drops to 7 years old.

(5) **Pregnancy**

- they are incapable of work because of pregnancy
- there are eleven weeks or less before the week the baby is due or the baby was born not more than 15 weeks ago.

(6) **Others**

- they are getting Income Support as a 'person from abroad'
- they are attending court as a JP, juror, witness, defendant or plaintiff
- they are remanded or committed in custody for trial or sentencing
- they are involved in a trade dispute.

Income Support is calculated in the same way as Income Based Jobseeker's Allowance (see page 15 and Appendix 3), however unlike Income-Based JSA there is no restriction in the length of time that housing costs will be paid for.

In most situations the claimant and their partner will be required to attend a Work-Focused Interview. If they do not attend benefit may be paid at a reduced rate.

To claim, contact the Job Centre Plus Contact Centre on 0800 055 66 88 or contact the local Job Centre Plus office for advice.

Child Maintenance

From April 2010 all child maintenance payments will be disregarded.

Mortgage interest run-on

If the claimant returns to work or increases their hours so that they no longer qualify for Income Support or Income Based Job Seekers Allowance they receive mortgage interest payments for a further 4 weeks.

See *Appendix 3* for benefit rates and premiums for April 2010/2011.

Income-Related Employment & Support Allowance

From 27/10/08 Income-Related ESA should be claimed by those too ill to work who have not paid enough NI contributions to qualify for Contribution Based ESA or to top up Contribution Based ESA. Initially it is for new claimants only and replaces Income Support paid because of an incapacity for work.

Income-Related ESA is subject to the same rules as for Contribution Based ESA except that the claimants' income and savings are taken into account when calculating if any Income-Related ESA is payable.

Income-Related ESA is made up of Personal Allowances, premiums and applicable housing costs in the same way as Income Support (there is no Disability Premium) but all of the other premiums are the same. All claimants who are in the Support Group will automatically get an Enhanced Disability Premium added to their Applicable Amount. (See the briefing note *ESA: A BASIC GUIDE* in this series).

Disabled Students

To qualify as a Disabled Student and receive Income-Related ESA the claimant must be in receipt of Disability Living Allowance (any component, any rate).

Pension Credit

Pension Credit is made up of two elements **Guarantee Credit** and **Savings Credit**.

Guarantee Credit is similar to Income Support in that the calculation is based on the amount of money the law says that someone in particular circumstances needs to live on and is available to people who reach the retirement age for women. The age for claiming Pension Credit will rise in line with the age that women qualify for State Retirement Pension between 2010 and 2020.

Savings Credit is available to people aged **65 and over**.

Pension Credit aims to top up low income. There are some important differences to Income Support/Income-Based JSA in relation to savings:

- there is no upper savings limit –
- the rules for tariff income are more generous than for Income Support, in that £1.00 income is calculated for every £500 or part of over £10,000 (£9.00 for £14,100 savings)

Savings Credit is aimed at rewarding people who have made provision for their retirement through **occupational** and **personal pensions**, and **savings**. This means that they may be entitled to a top up of Pension Credit. The basic amounts are in appendix 3.

As Pension Credit annual increases are more generous than State Retirement Pension increases many new people gain entitlement to Pension Credit for the first time each year. Those who just failed to qualify should reassess their position in April when the rates go up.

If the claimant is a **carer** and/or has a **disability**, they may be entitled to a higher amount of Guarantee Credit and to Savings Credit despite having a higher level of income.

If the claimant has dependant children, they will have to make a separate claim for Child Tax Credit (see page 20).

To find out whether or not someone is entitled to Pension Credit, call the Pension Service on **0800 991234** (8.00 am to 8.00 pm, Monday to Friday, 9.00 to 1.00 pm, Saturday). They will assist with the claim. Or go to:

<http://www.thepensionsservice.gov.uk/pensioncredit/calculator/home.asp>

Tax Credits

Tax Credits were introduced to help those on low incomes, they are made up of Working Tax Credits and Child Tax Credits and you can claim one or both depending on your circumstances.

Working Tax Credit

Working Tax Credit is a benefit for those in work on a low income. To qualify for WTC the claimant must be working 16 hours per week or more and:

- have at least one dependent child or qualifying young person **or**
- be at a disadvantage in getting a job due to disability,
- be aged 50 or over and moving on to full-time (16 hours+) work following a period on benefit **OR**

Be aged 25 or over and work 30 hours or more per week, even if they have no dependants or disabilities.

There are no capital limits.

To claim, use form TC 600, available from Inland Revenue offices telephone 0845 300 3900.

How much is payable?

The amount of WTC payable depends on the amount of income the claimant received in the previous tax year. The award is re-assessed annually; other factors affecting the amount payable are disability and the number of hours worked.

If gross annual income (from earnings, investments and taxable benefits) is below the threshold of **£6,420**, then the full amount of tax credit is payable. 'Excess Income' is taken into account and reduces the amount of WTC paid at a rate of 39p in the pound. See *Appendix 4* for rates and thresholds.

Childcare costs can be met through WTC. 80% of £175 (maximum) for one child or £300 (maximum) for two or more children can be met.

Child Tax Credit

Claimants' can receive child tax credit (**CTC**) if at least one child for whom they are responsible is living with them.

Children can qualify until the beginning of the September following their **16th** birthday. They can continue to qualify until they are **20** if they remain in full-time non-advanced education or if they participate in unwaged work based training programmes.

Child Tax Credit aims to bring payments for children into one benefit. Since April 2003, this has been the case for all those on non-means-tested benefits. Payments for children in families receiving Income Support/Income based Jobseeker's Allowance will 'migrate' to Child Tax Credit by the end of 2013.

Claims are made in the same way as WTC. See *Appendix 4* for rates and thresholds.

See the briefing note **Working Tax Credit and Child Tax Credit Explained**

Housing Benefit

Who qualifies?

Housing Benefit is paid to help with **rent** costs if income is below a certain level. People cannot claim if they have savings above £16,000, unless they are in receipt of the **guarantee element** of **Pension Credit**, which has **no savings limit**.

For claimants under 60, the same rules about *tariff income* from savings apply as for Income Based Jobseeker's Allowance, Income Support, ESA (see pages 15 - 18), although it applies to savings between £6,000 and £16,000. For those aged 60 and over, tariff income is taken into account at the lower rate of **£1.00 per £500** on amounts between £10,000 and £16,000. For those receiving Guarantee Credit, the upper limit has been removed altogether.

How is it paid?

If someone pays rent to the Council their Housing Benefit is paid as a rebate. If they are a Housing Association tenant or have a private landlord Housing Benefit is normally paid by cheque, either directly to the landlord or to the claimant. Local Housing Allowance (see below) will normally be paid to the tenant except in exceptional circumstances when it can be paid directly to the landlord.

How do I claim?

Income Support, Income Based Jobseeker's Allowance, ESA and Pension Credit claim packs contain form HCTB1 for making Housing Benefit claims. ESA claimants who claim over the phone will have a HBCTB1 sent to them if they wish to claim Housing and/or Council Tax Benefit. The completed form should be sent to the Department for Work and Pensions and is then forwarded to the relevant Council. If the claimant is not on these benefits they need to claim directly from their local Council. From October 2008 those claiming Pension Credit over the telephone can make a claim for Housing Benefit at the same time. The Pension Service should take all of the claimant's details and pass them on to the relevant local council.

How much is payable?

Anyone whose income is at or below Income Based Jobseeker's Allowance/Income Support/Income-Related ESA/Pension Credit (Guarantee Credit) level gets maximum Housing Benefit. As income rises above these levels, the amount of Housing Benefit awarded is reduced. For every **£1.00** per week 'excess' income the claimant has they will have to pay **65p** in rent.

Claimants will have their Housing Benefit reduced if '**non dependants**' are living at home (unless the **claimant or their partner** is registered blind or receives Attendance Allowance or the care component of Disability Living Allowance). No deductions are made for non-dependants whose normal home is elsewhere, or who are:

- on a training scheme;
- a full-time student during his/her period of study;
- in hospital for more than 52 weeks;
- in prison;
- under 18 years old;
- or under 25 and receiving Income Support/Income Based Jobseeker's Allowance or receiving Income-related ESA that does not include a Work-Related Activity Component or a Support Component

If there is a deduction for a non-dependant, the amount of the deduction depends on their circumstances and, if they are working, the amount of their earnings (see *Appendix 5* for details).

Is all of the rent paid?

Maximum Housing Benefit is 100% of the **eligible rent**. Not everything paid to the landlord is necessarily rent (e.g. there may be a charge for heating) and so may not be eligible for benefit.

Prior to April 7 2008 most Housing Benefit claims from private sector tenants were referred to a Rent Officer. The Rent Officer made an assessment of the maximum market rent that should be payable on that property. Also, if the property was deemed too large for the number of people living in the household, then the Rent Officer gave a figure for the rent payable in a property of a suitable size. This is the **claim-related rent**.

The claim-related rent was then compared with a **local reference rent** which was based on average rents for similar accommodation in that area. If the claim-related rent was less than or equal to the local reference rent, then the claim-related rent was treated as the eligible rent. However, if the claim-related rent was more than the local reference rent then Housing Benefit would only meet an amount equal to the local reference rent.

Single Room rent is a figure that effectively reduces entitlement to Housing Benefit for 'young individuals' regardless of the number of rooms that they are actually renting. The rules defining 'single rooms' were relaxed from 2nd July 2001. The new criteria assumes that a 'young individual' only requires:

- a) Exclusive use of one bedroom.
- b) Does not have use of any other bedroom.
- c) Shared use of a room suitable to live in.
- d) Shared use of a bathroom and toilet.
- e) Shared use of a kitchen (without the exclusive use of facilities for cooking food).

These rules apply to single people under the age of 25 years. Certain claimants are **exempt**, i.e. those who are:

- * Housing Association tenants
- * under 22 and previously in care
- * receiving a Severe Disability Premium
- * living with a non-dependant

Local Housing Allowance

Local Housing Allowance (LHA) is a type of Housing Benefit that was introduced in April 2008 for new Housing Benefit claimants. At present all existing claimants will continue to claim Housing Benefit as before. LHA only applies to new deregulated private sector tenants, namely those under current rules who may be subject to rent restrictions.

LHA is calculated on the basis of how many bedrooms a claimant requires in law and where the property is situated. The number of occupants determines the number of bedrooms needed.

How do they calculate the number of bedrooms?

One bedroom is required for every:

- Adult couple
- Other adult aged 16 or over
- Two children (irrespective of sex) under 10 years of age
- Two children of the same sex
- Other child

Single people under 25 years of age will only be entitled to the **Shared Accommodation Rate** unless they are entitled to a Severe Disability Premium or are a Care-Leaver under the age of 22.

The maximum number of bedrooms has been set at 5 for the purposes of LHA.

Greater choice?

LHA is intended to give claimants greater choice and be simpler and fairer. Claimants can see what the LHA is for a specific area is and therefore know how much they may have to find as a top-up.

If a claimant can find a property below the LHA rate they can keep up to £15.00 of the difference, this extra money will also be ignored in the calculation of other means-tested benefits like Income Support or Income-Based JSA.

Broad Rental Market Areas

The LHA is fixed by a Rent Officer and the amount paid will be the same throughout a specific area, a Broad Rental Market Area, within a Local Authority depending on the circumstances of the claimant.

LHA will be reviewed and updated monthly and the Local Authority applies the LHA payable on the date of claim not the date of award. Once the LHA has been calculated the same rate will apply until:

- The anniversary (one year from the date of the claim) OR
- There is a relevant change of circumstances that triggers an update ie.
 - A change that moves the claimant to a different category of allowance (for instance a change in the number or age of occupants.)
 - A death of an occupant
 - A change of address

Payment to landlords

LHA will not normally be paid directly to the landlord even if this is requested. The Local Authority has discretion to pay landlords if a tenant is vulnerable and likely to have difficulty managing their financial affairs OR it is improbable that they will pay their rent.

LHA has to be paid to the landlord if the claimant has built up rent arrears for 8 weeks or more OR they are having deductions made from their Income Support, Income-Related ESA, Guarantee Pension Credit or Income-Based JSA for rent arrears.

Extra payments of benefit

If the rent is restricted by the Rent Officer or the LHA does not meet all of the rent, the claimant may ask the local authority to award extra benefit in cases of hardship. These payments are called Discretionary Housing Payments, so there is no right to any help. They are awarded from a strictly cash limited fund so when this has been spent there is no provision to meet additional needs.

Extended payment of Housing Benefit

If the claimant has recently become employed (or increased their hours of work) after being entitled to Income Based Jobseeker's Allowance, Income Support, ESA (Income-Related or Contributory), Incapacity Benefit, Severe Disablement Allowance for a period of 26 weeks, they are entitled to payment of the same amount of Housing Benefit they received whilst on these benefits. These extended payments last for 4 weeks and should be paid automatically following notification to the Department for Work and Pensions or local council, when the new work (or increase in hours) is due to start.

Council Tax

Who has to pay Council Tax?

There is one charge for every chargeable dwelling. There is a hierarchy of liable persons to decide who is responsible to pay the charge (usually the resident owner or tenant). Some dwellings are exempt from the tax (e.g. if they are unfurnished and have been unoccupied for less than 6 months). There may be disputes where it can be argued a property consists of more than one 'dwelling'.

If I am liable, how much will I have to pay?

The amount payable on a dwelling will depend on the valuation band that the property has been placed in by the Council. It will also depend on the number of people over 18 living in the property, and the circumstances of each of those people. The main groups of people who are **disregarded** (or *invisible*) for Council Tax purposes are:

- people who are severely mentally impaired;
- certain carers;
- members of a religious community;
- prisoners;
- students and people on training schemes;
- those who normally live in hospital, residential care homes, nursing homes or certain types of hostel;
- anyone under 18.

Having disregarded all these people, if there is a single person liable, the tax is reduced by 25%. Where all the adults are disregarded, a 50% reduction in Council Tax is awarded. If all adults are exempted on the basis of severe mental impairment or student status (or a combination of both of these) then the reduction is 100% and no Council Tax is charged.

Disability Reduction

Council Tax can be reduced if a disabled person (either an adult or child) lives in the dwelling **and** the dwelling has certain facilities that are essential, or of major importance to the disabled person because of their disability. The effect of the reduction is to lower the valuation by one band (e.g. from C to B). Band A properties can also receive a reduction under this scheme.

Council Tax Benefit

Who qualifies?

Council Tax Benefit is paid to help reduce the Council Tax bill if the claimants' income is below a certain level. The savings and income rules are the same as for Housing Benefit (see page 20) except that for every **£1.00** per week 'excess' income the claimant will have to pay **20p** in Council Tax.

Non-dependant deductions

If other adults live with the claimant, who are not financially dependent on them, they may be expected to make a contribution to the Council Tax. The amount will vary according to their circumstances. These are called **non-dependant deductions**. (see Appendix 5 for the amount of deductions).

Second adult rebate

Where another adult (other than a partner) lives with the claimant, the council tax bill may be reduced by a **second adult rebate**. Entitlement depends on the other adult's circumstances. The Council may have to calculate both the second adult rebate and Council Tax Benefit, to find out which will leave the claimant 'better off'. If they have claimed Council Tax Benefit, there is no need to also claim a second adult rebate, as the Council should automatically calculate any entitlement to a second adult rebate as well as Council Tax Benefit. If they are not on a low income they may still be eligible for second adult rebate if the second adult has a low income.

Extended payments and discretionary hardship payments of Council Tax Benefit

Payments can be obtained in the same way as Housing Benefit. Similarly if a claimant is experiencing severe hardship they can claim Discretionary Housing Payments to help pay their Council Tax, these payments are discretionary and budget limited (see page 24).

See the briefing note **Reducing Council Tax Bills** in this series

Social Fund

The Social Fund is administered by the local Department for Work and Pensions. It provides grants and loans for various items and expenses. There are two distinct parts to the Social Fund, the **Regulated Social Fund** and the **Discretionary Social Fund**.

Regulated Social Fund

You are entitled to payments from the regulated social fund if you satisfy certain conditions. These payments are:

Sure-Start Maternity Grant

The Sure Start Maternity Grant of £500 per child is paid to any expectant mother on Income Support, Income-Related ESA, Income Based Job Seeker's Allowance, CTC (which exceeds the family element), WTC (which includes the disability or severe disability element) or if they have a partner on PC. **To Claim: use form SF100** at any time from 11 weeks before the first day of the expected week of confinement and 3 months after the actual date of confinement. All savings are ignored for maternity grants.

Funeral Expenses Payment

To claim a Funeral Expenses Payment a person has to be in receipt of Income Support, Income Based Jobseeker's Allowance, Income-Related ESA, Pension Credit, Housing Benefit, Council Tax Benefit, CTC (which exceeds the family element), WTC (which includes the disability or severe disability element) or second adult rebate. The payment is to help a person who has taken responsibility for arranging a funeral, to pay some of the funeral costs provided that the funeral takes place in the U.K. or in an E.E.A. Country (subject to meeting certain conditions). To qualify as the responsible person for the funeral you have to be:

- the partner of the person who died;
- if the person who died was a child, the parent or person responsible for the child unless there is an absent parent who was not getting one of the qualifying benefits;
- an immediate family member **or** close relative **or** close friend **and**
- it is reasonable for you to take responsibility for the funeral as there was no partner or parent of the child or immediate family member who was not getting a qualifying benefit. If there is a close relative who was in closer contact to the deceased or in equally close contact but not getting a qualifying benefit then they will also not be entitled to a funeral payment.

The Funeral Expenses Payment covers basic costs of a burial or cremation and the cost of any documentation necessary to obtain access to the assets of the person who died plus an additional amount of up to £700 for additional funeral expenses. If the person who died had money in their estate then this can be recovered by the Secretary of State to cover the funeral grant payments. However all the claimants' savings are ignored when claiming a Funeral Expenses Payment.

To Claim: use form SF200.

Cold Weather Payments

A person qualifies for a cold weather payment if;

- a 'period of cold weather' (i.e. 7 consecutive days of 0⁰ average temperature) has been forecast or recorded for the area in which their normal home is situated; and
- they have been awarded Income Support (IS), Pension Credit (PC), Income-Related ESA or Income Based Jobseeker's Allowance (JSA) for at least one day during the period of cold weather; and either
 - their IS, PC or Income Based JSA includes one or more of the following premiums; pensioner, disability; higher pensioner, severe disability; disabled child; **or**
 - Their Income-related ESA includes one or more of the following premiums; pensioner, higher pensioner, severe disability; disabled child, or includes a support component or a work-related activity component **or**
 - they have a child under five.

The amount of savings the claimant has does not affect the payment. The amount paid is £25.00 for each week of cold weather.

Winter Fuel Payments

These are annual, non-means tested tax-free payments, paid to people aged over 60 in the 'qualifying week', i.e. the week beginning on the third Monday in September. The amount is £250 per eligible household if the claimant(s) are aged 60-79 inclusive and £400 if they are aged 80 or over in the qualifying week.

Discretionary Social Fund

This part of the Social Fund is **discretionary and cash limited** with a set amount of money allocated to each DWP office. When this is spent no further grants or loans can be made.

Savings over £500 (£1,000 if the claimant or partner is aged over 60) will reduce the amount of any **Community Care Grant** savings over £1000 (£2000 if the claimant is over 60) will affect the amount of any **Budgeting Loan** payable pound for pound over the savings limit.

This section of the fund is in 3 parts:

Community Care Grants

Community Care Grants are made to:

- Help people move into the community from institutional care;
- Help people remain within the community;
- Relieve exceptional stress on a family (includes a single person);
- Help with essential travelling expenses (e.g. visiting someone in hospital) .
- Help people set up home as part of a planned programme of resettlement (e.g. people who have been homeless).

Community Care Grants can be paid for a wide variety of items such as furniture, household appliances, removal expenses, decorating materials, and clothing. Applications should be made to the regional Social Fund call centre.

The claimant or a member of their family must be in receipt of Income Support, Guarantee Pension Credit, Income-Related ESA, Income Based JSA, or expect to receive one of these qualifying benefits within six weeks of when they apply if they are due to leave institutional or residential care. If an application is not successful the DWP can be asked to review its decision within 28 days of the date the decision was given.

Budgeting Loans

Budgeting loans are interest free loans that are intended to cover exceptional expenses a claimant cannot meet from normal weekly benefit and are recovered by deductions from weekly benefit. The claimant or their partner must be in receipt of Income Support, Guarantee Pension Credit, Income Based JSA or Income-related ESA for at least six months before qualifying for a Budgeting Loan.

Crisis Loans

Crisis loans are paid to assist people who are in a financial crisis. The claimant does not have to be on benefit to qualify for a crisis loan, anyone can apply. The loan must be the only means by which a serious risk to the health and safety of a member of the claimants' family can be avoided. A crisis loan is either recovered from weekly benefit, or from other income (such as wages) if the applicant is not on benefit. To claim, contact the nearest office of the Department for Work and Pensions.

New rules were introduced in April 2009 to prevent repeat claims for living expenses all ready claimed and paid for, namely that a Decision Maker will have to accept that an event beyond a persons control has occurred.

From June 2009 in the East Midlands Pilot Area claimants will usually be limited to three 'non-aligned' living expenses crisis loans within a 12-month rolling period. This will not apply if there is a disaster or there are circumstances resulting from an emergency that the claimant or their partner did not contribute to and could not have foreseen and taken reasonable steps to avoid.

To claim:	<i>Community Care Grant:</i>	<i>Call 0845 6088543 or use form SF300</i>
	<i>Budgeting Loan:</i>	<i>Call 0845 6088543 or use form SF500</i>
	<i>Crisis Loan:</i>	<i>Call 0800 032 8344</i>

Low Income & Health Benefits

Health benefits include help towards charges for NHS prescriptions, dental and optical treatment, glasses, wigs and fabric supports.

You are exempt from these charges if you fall into one of the following groups:-

- you receive **Income Support, Income-Based Jobseeker's Allowance, Guarantee Pension Credit, or Income-Related ESA** or are a member of the family of someone who does
- you receive **Child Tax Credit*** with or without **Working Tax Credit***;
- you receive **Working Tax Credit*** with a disability element;
- you have a low income (claim on form HC1) see page 30;
- you are a child aged 16 or 17 being financially maintained by a local authority after being in LA care on or after 01/10/2001;
- you are a war disablement pensioner and need the relevant item or service because of your war disability;
- you are a permanent resident in a care home and your place is being partly or wholly funded by a local authority;
- you are a hospital in-patient;
- you are an asylum seeker who is receiving support from the National Asylum Support Service, or a local authority.

***Gross taxable annual income must be below £15,276 (2010 - 2011 rates)**

For different health benefits, there are other routes to qualifying for help, i.e:

Free prescriptions:

- you are in one of the above groups *or*;
- you are aged under the qualifying age for Guarantee Pension Credit *or*;
- you suffer from a physical disability which prevents you from leaving your home without the help of another person *or*;
- you suffer from one of a list of specified conditions *or*;
- you are aged under 16, or under 19 and still in full time education *or*;
- you are pregnant or have given birth in the last 12 months.

It is not possible to get reduced cost prescriptions under the low income scheme. If you do not fall into any of the exempt categories, it may be worth buying pre-payment certificates. Claim on form FP95.

Free Dental Treatment & dentures:

- you are in one of the above categories *or*;
- you are under 18, or under 19 and in full time education *or*;
- you are pregnant, or the mother of a child under 1 year old *or*;
- you are a patient of the Community Dental Service

Free sight tests:

- you are in one of the above categories *or*;
- you are aged under the qualifying age for Guarantee Pension Credit *or*;
- you are under 16 or under 19 and in full-time education; *or*;
- you are registered blind or partially sighted; *or*;
- you have been prescribed complex lenses; *or*;
- you have been diagnosed as suffering from diabetes or glaucoma; *or*;
- you are aged 40 or over and are the parent, brother, sister or child of someone suffering from glaucoma; *or*;
- you are a war disablement pensioner and require the sight test because of your war disability (in which case you claim from your War Pensions Office); *or*;
- you are a patient of the Hospital Eye Service.

To claim: tell the optician before you have the test. You will need certificate HC2 if you need help because of low income. You must sign a voucher, which can then be redeemed by the optician.

There is no set charge for sight tests so it may be worth shopping around for them. Some opticians do not charge at all.

Vouchers for optical treatment are given to:-

- those in one of the above categories *or*;
- people under 16, or under 19 in full time education *or*;
- people whose eyesight constantly changes so need to frequently replace glasses

You receive a voucher, which you exchange for a pair of glasses. If they cost more than the voucher you have to pay the difference.

Fares to Hospital for treatment are paid if:

- you fall into one of the above categories *or*;
- you are a patient at a genito-urinary tract clinic more than 15 miles from home (5 miles if you need to attend weekly).

Healthy Start Scheme

Under Healthy Start, pregnant women, breastfeeding mothers and young children in low income families receive fixed value vouchers that can be exchanged for fruit and vegetables, in addition to milk and infant formula.

Claimants who are pregnant and/or have at least one child under four years old may qualify if they and their family gets any of the following:

- Income Support
- income-based Jobseeker's Allowance
- Child Tax Credit (but not Working Tax Credit) with an annual family income of £16,190 or less (2010 – 2011)

OR

If they are pregnant and under 18 years old.

To claim you can request a Healthy Start application form by calling 08701 555 455 and quoting reference HS01 or go to the Healthy Start website at:

<http://www.healthystart.nhs.uk/>.

Health in Pregnancy Grant

A one off payment of £190 can be paid to claimants who are pregnant or who have just had a baby to ensure the health of the mother and or baby. To receive the grant you must:

- Be at least 25 weeks pregnant
- Have received help and advice from a midwife or a doctor to help you and your baby stay healthy in pregnancy
- Be present and ordinarily resident in the UK

Health in Pregnancy Grant claims should be available from your doctor or midwife, if not call 0845 366 7885 after the 25th week of pregnancy.

Free School Meals

Are provided for families in receipt of Income Support, Income-Related ESA or Income Based Jobseeker's Allowance, for asylum seekers supported by the National Asylum Support Service and families who receive Child Tax Credit (but not also Working Tax Credit) and whose gross annual income is £16,190 or below.

From October 2010 it is proposed to extend the provision of free school meals to all children in Primary School whose family household income is less than £16,190 per year.

What is a "Low Income"?

If someone is not in an exempt group, but are on a low income, then they may be able to get full or partial financial help with health benefits, except for prescriptions. Savings must be below **£16,000**. To claim, fill in form **HC1** which can be obtained from a Post Office or Department for Work and Pensions office. This form should then be sent to the **Health Benefits Unit** (the address is on the form). If a claimant is entitled to help they will be sent a certificate - an HC2 allowing full help or an HC3 allowing partial help. The certificate is valid for six months (or 12 months if they are over 60), after which a new one will have to be applied for.

Refunds

If the claimant pays for sight tests, dental treatment or travel costs (except prescriptions, see below) before receiving a certificate they may be able to claim a **refund** by using form **HC5** available from the Department for Work and Pensions, NHS hospital or a Post Office. This claim for a refund should be made within three months of paying the cost of treatment or travel expenses.

To claim a refund for prescription costs the claimant **must** get form FP57 from the pharmacist when they pay for their prescription.

SECTION FOUR

Common Benefit Problems

'Families' : The DWP definition

The DWP regard a 'family' as one group as understood in everyday language. For benefit purposes, families are broken down into separate units, which are in theory financially independent of each other. These theoretical rules do not always reflect what is happening in reality, which can often cause confusion. The main points to note are as follows:

Partners

Husbands and wives and those who have a Civil Registration of their partnership are entitled to claim for each other, and for means-tested benefits their income, savings, and needs are aggregated. Cohabitees who are thought to be living together as a couple are treated in the same way. Where it is not clear whether the Department for Work and Pensions is right to be doing this, **seek advice**.

Children

Children are normally claimed for as dependants up to the age of 16 when they become financially independent according to DWP rules. Some young people in full time non-advanced education or attending unpaid work based training continue to be treated as dependants up to the age of 20. Entitlement to Child Benefit is particularly important, as a signpost in deciding which family a child is part of. Sometimes there will be disputes about who Child Benefit should be paid to. In all cases, **seek advice**.

Adults

Single adults are assessed independently, even though they may take joint responsibility for household costs in practice. Single people with disabilities and their carers, for example, will be seen as separate 'families', though one person's benefit entitlement could directly affect that of the other. If it is not clear how the DWP are assessing somebody in these cases, **seek advice**.

Change of circumstances and overpayments

Claimants are required by law to notify the DWP of any change of circumstances that may affect the level of benefit being paid. Failure to do so may result in a recoverable overpayment. If the claimant is unsure whether a change of circumstances needs to be notified or if an overpayment decision has been made against them they should seek expert advice before they consider repaying any of the alleged overpayment.

Overlapping Benefits

A claimant cannot usually receive more than one of the following benefits for the same period:-

Contribution Based Jobseeker's Allowance, Incapacity Benefit, Contribution-Based Employment & Support Allowance, Maternity Allowance, Retirement Pension, Bereavement Benefits, Carer's Allowance, Severe Disablement Allowance,

Where there is entitlement to more than one of the benefits the highest is paid.

Backdating

If there is an entitlement to benefit a claim should be made straight away, as the claim usually starts from the date the claim form reaches the office. Where there is a delay in making a claim, it can in some cases be backdated if requested. There are special rules that apply to backdating Pension Credit, Housing Benefit and Council Tax Benefit. If the request is refused, or you have problems with this, **seek advice**.

Appeals

If the DWP or local council reduce or stop benefit, it may be worth appealing. Decisions may be made in ignorance of the full facts, so an appeal letter sent in to the relevant office can make a big difference. There is usually a one month time limit from the time the decision letter is sent to make an appeal.

Almost all decisions made by the DWP and the local authority carry a right of appeal. This means that the decision must ultimately be looked at by an independent tribunal. Help may be available for tribunal hearings, so **seek advice** as soon as possible.

Compensation and Complaints

If any department or section of the DWP or local authority has acted incorrectly or failed to give adequate advice the claimant is entitled to complain and seek compensation. Complaints are best made in writing and may be notified using forms available from the local Department for Work and Pensions Office.

SECTION FIVE

Help from other sources

Family Fund

The **Family Fund** is run by the Joseph Rowntree Memorial Trust and financed by the Government. It provides help for families caring for **severely disabled children under the age of 16** by giving a lump sum grant for specific items. Any family caring for a severely mentally or physically disabled child under the age of 16 at home can apply. The Family Fund is designed to supplement the help that is available from the Department for Work and Pensions. There is no set list of items that can be applied for, but it must be a need that arises out of caring for the child. The most common areas where help is offered are for items such as laundry equipment, clothing, bedding, holidays, and transport difficulties if the child does not qualify for Disability Living Allowance Mobility Component. There is a review procedure if an application for help is refused.

Applications are made to: The Family Fund, PO Box 50, York, YO1 1UY.

Or go to:

<http://www.familyfund.org.uk/default.asp>

Other Charitable Help

Leicester Charity Link acts as an agency for a large number of local and national charities. The most common type of referral for possible help is through an agency such as Social Services, or an advice centre, but for a limited number of cases it is possible to approach Leicester Charity Link directly. There are no set rules for when help can be given, or who it can be given to.

For more information, phone 0116 2222200 or go to:

<http://www.charity-link.org/>

Severn Trent Trust Fund can consider making grant awards to meet water and/or sewerage charges due to Severn Trent Water Ltd. In order for the Fund to consider making a payment, the claimant must be having difficulty meeting the water/sewerage charges, either current or arrears. In limited circumstances, the Fund will consider giving financial assistance with other bills/household costs. Application forms are available through Welfare Rights Officers and Citizens Advice Bureaux.

British Gas Energy Trust can consider making payments to meet arrears of gas or electricity charges and it may consider payment towards meeting the cost of other domestic bills and costs. Claims for British Gas Energy Trust fund payments can be made for help with other costs even if a claim is not made for assistance with fuel arrears. Application forms are available from Welfare Rights and Citizens Advice Bureaux

APPENDIX 1

Contributory Benefits from April 2010

	Claimant	Adult Dependant	Child Dependant
	£ per week	£ per week	£ per week
Contributions Based Jobseeker's Allowance			
Under 24	51.85		
25 and over	65.45		
Incapacity Benefit			
Short-term			
Higher rate	81.60	41.35	*11.35
Over pension age (higher rate)	91.40	53.10	*11.35
Long term	91.40	53.10	*11.35
Age Addition			
Higher rate (under 35)	15.00		
Lower rate (35-44)	5.80		
Contribution Based Employment & Support Allowance			
Assessment Period			
Under 25	51.85	NA	NA
25 and over	65.45	NA	NA
After 13 Week Assessment Period			
All claimants (in addition either)	65.45	NA	NA
Support Component OR	31.40	NA	NA
Work Related Activity Component	25.95	NA	NA
Widowed Parents Allowance	97.65		*11.35
Bereavement Allowance (Standard Rate)	95.25		
State Pension			
Category A	97.65	57.05	*11.35
Category B (married woman)	58.50		*11.35
Category B (widow / widower)	97.65		*11.35
Addition at age 80	0.25		
Category D	58.50		

* Reduced to £8.10 for any child for whom you receive the higher rate of Child Benefit

APPENDIX 2

Non-Contributory Benefits from April 2010

	Claimant £ per week	Adult Dependant £ per week	Child Dependant £ per week
Attendance Allowance higher rate lower rate	71.40 47.80		
Disability Living Allowance care component highest rate middle rate lower rate mobility component higher rate lower rate	71.40 47.80 18.95 49.85 18.95		
Severe Disablement Allowance age additions under 40 40-49 50-59	59.45 15.00 8.40 5.45	31.90	11.35*
Carers Allowance	53.90	31.70	11.35*
Statutory Maternity, Paternity or Adoption Pay	124.88		
Statutory Sick Pay	79.15		
Child Benefit only/eldest child other children	20.30 13.40		
Guardians Allowance	14.30		
Industrial Injuries Disablement Benefit paid on percentage of disability up to 100%	Maximum 145.80 Under 18 rate maximum = 89.35		
Maternity Allowance standard rate Threshold	124.88 30.00	41.35	

* These are reduced to £8.10 for any child for whom you receive the higher rate of Child Benefit

APPENDIX 3

Income Support / Income Based JSA / Income Based ESA /Housing Benefit/Council Tax Benefit

Since April 2004, amounts in the Appendix 3 tables that are payable for children have **not** been included in new claims for Income Support and Income Based Jobseeker's Allowance. These amounts will be included in a separate Child Tax Credit claim instead.

Personal Allowances from April 2010

CLAIMANT	AGE	AMOUNT
Single	Under 25	£51.85
	25 or over	£65.45
	Over 65	HB/CTB 153.15
Couple	Both under 18	Min £51.85 max £78.30 <i>one disabled</i> £51.85 <i>responsibility for child</i> £78.30 <i>(for HB/ CTB)</i> £78.30
	One or both over 18	<i>One under 18, one 18-24</i> £51.85 <i>One under 18, one 25+</i> £65.45 <i>Both over 18</i> £102.75 <i>HB/ CTB</i> £102.75
	One or both over 65 +	<i>HB/CTB</i> £229.50
Lone Parent	16-17	£51.85 (usual rate)
	18+	£65.45
Children	0-18	£57.57

Income Based ESA

CLAIMANT	AGE	AMOUNT
Assessment Period Single	Under 25	£51.85
	25+	£65.45
Lone Parent	Under 18	£51.85
	18+	£65.45
Couple	Both under 18	Min £51.85 max £78.30(seek advice)
	One or both over 18	<i>One under 18, one 18-24</i> £51.85
		<i>One under 18, one 25+</i> £65.45 <i>Both over 18</i> £102.75

After 13 week Assessment Period Basic Allowance		
Single/Lone Parent	All claimants	£65.45
Couple	Under 18 Over 18	£65.45 £102.75
Components		
Work Related Activity	All claimants	£25.95
Support	All claimants	£31.40
Carer, Enhanced Disability Premium, Severe Disability Premium paid at the same rate as IS/ Income Based JSA (see below) Pensioner Premium	Seek advice	

Premiums from April 2010

AMOUNT	CONDITION	PAYABLE WITH
Family Premium £17.40 HB/CTB (baby rate) £27.90	Family has at least one child or young person	Any other premium except Family (Lone Parent Rate) Premium
Lone Parent rate HB/CTB £22.20 HB/CTB (baby rate) £32.70	Claimant is not a member of a couple and is responsible for at least one child or young person and the entitlement pre-dates 5.4.98.	Disabled Child Premium Severe Disability Premium Carer's Premium Enhanced Disability Premium
Pensioner Premium £67.15 £99.65	Single claimant aged 60+ Or Couple where eldest partner is aged 60+	Family Premium Disabled Child Premium Severe Disability Premium Carer's Premium

<p>Disability Premium £28.00 (Single)</p> <p>£39.85 (Couple, one or both qualify)</p>	<p>Claimant or partner is under the age for Guarantee Pension Credit, and is getting: Attendance Allowance or Disability Living Allowance, Long Term Incapacity Benefit or Severe Disablement Allowance, Mobility Supplement, or has an invalid car (or payment towards one), or is registered blind.</p> <p>Or</p> <p>Claimant is under the qualifying age for Guarantee Pension Credit and has been incapable of work for more than 52 weeks (28 weeks if 'terminally ill').</p>	<p>Family Premium</p> <p>Disabled Child Premium</p> <p>Enhanced Disability Premium</p> <p>Severe Disability Premium</p> <p>Carer's Premium</p>
<p>Enhanced Disability Premium £13.65 for a single claimant</p> <p>£19.65 for a couple</p> <p>£21.00 for a child</p>	<p>Single claimant is under the qualifying age for Guarantee Pension Credit and in receipt of Higher Rate care component of Disability Living Allowance</p> <p>Claimant/partner as above</p> <p>Dependent child in receipt of Higher rate Disability Living Allowance care, with less than £3,000 in capital</p>	<p>Any other premium</p>
<p>Severe Disability Premium £53.65 For single claimant</p>	<p><u>Single claimant</u> and</p> <p>a) getting Attendance Allowance, or high/middle care component of DLA, and</p> <p>b) has no non-dependants over 18 living with him/her, and</p> <p>c) no-one is getting Carer's Allowance to look after him/her.</p>	<p>Any other premium</p>
<p>£53.65 if Carer's Allowance is paid to look after one of the couple</p> <p>£107.30 if no Carer's Allowance paid</p>	<p><u>Couple</u> and</p> <p>a) both partners getting high/middle rate care component DLA or Attendance Allowance; and</p> <p>b) they have no non-dependants over 18 living with them.</p>	<p>Any other premium</p>

Disabled Child Premium £52.08 per disabled child	Child or young person has capital of less than £3,000, and i) is getting Disability Living Allowance or ii) is registered blind	Any other Premium
Carer's Premium £30.05	Carer receiving, or is deemed to be entitled to Carers Allowance.	Any other Premium
Capital limits <i>Lower</i> <i>Upper</i>		£6000 £16,000

Pension Credit

Standard Guarantee Credit	
<i>single person</i>	£132.60
<i>couple</i>	£202.40
Additional Amounts:	
<i>severely disabled, single</i>	£53.65
<i>couple</i>	£107.30
<i>carer</i>	£30.05
Savings Credit threshold	
<i>Single</i>	£98.40
<i>Couple</i>	£157.25
Maximum Savings Credit	
<i>Single</i>	£20.52
<i>Couple</i>	£27.09
Capital limits	
<i>Lower</i>	£10,000
<i>Upper</i>	none

Note: The **capital** (savings) figures quoted above for Income Support, income - based JSA and Income-Related ESA are for people living in the community or in respite care. For permanent residential care cases, the **lower limit** is raised to **£10,000** for all cases. The upper limit is **£16,000** for Income Support / JSA/ESA. There is no upper limit for Pension Credit.

APPENDIX 4

Tax Credits April 2010

Working Tax Credit

	<u>Annual Amount</u>	<u>Weekly Figure</u>
Basic Element	£1,920.00	£36.82
Second Adult / Lone Parent Element	£1,890.00	£36.25
30 Hour Element	£790.00	£15.15
Disabled Workers Element	£2,570.00	£49.29
Severe Disability Element	£1,095.00	£21.00
50+ Return to Work Element		
16-29 hours	£1,320.00	£25.32
30+ hours	£1,965.00	£37.68
Childcare Element		
<i>Maximum eligible cost:</i>		
1 child	£9,100.00	£175.00
2 or more children	£15,600.00	£300.00
Percentage of eligible costs covered	80%	
Income threshold	£6,420.00	£123.12
<i>Withdrawal rate for excess income</i>	39%	

Child Tax Credit

	<u>Annual Amount</u>	<u>Weekly Figure</u>
Family Element		
<i>basic rate</i>	£545.00	£10.45
<i>baby addition</i>	£545.00	£10.45
Child Element	£2,300.00	£44.11
Disabled Child Element	£2,715.00	£52.07
Severely Disabled Child Element	£1,095.00	£21.00
First Income Threshold:		
<i>If also entitled to Working Tax Credit</i>	£6,420.00	£123.12
<i>If entitled to Child Tax Credit only</i>	£16,190.00	£310.49
<i>Withdrawal rate for excess income</i>	39%	
Second income threshold:		
<i>For Family/Baby Elements only</i>	£50,000.00	
<i>Withdrawal rate for excess income</i> <i>(i.e. above £50,000):</i>	£1.00 per £15.00 (6.67%)	

APPENDIX 5

Non-Dependant Deductions

If certain people (non-dependants) live in the claimant's home any **housing benefit** received, or Income Based Jobseeker's Allowance/Income Support **housing costs** paid, will be reduced by the following amounts

<u>Non Dependant</u>	<u>Deduction from IS/Income Based JSA/HB</u>	<u>Deduction from CTB</u>
Aged under 18, on a training scheme or full-time student, or 18-25 on Income Support/Income Based Jobseeker's Allowance	Nil	Nil
Over 25 on Income Support/Income Based Jobseeker's Allowance	£7.40	Nil
Over 18 not in remunerative work or with gross earnings below £120.00	£7.40	£2.30
Over 18 in remunerative work with gross earnings:		
£120.00-£177.99	£17.00	£2.30
£178.00-£230.99	£23.35	£4.60
£231.00-£305.99	£38.20	£4.60
£306.00-£381.99	£43.50	£5.80
£382.00+	£47.75	£6.95

* Only one deduction applies for couples (the higher applicable).

* If claimant or partner is blind or receiving Attendance Allowance or any care component of Disability Living Allowance, or Constant Attendance Allowance, no deduction is made.

Earnings Rules

Some benefits are affected by earnings which you may be receiving. Listed below are some main examples. Always seek advice if claiming benefits and working.

Means-Tested Benefits

Earnings below the following figures are disregarded. Anything above counts in full as income and will reduce the amount of benefit payable.

For Income Support and Income Based Jobseeker's Allowance:

Single People	£5.00
Couple	£10.00
Certain Carers, disabled people, lone parents, pensioners	£20.00

For Housing and Council Tax Benefit - as above, except that for:

Lone parents not on Income Support/Income Based JSA £25.00 is disregarded and there is a disregard for Child Care costs (seek advice). There is an additional disregard of £17.10 that applies to certain claimants (seek advice).

Non Means-Tested Benefits

Most non-means tested Benefits e.g. as Retirement Pension, Disability Living Allowance, are not affected by earnings. However, the following are important exceptions:-

Incapacity Benefit/Severe Disablement Allowance: £93.00 is the maximum earnings allowed for **permitted** work (formally known as **therapeutic** work).

For Contributory and Income-Related ESA a claimant engaged in **Permitted Work Higher Limit** will have up to £93.00 ignored from their income.

Housing & Council Tax Benefit have an earnings disregard of £93.00 per week for claimants of Contributory ESA, Incapacity Benefit and Severe Disablement Allowance engaged in Permitted Work Higher Limit, this is to correct an anomaly that meant those on Income-Related ESA could be better off than those on a contributory benefit for HB and CTB purposes.

Carer's Allowance: £100.00 is the maximum earnings allowed for the **carer**.

APPENDIX 6

Further Local Information

Welfare Rights Service

This department's Welfare Rights Service publishes a range of briefing notes. All these are available at no cost from your local Social Services office or from Leicestershire County Council Website:

http://www.leics.gov.uk/index/social_services

The Welfare and Employment Rights Advice Service

The **City Council** has its own Welfare Rights team for residents of the City, who publish a wide range of free leaflets, posters and booklets about benefits. For more details of these, contact the City Council Offices, New Walk Centre, Welford Place, Leicester.

Tel: City Benefits Advice Line, 0116 2543399 (1 pm - 4 pm Monday – Wednesday)
Job Service Advice Line, 0116 2528643 (9.30 a.m. – 12.30 pm Tues & Fri)

Department for Work and Pensions

The rules regarding claims have recently changed. When making a claim for Incapacity Benefit and / or Income Support it is usually necessary to contact the **Job Centre Plus Contact Centre on 0800 055 66 88**. You will be asked details about the claim you wish to make and certain details to confirm your identity. An appointment will be made to call you back and complete the claim process over the phone. After the call back a form will be sent to you to be signed, indicating any further information that is needed to complete your claim. A job focused interview will be arranged for you. In certain circumstances you may be able to get the job focused interview deferred or waived.

To contact Jobcentre Plus in relation to a claim telephone **0845 6088525**

To claim Social Fund payments i.e. Community Care Grant, Crisis Loan etc. contact:

Jobcentre Plus
Nottingham Benefit Delivery Centre
Padge Road
Nottingham
NG80 8AT

Telephone: To claim a Crisis Loan call **0800 032 8344**

To claim Community Care Grants or Budgeting Loans or enquire about a claim call:
0845 6088543

To download forms and information on benefits and links to other sites visit

<http://www.dwp.gov.uk/>

Pension Service

You should be sent a claim form BR19 at least three months prior to reaching pensionable age (65 for men 60 for women) to claim Retirement Pension. You will have to make a claim for Pension Credit. Pension credit claims are made over the telephone. You will need details of any occupational/private pension or any other income and any capital held. The form will be sent to complete the claim for you to sign and forward details of any relevant income/savings.

To make a claim for Retirement Pension:

Telephone **0845 300 1084** (8am – 8pm)

(You can request a forecast on the amount of pension that you will receive by calling: **0845 3000168**)

To make a claim for Pension Credit:

0800 991234 (8am – 8pm).

Yeoman Street, Leicester

0845 60606265 (for other enquiries).

For more information and downloadable forms go to:

<http://www.thepensionservice.gov.uk/>

Her Majesty's Revenue & Customs

Tax Credit Office

0845 3003900.

Child Benefit Office

0845 3021474

Or visit

<http://www.hmrc.gov.uk/>

Local Authorities

Blaby District Council	0116 2750555
Charnwood Borough Council	01509 263151
Harborough District Council	01858 821100
Hinckley & Bosworth Borough Council	01455 238141
Melton Borough Council	01664 567771
North West Leicestershire District Council	01530 454545
Oadby & Wigston Borough Council	0116 2888961
(Leicester City Council)	0116 2549922