

HELP SHEET: ADVICE ABOUT WELFARE RIGHTS

There is a range of information and financial support available to help you pay for your home and for assistance needed to allow you to live comfortably and independently. There is a range of benefits and entitlements; including help with rent, service charge and support costs. Many of these are available regardless of the type of accommodation you live in or whether you rent or own your home.

Where there is an Estate Manager for where you live, they can advise you of the full range of benefits available and can calculate an estimate for your potential entitlement. This is available whether you already live in a Hanover property or for those thinking about moving to one.

Where there is no Estate Manager, or for more complex cases Hanover offers a free of charge welfare rights service, which you can access by calling the Payment Advice Team on 01480 226589.

What benefits are available?

- Housing and Council Tax benefit
provides help towards rent and service charges if you rent all or part of your home. You may also be entitled to this if you “rent to buy”, until your former home is sold and you receive the capital from sale.
- Council Tax benefit is available whether you rent or buy your property and provides help towards your council tax bill.
- Pensions and pension credit
is also available to all older people whether you rent or buy your property. Anyone aged 65 or over and on a low income may be entitled to Pension (savings) Credit. This rewards those who have saved towards their retirement. For homeowners (including shared ownership) it can help towards mortgage or loan interest payments, and any ground rent. It may also help with service charges if you purchase outright.
- Disability benefits
Anyone with a physical or mental disability, personal care or mobility needs may be entitled to Attendance Allowance or Disability Living Allowance. These are tax free benefits which do not depend on income or savings – you just have to meet the needs criteria. If you

care for someone who gets these benefits, you may get Carers Allowance. Getting disability benefits may also mean higher amounts of means tested benefits.

Entitlement to all disability or carer benefits depends upon individual circumstances.

- Winter fuel payments
These are annual payments to help anyone over minimum retirement age with costs of keeping warm in winter.
- Television licence concessions
A television licence is free to anyone aged 75 or over for their main home. There are also concessions for anyone who is registered blind.

This is not an exhaustive list of benefits and entitlements. Please contact us so that we can provide you with more comprehensive information.

How do I get further information?

Many benefits go unclaimed every year, so we are here to help you find out your entitlement and support you in obtaining and completing the relevant claim forms. We can also direct you to more specialist help where available.

Further advice is available from;

- Your local Citizens Advice Bureau www.citizensadvice.org.uk
- Pension credit applications 0800 991234
- State pension claims 0800 7317898
- Disability benefits enquiries 0800 882200
- Winter fuel payment 08459 151515
- TV licensing 0844 8006779
- AgeUK www.ageuk.org.uk 0800 1696565
(was Age Concern/Help the Aged)
- Leasehold advisory service www.lease-advice.org
020 7374 5380,
- DirectGov www.directgov.uk

Contact details

To find out more about benefits and entitlements please visit our website, speak with your Estate Manager or call the Payment Advice Team on:

01480 226589
www.hanover.org.uk