

<p>1</p> <p>State Pension</p>	<p>E</p> <p>Who can claim it?</p> <p>If you are a woman who was born before 6 April 1950, your state pension age is 60.</p> <p>If you are a man who was born before 6 April 1950, your state pension age is 65.</p> <p>If you are a man or woman who was born on or after 6 April 1950 then please check the State Pension Age Timetable to find out when you will reach state pension age.</p> <p>How can it help?</p> <p>Amount varies and is dependent on a full National Insurance record.</p> <p>You can get some pension if you (or your spouse or civil partner) have paid some stamps, but will only get the full amount if you (or spouse/civil partner) have paid the full number of years. Full amount is 30+ years of NI contributions/credits.</p> <p>You can carry on getting your state pension while you are in hospital.</p>
<p>2</p> <p>Pension Credit - Guarantee credit</p>	<p>I</p> <p>Who can claim it?</p> <p>Guarantee Credit is available if you and your partner have reached state pension age (see State Pension Age Timetable). It is based on the amount of money that you have coming in.</p> <p>How can it help?</p> <p>The Guarantee Credit of pension credit tops up your weekly income to a Guaranteed level. This is £155.60 per week for single people and £237.55 per week for married or a civil partnership.</p> <p>You might receive more if you're a carer, severely disabled or have certain housing costs.</p>

<p>3</p> <p>Pension Credit -savings Credit</p>	<p>K</p> <p>Who can claim it? Savings Credit is available if you have a small amount of your own income and earnings and you or your partner are 65 or over. If you reached State Pension age on or after 6 April 2016 then you will not be eligible for Savings Credit, but you may continue to receive pensions credit you're in a couple and one of you reached State Pension age before 6th April 2016 or you were getting Savings Credit up to 6th April 2016..</p> <p>How can it help? Amount varies for single people or couples. £13.07 per week for singles or £14.75 if living with your husband, wife or partner. You might receive more if you're a carer, severely disabled or have certain housing costs.</p>
<p>4</p> <p>Christmas Bonus</p>	<p>N</p> <p>Who can claim it? If you are getting state pension or pension credit, you will be entitled to a Christmas Bonus. This is usually £10 a year which should be paid to you automatically if you are entitled to it. In some cases, you can also get a bonus for your partner.</p> <p>Christmas bonuses are not just paid to people getting state pension or pension credit, they can also be paid to some people getting disability benefits or bereavement benefits.</p>

<p>5</p> <p>Housing Benefit</p>	<p>A</p> <p>Who can claim it? Anyone on a low income who rents their home.</p> <p>How can it help? Amount varies dependant on income, rent, your circumstances and if you have a spare room. If you are on Pension Credit Guarantee Credit you are likely to receive full Housing Benefit.</p> <p>“Bedroom Tax”</p> <p>Your Housing Benefit could be reduced if you live in council or social housing and have a spare bedroom. The reduction is:</p> <ul style="list-style-type: none"> • 14% of the ‘eligible rent’ for 1 spare bedroom • 25% of the ‘eligible rent’ for 2 or more spare bedrooms <p>Bedroom tax doesn't apply to you if you live in:</p> <ul style="list-style-type: none"> • private housing (housing benefit is worked out using different rules) • temporary or supported accommodation (it does apply to some council facilities)
<p>6</p> <p>Support for Mortgage Interest</p>	<p>D</p> <p>Who can claim it? Must be receiving Income Support, income-based Jobseekers Support Allowance or Employment Support Allowance, Pension Credit or Universal Credit.</p> <p>How can it help? You may be able to receive up to £200,000 to help with paying interest on your mortgage or loan.</p>

<p>7</p> <p>Benefit Cap</p>	<p>R</p> <p>Benefits that are affected?</p> <p>Child Benefit Child Tax Credit Employment and Support Allowance Housing Benefit Incapacity Benefit Income Support Jobseekers Allowance Maternity Allowance Severe Disablement Allowance Widowed Parent's Allowance Universal Credit (dependent on earnings)</p> <p>Benefits that aren't affected</p> <p>Armed Forces Compensation Scheme Armed Forces Independence Payment Attendance Allowance Bereavement Support Payment Carer's Allowance Disability Living Allowance Employment and Support Allowance Guardian's Allowance Industrial Injuries Benefits Personal Independence Payment Universal Credit (dependent on earnings) War Pensions War Widows or War Widowers Pension</p> <p>What does it do?</p> <p>It limits the total amount of benefits that can be received by a household.</p>
-----------------------------	---

<p>8</p> <p>Council Tax Reduction</p>	<p>J</p> <p>Who can claim it?</p> <p>You could be eligible if you're on a low income or claim benefits. Your bill could be reduced by up to 100%. You can apply if you own your home, rent, are unemployed or working.</p> <p>How can it help?</p> <p>What you get depends on:</p> <ul style="list-style-type: none"> ● where you live - each council runs its own scheme ● your circumstances (eg income, number of children, benefits, disabilities, residency status) ● your household income - this includes savings, pensions and your partner's income ● if your children live with you ● if other adults live with you
<p>9</p> <p>Disabled Band Reduction Scheme - Council Tax</p>	<p>C</p> <p>Who can claim it?</p> <p>Any household with someone who is disabled (adult or child) and whose home has an extra bathroom, kitchen or other room that you need for the disabled person or extra space inside the property for using a wheelchair..had specially adapted features installed to support them living there.</p> <p>.</p> <p>How can it help?</p> <p>These can reduce your Council Tax bill.</p>
<p>10</p> <p>Other Council Tax Exemptions and Discounts</p>	<p>O</p> <p>Who can claim it?</p> <p>Carers, students, people with severe mental impairments such as dementia. Home unoccupied following a death. Unoccupied and under repair. Unoccupied and has been repossessed. Armed forces accommodation.</p> <p>How can it help?</p> <p>These can reduce your Council Tax bill or in some cases exempt you from paying Council Tax.</p>

<p>11</p> <p>Winter Fuel Payment</p>	<p>F</p> <p>Who can claim it?</p> <p>If you're older, you may be entitled to a Winter Fuel Payment.</p> <p>If you are a woman, you can get a Winter Fuel Payment once you've reached State pension age.</p> <p>If you are a man, you can get a Winter Fuel Payment once you've reached the state pension age of a woman born on the same day as you.</p> <p>How can it help?</p> <p>You could receive between £100 and £300 tax-free. Payments are made automatically between November and December.</p>
<p>12</p> <p>Cold Weather Payment</p>	<p>U</p> <p>Who can claim it?</p> <p>Anyone receiving Pension Credit or certain other benefits.</p> <p>How can it help?</p> <p>Only paid if the weather is very cold and below a certain temperature for a certain length of time. £25 payment is made when is temperature recorded as (or forecast to be) 0 degrees Celsius or below over 7 consecutive days between 1st November- 31st March.</p>
<p>13</p> <p>Attendance Allowance</p>	<p>G</p> <p>Who can claim it?</p> <p>Anyone over 65 with personal care needs or whose disability means they need supervision for their own or someone else's safety.</p> <p>How can it help?</p> <p>Two levels of payment depending if you need help during the day or night or both. The lower rate for help or supervision day <i>or</i> night is £55.10/week. The higher rate for both day and night is £82.30/week.</p>

<p>14</p> <p>Priority Services Register (PSR)</p>	<p>W</p> <p>Who can use it? If you sign up to your supplier's Priority Services Register (PSR), you can get extra help and support with your energy supply. You can sign up if you're:</p> <ul style="list-style-type: none"> ● a pensioner ● disabled or chronically sick ● have a hearing or visual impairment <p>How can it help? If you're on the PSR, you could get:</p> <ul style="list-style-type: none"> ● free advice on being more energy-efficient ● protection from cold callers with a password protection scheme to keep you safe ● your meter moved free of charge if it's hard for you to use or read the meter ● a free quarterly meter reading if you can't read your meter ● bills sent to a relative, carer or friend to help you check them ● your bills and meter readings in a braille, large print, audio tape, textphone or typetalk if you're visually impaired ● advance notice if your supply is going to be interrupted ● priority reconnection if your supply is interrupted ● alternative facilities for cooking and heating if your supply is interrupted ● extra help to use your meter or appliances ● annual gas safety checks
<p>15</p> <p>Personal Independence Payment (PIP) (existing New Scheme)</p>	<p>B</p> <p>Who can claim it? All existing claimants over 16 and who were under 65 on 8th April 2013 will have their award reviewed over the next 5 years and will be assessed under the new PIP rules.</p> <p>How can it help? Amounts vary if you have difficulty walking or need personal care. You will be assessed to see if you can claim</p>

Benefit Information April 2017

	<p>standard or enhanced rates, depending on how your condition affects you. You could receive between £21.80 and £139.75 a week.</p>
<p>16 Carer's Allowance</p>	<p>H Who can claim it?</p> <p>Carers spending 35 hours a week or more caring for someone who is in receipt of DLA (middle or high rate of care), Attendance Allowance, the Armed Forces Independence Payment or PIP daily living component. The carer must be aged 16+, not in full time education and earn less than £110 per week (not including pensions).</p> <p>How can it help?</p> <p>Carers Allowance is currently £62.10 a week. This can affect other benefits, so double check before applying</p>

<p>17</p> <p>Carer's Credit</p>	<p>L</p> <p>Who can claim it? Carers who are:</p> <ul style="list-style-type: none"> • aged 16 or over • under State Pension age • looking after one or more people for at least 20 hours a week <p>The person you're looking after must get one of the following:</p> <ul style="list-style-type: none"> • Disability Living Allowance care component at the middle or highest rate • Attendance Allowance • Constant Attendance Allowance • Personal Independence Payment - daily living component, at the standard or enhanced rate • Armed Forces Independence Payment <p>If the person you're caring for doesn't get one of these benefits, you may still be able to get Carer's Credit. When you apply, fill in the 'Care Certificate' part of the application form and get a health or social care professional to sign it.</p> <p>How can it help? You can get credits to help fill gaps in your National Insurance record.</p>
<p>18</p> <p>Help with Health Costs</p>	<p>Y</p> <p>Who can claim it? Anyone who receives Pension Credit Guarantee Credit, who is on a low income or some people on Universal Credit. Some other benefits can qualify you as well.</p> <p>How it can help? Help with the cost of dental treatments. Prescriptions, eye tests and other costs.</p>

<p>19</p> <p>Marriage Allowance</p>	<p>X</p> <p>Who can apply?</p> <p>You can get this if you're married or in a civil partnership, your income is under £11,000 and your partner's income is between £11,001 and £43,000.</p> <p>How can it help?</p> <p>Allows you to transfer £1,100 of your personal allowance to your husband, wife or civil partner if they earn more than you. This reduces their tax by up to £220 in the tax year.</p> <p>Other information</p> <p>If you or your partner were born before 6 April 1935, you might benefit more as a couple by applying for Married Couple's Allowance instead.</p>
<p>20</p> <p>Married Couple's Allowance</p>	<p>S</p> <p>Who can claim it?</p> <p>You can claim this if all the following apply:</p> <ul style="list-style-type: none"> • you're married or in a civil partnership • you're living with your spouse or civil partner • one of you was born before 6 April 1935 <p>You can still claim Married Couple's Allowance if you're unable to live with your spouse or civil partner because of:</p> <ul style="list-style-type: none"> • illness or old age, e.g. where your spouse or partner is in residential care • working away from home • an armed forces posting • being in prison • training or education <p>How can it help?</p> <p>Married Couple's Allowance could reduce your tax bill each year if you're married or in a civil partnership. For example, for the 2015/2016 tax year, it could cut your tax bill by between £322 and £835.50 a year.</p>

<p>21</p> <p>Bereavement Support Payment</p>	<p>M</p> <p>Who can claim it? Anyone whose wife or husband has passed away in the last 12 months.</p>
<p>22</p> <p>Travel Concession</p>	<p>P</p> <p>Who can claim it? In England: In England, you are entitled to a free bus travel when you are older. If you are a woman living in England, you can get a free bus travel once you've reached State Pension Age. If you are a man living in England, you can get a free bus travel once you've reached the State Pension age of a Woman born on the same day as you. You may also get travel concession on other sorts of public transport.</p>

<p>23</p> <p>Armed Forces Independence Payment</p>	<p>T</p> <p>Who can claim it?</p> <p>Provides financial support to service personnel and veterans seriously injured as a result of service to cover the extra costs they may have as a result of their injury. It is an alternative to PIP, DLA and Attendance Allowance. Service personnel and veterans who receive this will not be eligible to receive the two payments concurrently. Claimants could however claim and receive PIP in advance of any application or whilst they wait for the outcome of a decision. Any AFIP payment due will take account of any PIP already paid for the same period with only any applicable balance paid.</p> <p>Service personnel and veterans who are entitled to a Guaranteed Income Payment (GIP) of 50% or higher through the Armed Forces Compensation Scheme (AFCS) are eligible for the payments. No reassessment of disability need is required.</p> <p>How can it help?</p> <p>It ensures that individuals receive a holistic package of support rather than being assessed separately for different elements.</p>
--	---