

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.

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