

Housing Benefit – PRIVATE TENANTS – COULD I QUALIFY?

Rent figures below are based on weekly rent. The rent you are being charged may not be the figure we base Housing Benefit on. The benefit calculation is influenced by information received from the Rent Officer, who is independent from The Highland Council. If your assessable income is less than the figure shown in the chart for your circumstances, please apply for Housing Benefit as soon as possible.

'BASIC CHART'

Which category do you fall into?	Your weekly RENT charge							
	£55	£60	£70	£80	£90	£110	£130	£150
Single Pensioner 60 to 64	214.62	222.31	237.69	253.08	268.46	299.23	330.00	360.77
Single Pensioner over 65	235.02	242.71	258.09	273.48	288.86	319.63	350.40	381.17
Pensioner Couple 60 to 64	283.07	290.76	306.14	321.53	336.91	367.68	398.45	429.22
Pensioner Couple over 65	310.12	317.81	333.19	348.58	363.96	394.73	425.50	456.27

- The above figures are based on the weekly rent amounts only. Please note that there can be additions to rent which are not eligible for Housing Benefit – for example: meals, heating, lighting and hot water charges.
- When you apply for Housing Benefit you must submit proof of rent, proof of your identity and evidence of income and capital (savings, investments and other assets)
- If you have savings, investments and/or total assets of **£10,000.01** to **£15,999.99**, this will reduce the amount of Housing Benefit to which you may be entitled – see 'TARIFF INCOME' details overleaf
- If you have people living with you who are 18 years and over, your Housing Benefit may be reduced. Deductions from your Housing Benefit depend on their circumstances. Further information can be obtained from your local Housing Benefit/Council Tax Benefit Office/Service Point.

How do you apply? - Application forms can be obtained by either:-

- Contacting the Housing Benefit/Council Tax Benefit Office by telephoning **Freephone 0800 393811**
- Visiting your nearest Service Point, a list of Service Points is detailed overleaf
- Downloading the form from The Highland Council website
- To request this information in an alternative format e.g. large print, Braille, computer disc, audio tape or suitable language, please contact:

Customer Services
Business and Technical Support
01463 702036

You are encouraged to apply for Housing Benefit if you think you may qualify. You have nothing to lose by applying – only the time it takes to complete a form

Please note: the information in this leaflet is for guidance only.

Finance Service Business and Technical Support



Housing Benefit for Private Tenants who are Pensioners

Sochair Taigheadais do Luchd-Màil
Prìobhaideach a tha air a' Pheinnsean

 **you're better off
finding out**

Tha thu nas fheàrr dheth faighinn a-mach

Contact your local Housing Benefit/Council Tax
Benefit office or local Service Point to find out if
you're missing out...

Valid from (02/11/09 to 31/03/10)

Are you losing out?

Most people who rent their homes from a Housing Association or private landlord can apply for Housing Benefit. The Highland Council uses a dual purpose Benefit application form. That means that Council Tax Benefit will be calculated along with Housing Benefit

Your Benefit is worked out by comparing your assessable income with allowances set by Central Government. Those allowances are dependent on the personal circumstances of your household membership. (see 'Quick Assessment' opposite.)

If you are not already receiving Housing Benefit, then:

- look at your Rent Card or Lease Agreement and check your weekly rent
- work out your assessable income using the 'Quick Assessment' table (opposite). If it is less than the figure shown in the 'Basic Chart', (overleaf) which best represents your circumstances, then please apply for Housing Benefit.

Pension Credit - What is it?

Pension Credit is an entitlement for people aged 60 or over. The person who applies for Pension Credit **must** be aged 60 or over. If you are under 60 but your **partner** is over 60, he or she can apply for Pension Credit. **Partner** means your husband or wife; or a person you live with as if you were married to them.

There are two types of Pension Credit:

1. The **Guarantee Credit** is an entitlement for people aged 60 or over whose income is below a certain level set by the Government.

This could mean extra money for you every week. It guarantees everyone aged 60 and over an income of at least:

£130.00 a week if you are single; or
£198.45 a week if you have a partner

2. The **Savings Credit** is an extra entitlement for people aged 65 or over. For the first time people aged 65 and over can be rewarded for some of their savings and income they have saved for their retirement. In the past, those who had managed to save a little were no better off than those who had not saved at all.

Pension Credit has **changed this** by giving new money to those who have saved – you can receive up to:

£20.40 a week if you are single; or
£27.03 a week if you have a partner

You may qualify for both **Savings Credit** and **Guarantee Credit** depending on your circumstances.

You can apply for Pension Credit by calling the Pension Credit application line on **Freephone 0800 99 1234**.

PLEASE NOTE:

Capital

If you receive the Guarantee Credit:-

- You will automatically get full Housing Benefit, even if you have savings of over £16,000.
- We do not need to know about your savings, assets or investments.

If you only receive the Savings Credit:-

- You must tell us if your savings, assets or investments go above £16,000.

If you **do not** get the Guarantee Credit and you have savings, assets or investments of more than £16,000, you are **not** eligible for Housing Benefit.

Tariff Income

This applies to all pensioners who are not in receipt of Guarantee Credit. For capital over £6,000; for each £500 over £6,000, we will add £1 per week to your assessable income.

'Quick Assessment'

This can help you work out whether you may qualify for Housing Benefit. Add together the following:

INCOME:

Your weekly State Benefit/Pension	£
Partner's weekly State Benefit/Pension	£
Your weekly net pay (if working)	£
Any other income received by you or your partner (weekly amount)	£
Total income	£

DEDUCTIONS:

If you are working deduct the following

Single £5	Couple £10	£
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Also deduct the following (if you receive, and have included them as income above):

Attendance Allowance	£
Child Benefit	£
Disability Living Allowance	£
War Disablement Pension	£
Total deductions	£

YOUR WEEKLY ASSESSABLE INCOME	£
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(Your total income less deductions)

Now check your assessable income with chart overleaf

Contact Points

Please note that this leaflet is a guide only and may not include all the relevant information you need. If you wish to obtain further information, advice or guidance, please contact the Housing Benefit/Council Tax Benefit Offices by telephoning **Freephone 0800 393811** or your nearest Service Point:

Service Point staff are available to assist at:

Acharacle	Fort Augustus	Lairg
Alness	Fortrose	Lochcarron
Ardersier	Fort William	Lochinver
Aviemore	Gairloch	Mallaig
Bettyhill	Golspie	Muir of Ord
Bonar Bridge	Grantown on Spey	Nairn
Broadford	Helmsdale	Portree
Brora	Hilton	Tain
Dingwall	Invergordon	Thurso
Dornoch	Inverness	Ullapool
Drumadrochit	Kingussie	Wick
Dunvegan	Kinlochleven	
Durness	Kyle	