
Financial Rights – Lisson Grove Benefits Check

Hanover can offer advice and assistance on claiming a range of benefits, including Housing Benefit, Council Tax Reduction, Pension Credit and Disability Benefits. We also offer computerised benefit checks to determine the amount of benefit you may be eligible to receive.

How Can a Benefit Check Help?

Many people on a low income are entitled to extra help, even if they have some savings and may not realise that there are extra benefits which can be claimed. A benefits check can help you find out if you might be entitled to help. You can:

- Complete a check whether you rent, own or have shared ownership of your home
- Check your entitlement before you actually apply for benefits and fill in forms
- Find out how much help you may get towards your rent, or if there is help towards service charges when you are considering moving into a Hanover property
- Make sure that you are making the most of your current income

Many people are reluctant to apply for benefits if they think that they will not qualify. Having a check first can provide reassurance that time spent making an application will not be wasted.

Lisson Grove – What Does It Do?

Lisson Grove is a computer programme which calculates your potential entitlement to all means tested benefits including Pension Credit and Housing Benefit. If you are willing to share financial and some personal information with us, we can estimate if you might be entitled to any benefits, and how much, all in one go. An average check takes about 30 minutes, although this depends on your circumstances and the questions we need to ask. *All information is strictly confidential.*

What Information will I need to Provide?

We will need to know details for you and anyone living with you with regards to all income and savings. The details you will need to have with you for all people within your property include, but are not limited to:

- *Name*
- *Date of Birth*
- *Income– State Pension, Private/ Occupational Pensions, Earnings from Employment*

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- *Savings– Capital, Bank Account Balances, Shares, Property (expect your current property or one you are currently making efforts to sell)*
 - *Disability Benefits– How much you receive and what type of benefit*
 - *Rent and Service Charges– minus ineligible charges e.g. support, water or heating*
 - *Ground Rent*
 - *Council Tax*
 - *Mortgages or Home Improvement Loans– current property for leaseholders only*

We also have another checklist document which allows you to input all this information into an easy to use form, please ask your estate manager if you would like a copy of this. Bear in mind that:

- You will need this information if you go on to make a formal benefits application
- All information provided is strictly confidential.
- The more accurate the information, the more accurate the estimate will be of how much help you may get

Will a Check be Worth it?

Not everyone will be entitled to more help, but many are surprised by how much they can claim. Here are a few of the extra benefits Lisson Grove has already helped residents to identify:

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- £137 per week in Pension Credit, Housing Benefit and Council Tax Help for a rented resident. Previously that resident did not think they were entitled to benefits and were paying their rent and council tax in full.
 - £40 per week for a homeowner in Pension Credit, who didn't realise that they could get help towards the cost of their service charge.
 - £81.30 per week in high rate Disability Benefits.
 - £53 per week for a resident whose existing benefit entitlement was incorrect.

Where Can I Find out More?

Your Estate Manager has access to Lisson Grove and can complete a check for you.

Alternatively you can contact our Financial Rights Team on **0800 023 4477** who can complete a check over the phone with you.

All new or prospective residents should be offered a Lisson Grove check before accepting a rented tenancy. Hanover encourages everyone to accept the offer as part of our allocations process. If you have not yet received a check, please ask your estate manager.

Why not ask for a check – You have nothing to lose and maybe a lot to gain!