

# Benefits Checklist

## Over Pension Age\*

**Use this checklist to calculate your client's  
Pension Credit and Housing/Council Tax Benefit**

Client's name \_\_\_\_\_

N.I. No. \_\_\_\_\_

Date of birth \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_

\* Please note that State Pension Age is being equalised between April 2010 and April 2020. This means that Pension Age for means tested benefits is increasing above the age of 60 and changing every month. Please refer to State Pension Equalisation Fact Sheet.

**To be used from April 2011**



# ATTENDANCE ALLOWANCE

To claim phone 0800 88 22 00: Age 65+

IF UNDER AGE 65 CLAIM DISABILITY LIVING ALLOWANCE

Criteria to be met - **t i c k   b o x   i f   r e c e i v e d .**

**Higher Rate:** Day AND night care: Needs help with personal care (can include prompting and motivating) and/or supervision/ watching over/keeping an eye on to prevent danger to self or others.  £73.60

**Lower Rate:** Day OR night care: Needs help with personal care (can include prompting and motivating) and/or supervision/ watching over/keeping an eye on to prevent danger to self or others.  £49.30

The criteria looks at help that is REASONABLY required regardless of whether any help is actually being received.

NB: If Disability Living Allowance was claimed before the age of 65 it will continue to be paid after the age of 65. It does not change to Attendance Allowance which is only paid to those who claim for the first time after their 65th birthday.

# CARER'S ALLOWANCE

To claim phone 0800 882200 or go to [www.direct.gov.uk/carers](http://www.direct.gov.uk/carers)

Must look after disabled person for at least 35 hours a week and that person must receive either Attendance Allowance or DLA Care Component at either Middle or Higher Rate (NB: check whether the disabled person may lose their Severe Disability Premium if Carer's Allowance is paid)

Tick box if Carer's Allowance paid  £55.55

Tick box if underlying entitlement established but Carer's Allowance cannot be paid because of overlapping benefit rules

# PENSION CREDIT

**Claim Line 0800 991234**

**The Pension Credit has 2 separate parts, the Guarantee Credit and the Savings Credit. Entitlement may be to either one or both.**

**N.B. There will be a very small number of persons for whom this calculation will not apply. If income includes any of the following, please seek advice: Incapacity Benefit, S.D.A. Contribution based J.S.A., ESA(C), Working Tax Credit, Spousal Maintenance Payments.**

**STEP ONE:** Can you Claim?

To claim the Guarantee Credit the claimant must be aged 60 or above. It doesn't matter if their partner is under 60. To claim the Savings Credit they or their partner must be aged 65 or above. If they are one of a couple they must claim as a couple.

# PENSION CREDIT *Continued*

## STEP TWO: The Guarantee Credit (from pension age)

Work out Income.  
(Attendance Allowance / DLA is ignored in full)

State Pension

Occupational Pension  
(counted in full: no disregards)  
Adult maintenance payments count in full

Other Income  
If working, note earnings disregards - £20 if lone parent, disabled or carer;  
otherwise £5 (£10 for couples). Disregard all benefits/income for dependant children.

### Savings

Ignore savings of up to £10,000,  
then count savings income of £1 per week  
for every £500, or part of £500, over  
the above levels

### Total Savings

### Savings taken into account

### Savings Income

**Add together sub totals 1, 2 and 3 to give TOTAL INCOME**

## STEP THREE: Minimum Guarantee Credit - Appropriate Amount

<b>Single Person</b>	£137.35
<b>Couple</b>	£209.70

### Severe Disability Additions

Paid to a single person who gets either rate of Attendance Allowance  
the higher or middle rate care component of Disability Living Allowance,  
or to couples where both get these benefits at these rates

<b>Single</b>	£55.30
---------------	--------

AND living alone or able to "COUNT" as though they are living alone

AND no one is paid Carers Allowance for  
looking after them.

<b>Couple (one qualifies)</b>	£55.30
<b>Couple (both qualify)</b>	£110.60

The higher rate is only paid where both partners of a couple satisfy all the conditions.

The single rate is paid if Carers Allowance is paid in respect of one partner only.

### Carer Addition

<b>Single</b>	£31.00
---------------	--------

<b>Couple (both qualify)</b>	£62.00
------------------------------	--------

You or your partner must have made a claim for Carers Allowance or have  
made a claim and have an underlying entitlement but cannot be paid  
Carers Allowance because you get an overlapping benefit such as  
Retirement Pension.

### Housing Costs (for owner occupiers)

Mortgage interest payments paid at standard rate. Ceiling £200,000.  
Interest on loans for home purchase and certain essential improvements  
and repairs; also some housing costs if leaseholder, e.g. some service charges  
Note deductions for non-dependants, as for Housing Benefit

**Minimum Guarantee Credit APPROPRIATE AMOUNT**

## STEP FOUR: Work out the Difference

If Total Income is higher than the Minimum Guarantee Credit then no Guarantee is payable. Work out the excess income figure for use in the Savings Credit calculation and work out 40%. If the Minimum Guarantee Credit is higher than the Total Income, write the difference.

Minimum Guarantee Credit (Step three) \_\_\_\_\_  
MINUS Total Income (Step Two) \_\_\_\_\_  
Guarantee Credit Payable \_\_\_\_\_

Or Guarantee Credit not payable.

Total Income (Step Two) \_\_\_\_\_  
MINUS Minimum Guarantee Credit (Step Three) \_\_\_\_\_  
Excess Income \_\_\_\_\_

Amount of the excess income  
to be taken into account in  
Step Five (2) x 40% \_\_\_\_\_

## STEP FIVE: Savings Credit (Age 65+)

(1) For persons who are eligible to receive the Guarantee Credit, or whose income is the same as the Guarantee (or who have non qualifying income)

Total Income\*\* (from Step Two) \_\_\_\_\_  
Minus the savings credit threshold \_\_\_\_\_  
    Single £103.15 \_\_\_\_\_  
    Couple £164.55 \_\_\_\_\_  
= \_\_\_\_\_  
x 60% \_\_\_\_\_

**THIS IS THE SAVINGS  
CREDIT PAYABLE\***  
(or maximum payable if  
qualifying income  
exception.)

NB: Savings Credit cannot be paid unless  
income is more than the Savings Credit threshold

(2) For persons who are not eligible to receive the Guarantee Credit

Maximum Savings Credit  
    Single £20.52  
    Couple £27.09 \_\_\_\_\_  
(May be less if qualifying income exception)  
  
Minus 40% of the excess income figure\*\* –  
(40% of the amount by which total income  
exceeds Minimum Guarantee Credit –  
transfer from Step Four). \_\_\_\_\_  
  
Savings Credit Payable\*  
(providing of course this is not a negative  
amount) \_\_\_\_\_

\*NB: The maximum Savings Credit payable is £20.52 for a single person and £27.09 for a couple. If calculations show Savings Credit payable in excess of these amounts, the award will be reduced to the maximum figure allowed.

\*\*NB: Use qualifying income in exceptional cases.

## STEP SIX: Pension Credit Payable

Guarantee Credit (Step Four) \_\_\_\_\_  
+ Savings Credit (Step Five) \_\_\_\_\_

**TOTAL PENSION CREDIT**

# HOUSING BENEFIT + COUNCIL TAX BENEFIT

## STEP ONE: Can you claim?

### Housing Benefit

You must have a liability to pay rent.

### Council Tax Benefit

You must have a liability to pay Council Tax.

If you can get the Guarantee Credit part of Pension Credit you will be passported to receive 100% of your eligible rent and council tax. This applies even if you have savings over £16,000. You do not need to carry out steps 2 to 4, but note that any non-dependant deductions may still apply. If you ONLY get Savings Credit you do need to carry out steps 2 to 4.

For all other persons benefit cannot be paid if they have more than £16,000 in savings.

## STEP TWO: Work out income

Benefits:	Take all into account in full except DLA, AA, Child Benefit, Child Tax Credit. N.B. Savings Credit is taken into account in full: £15 disregard Widowed Parents Allowance. £10 disregard War Pensions
Capital:	Disregard savings upto £10,000. Assume tariff income of £1 for every £500 above this.
Earnings:	If you work, count net earnings less disregards ranging from £5 to £25 + £17.10 if 30 hour tax credit. This also applies to anyone who works for 16 hours and above if they ALSO receive a family premium OR they are a lone parent OR on certain disability benefits OR would qualify for the 50 plus element in WTC.
Occupational Pensions:	Count in full (no disregards)
Maintenance:	For a child disregard in full, for an adult disregard £15.

## STEP THREE: Work out applicable amount (if not in receipt of Guarantee Credit)

HB/CTB rates for people over 60

### Personal Allowances

Single claimant

-Aged 60-64	£137.35
-Lone parent aged 60-64	£137.35
-Aged 65 or over	£157.90
-Lone parent aged 65 or over	£157.90

Couple

-both members aged 60-64 (or one aged 60-64 & one under 60)	£209.70
-one member or both members aged 65 or over	£236.80

Dependants Allowances

Each child/young person under 20 for whom child benefit is received.	£62.33
--	--------

Family Premium

Paid to families with a dependant child including lone parents Higher rate paid if family includes baby under one year of age.	£17.40/£27.90
--	---------------

Family Premium (Protected Lone Parent Rate)

Only applies if paid continuously as part of HB/CTB claim since before 5th April 1998. Higher rate paid if family includes baby under one year of age.	£22.20/£32.70
--	---------------

Disabled Child Premium

Paid for each dependant child with less than £3,000 savings who gets DLA (any rate) or is registered blind.	£53.62
---	--------

Enhanced Child Disability Premium

Paid for each dependant child who gets DLA Higher Rate Care Component	£21.63
---	--------

Severe Disability Premium

£55.30

Carer Premium

£31.00

**TOTAL HB/CTB APPLICABLE AMOUNT**

## STEP FOUR: Work out the difference

If the applicable amount is higher than the income then maximum Housing Benefit and Council Tax Benefit are payable

If the income figure is higher than the applicable amount then go on to calculate how much if any the person can claim. Write the difference here.

## STEP FIVE: The Taper

### Housing Benefit

- i) Enter weekly eligible rent (not always the amount that is paid - see below) £ \_\_\_\_\_
- ii) Take off any non dependant deductions (see below) £ \_\_\_\_\_  
This is max. weekly HB = £ \_\_\_\_\_
- iii) Work out 65% of the amount in Step Four (This is the amount of rent to be paid) £ \_\_\_\_\_
- iv) Reduce max. weekly HB by amount in box above (take amount in box (iii) from amount in box (ii)) £ \_\_\_\_\_  
This is how much Housing Benefit the client will get per week.

### Council Tax Benefit

- i) Enter weekly Council Tax £ \_\_\_\_\_
- ii) Take off any non dependant deductions – (see below) £ \_\_\_\_\_  
This is max. weekly CTB = £ \_\_\_\_\_
- iii) Work out 20% of the amount in Step Four (This is the amount of Council Tax to be paid). £ \_\_\_\_\_
- iv) Reduce max. weekly CTB by amount in box above (take amount in box (iii) from amount in box (ii)) £ \_\_\_\_\_  
This is how much Council Tax Benefit the client will get per week.

## ADDITIONAL POINTS

### HOUSING BENEFIT

#### ELIGIBLE RENT

Benefit will not be paid for some charges included in the rent such as for meals, heating, hot water, lighting, cooking. These charges will be deducted from the actual rent to give the eligible rent. Some service charges can be included – take advice.

Note Local Housing Allowance levels for the private sector and restrictions for under 25s.

**NON DEPENDANT DEDUCTIONS.** If there are other adults living in your home (not counting your partner) your Housing Benefit and Council Tax Benefit will be reduced by the following amounts according to their income, unless you or your partner are blind or get D.L.A. care or A.A.

(Deduction per week)

	HB	CTB
18 + and in remunerative work /gross Income under £122.00	£ 9.40	£2.85
Gross Income £122 to £179.99	£21.55	£2.85
Gross Income £180 to £233.99	£29.60	£5.70
Gross Income £234 to £309.99	£48.45	£5.70
Gross Income £310 to £386.99	£55.20	£7.20
Gross Income £387 or more	£60.60	£8.60
Age25 plus and on IS/JSA(IB)/PC/ESA(IR)	£ 9.40	Nil
Others (except for the list below)	£ 9.40	£2.85

There is no non-dependant deduction in respect of the following non-dependants:

– under 18s – for HB is under 25 and on IS or JSA (IB) or ESA(IR) – for CTB is any age and on IS or JSA (IB) or ESA(IR) – on certain training allowances for young people – full time student – for CTB only if the person attracts a council tax disregard – in hospital for over 6 weeks – is detained in prison

### COUNCIL TAX BENEFIT

Disability reduction applies if a room has been adapted to meet the needs of a disabled person who uses it or there is a 2nd bathroom or kitchen or there is a space for a wheelchair to move around.

Status discount – 25% reduction for person living alone. A discount should also apply if ALL other adults in the home are: Severely mentally impaired, under 20 and Child Benefit paid for them, certain carers, in hospital or residential care, prisoners, students, student nurses, YT trainees, apprentices.

Second Adult Rebate – is for people who have another adult living with them (not normally their partner unless disregarded) who has a low income. You cannot get both Council Tax Benefit and second Adult Rebate on the same home.

2nd Adult weekly income	Rebate
2nd Adult on IS/JSA(IB)/PC/ESA(IR)	25%*
Under £177.00	15%
£177.00 - £230.99	7.5%

\*100% Rebate if living with student householder.