SAXON WEALD

Great homes, building futures

A GUIDE TO CLAIMING YOUR BENEFITS

This guide will help you claim the benefits you're entitled to.

www.saxonweald.com

Benefits for people over state pension age

PENSION CREDIT

Pension Credit is a benefit that guarantees most people over State Pension age a minimum income. How much you are entitled to will depend on your other income and savings. There are two types of Pension Credit and you may be eligible for one or both.

- **Guaranteed Credit:** tops up your weekly income to a minimum amount.
- **Saving Credit:** this is a small top-up for people who have a modest amount of income or savings. It's only available if you reached the State Pension age before 6 April 2016.

How do I apply?

To make a claim, ring the Pension Service on **0800 99 1234** or visit www.gov.uk/pension-credit.

HOUSING BENEFIT

Housing Benefit helps pay for your rent if you are living on a low income. It looks at your income and savings and is based on the amount of rent you pay and any eligible service charges.

If you receive Pension Credit Guarantee, then you will be entitled to full Housing Benefit.

How do I apply?

To make a claim, contact your local council.

ATTENDANCE ALLOWANCE

Attendance Allowance is a tax-free benefit for those over State Pension age who have a long-term disability or health condition. You do not have to receive help, it is enough to show that you have difficulty with activities like washing and dressing, moving around in your home or getting into bed.

It isn't means tested so it doesn't matter what other money you receive. How much you get will depend on the level of care that you need because of your disability. Attendance Allowance is not payable if you already receive a disability benefit like Disability Living Allowance or Personal Independence Payment.

How do I apply?

To get a claim form ring **0800 731 0122** or visit www.gov.uk/attendance-allowance.

WINTER SUPPORT FOR PENSION CREDIT RECIPIENTS

If you don't currently receive Pension Credit, you will not be entitled to receive a Winter Fuel Payment this year.

If you missed the September deadline, there may still be time to apply for Pension Credit to receive the Winter Fuel Payment this December. Pension Credit claims may be backdated up to a maximum of three months, so act now to be in with the best chance of receiving your winter payment.

Even if you only qualify for £1, you'll be entitled to the winter fuel payment, and may also be eligible to receive the following:

- Free TV licence for over 75s (worth £159)
- Council tax reduction (potentially worth thousands a year)
- Help with heating and energy costs (worth £100s)
- Housing benefit (potentially worth thousands a year)
- Free NHS dental and optical care

How do I apply?

To check if you are eligible and to apply visit: www.gov.uk/pension-credit/how-to-claim or call **0800 99 1234**.

Benefits for people under state pension age

UNIVERSAL CREDIT

Universal Credit is a non-taxable benefit to help support individuals or couples with their living costs if they are on a low income or out of work. It replaces a number of legacy benefits including Housing Benefit, with one single monthly payment for your household.

Couples with one person under State Pension Age and one person over State Pension Age may also be asked to claim Universal Credit. Extra amounts can also be payable if you are a carer or you have an illness impacting your ability to work.

How do I apply?

You can make a claim for Universal Credit at www.gov.uk/universal-credit.

If you need help with your claim, call the Universal Credit helpline on **0800 328 5644**. You can also get support from the Citizens Advice Help to Claim service **0800 144 8 444**.

UNIVERSAL CREDIT MANAGED MIGRATION

You will receive a letter called a Migration Notice when it is time for you to move to Universal Credit (UC). Your legacy benefits will end on the date stated in the notice. Please do not ignore a Migration Notice.

Things to consider:

- When will you receive your first UC payment, and can you manage until then?
- You might be entitled to transitional protection if you will receive less on UC than your old benefits.

Support available

For more information, please visit our website: www.saxonweald.com/money-matters/universal-credit-managed-migration.

You can also seek advice from our Money Matters team by emailing hello@saxonweald.com, or you can contact Citizens Advice at www.citizensadvice.org.uk or by calling **0800 144 8444**.

NEW STYLE EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

New Style Employment and Support Allowance is a benefit for people who cannot work due to an illness or health condition. You may be able to claim New Style ESA with, or instead of, Universal Credit, depending on your National Insurance record. However, your Universal Credit payment is reduced by the amount you get for New Style (ESA). You will need to be able to provide a fit note from your doctor to be able to make a claim.

How do I apply?

You can apply for New Style ESA online at www.gov.uk.

If you cannot apply online, call the Jobcentre Plus new claims helpline on **0800 055 6688**.

NEW STYLE JOBSEEKER'S ALLOWANCE (JSA)

New Style Jobseeker's Allowance is an unemployment benefit to help cover your living costs while you're looking for work. It's based on your National Insurance contributions over the past two to three years and the length of time you can claim this benefit is limited to six months.

How do I apply?

You can apply online at www.apply-for-new-style-jsa.dwp.gov.uk.

If you cannot use the online service, call the Jobcentre Plus new claims helpline on **0800 055 6688**.

PERSONAL INDEPENDENCE PAYMENT (PIP)

Personal Independence Payment is a benefit for people who need help managing daily living activities and/or getting around. For example, difficulty with eating and drinking, dressing, or walking short distances. You can still claim PIP even if you're working, have savings or are getting most other benefits.

How do I apply?

To start a claim, ring **0800 917 2222**. You will be sent a self-assessment form and most people will attend a face-to-face assessment with a health professional.

Other benefits

COUNCIL TAX REDUCTION

Council Tax Reduction helps people on a low income, or who claim benefits. It can reduce the amount of council tax you have to pay each year and the amount you receive depends on your income and circumstances. It is shown as a discount on your Council Tax bill rather than being paid as a benefit.

How do I apply?

To claim, contact your local council.

HELP AND SUPPORT

Information is also available from the following:

Age UK

Help and advice for older people.

Telephone: **0800 678 1602**

www.ageuk.org.uk

Citizens Advice

Free advice and help on a wide range of issues including money, benefits, employment and consumer rights.

Telephone: **0800 144 8848**

www.citizensadvice.org.uk

Job Centre Plus

Manage benefit claims and provide free advice on what benefits you might be entitled to.

www.gov.uk/contact-jobcentre-plus

Benefits and Council Tax support

Mid-Sussex: www.midsussex.gov.uk

Horsham: www.horsham.gov.uk

Adur: www.adur-worthing.gov.uk

GOV.UK

Official UK Government website.

www.gov.uk

For further information and advice, email our Money Matters Team: hello@saxonweald.com.

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Should you require a large-font, braille, audio or OpenDyslexic font version of this document, please contact: marketing@saxonweald.com.

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