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# Your Guide To Our Services



An agency with

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### About this leaflet

This leaflet tells you about Social Security benefits, help with health costs, National Insurance and war pensions, and mentions most leaflets that are available. It also includes details of benefits administered by HM Revenue and Customs e.g. Child Benefit and Tax Credits.

### Rates of benefits and contributions

Rates of benefits (the amount of money you may be able to get) normally change once a year -usually in April. Some rates may also change at other times in the year. This leaflet gives April 2012 rates unless stated otherwise.

### How much you get

Up-to-date rates of Social Security benefits are given in leaflet **BRA5NI Social Security Benefit rates**, available from Social Security or Jobs & Benefits offices.

### How payments are made

#### About the account you want to use

We normally pay your money direct into an account.

You can use a bank, building society or other account provider. Many banks and building societies will let you collect cash at the post office.

Advantages of being paid by direct payment into bank/building society accounts include:-

**Choice** - withdrawing money from various places, when and where customers need it. This includes a wide range of banks, cash machines and shops that offer "cashback". Customers can also access many accounts at the Post Office.

**Convenience** - paying benefits and any other money (such as wages, occupational pensions or personal cheques) into one convenient account helps customers keep control of their finances and budget more effectively

**Discounts** - paying bills by direct debit means customers can make the most of discounts offered by some utility companies such as gas and electricity suppliers

## About this leaflet

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**Security** - customers can rely on the fact that their money is kept in a safe place, offering an easy and secure way of managing finances

**Flexibility** - many bank accounts offer Internet banking which means customers can avoid the queues and access their money 24 hours a day

**Peace of mind** - a fast and easy one-off set up to pay regular bills by direct debit means never having to worry about missing a payment again

**Being 'job ready'** - if you are unemployed and trying to find a job, having a bank or building society account to have wages paid into shows prospective employers that customers are ready to move into work.

### How we will pay you

We will tell you when the first payment will be made and how much it is for. Each payment, after the first one should be the same unless there is a change in your circumstances. We will tell you whenever there is going to be a change in the amount we pay into your account.

### Finding out how much we have paid into the account

You can check your payments on the account statements. The statements may show your National Insurance (NI) number next to payments that are from us. If you think your payment is wrong, get in touch with the office that pays you straight away.

### If we pay you too much money

We have the right to recover any money paid to you, which you are not entitled to. This may be because of the way the Direct Payment system works. For example, you may give us information, which means you are entitled to less money but we may not be able to change the amount we have already sent out. If this happens, we will contact you before we recover any money.

- **By giving us your account details you are agreeing to be paid by Direct Payment and understand the information above about being overpaid.**
- **If you intend to open an account, please give us your account details as soon as you have them.**

## About this leaflet

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- **If you do not have an account, please contact us and we will give you more information.**

**It is very important you provide your account details correctly including the building society roll or reference number if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.**

You can find the account details on your chequebook or bank statements. If you are not sure about the details, ask the bank, building society or other account provider.

### **About the account you can use**

#### **You can use**

- an account in your name
- a joint account or
- someone else's account, subject to the terms and conditions of the account and as long as you have the other person's permission and authorise them to use the money in the way you tell them.
- If you are an Appointee or a legal representative acting on behalf of the customer, the account should be in your name only.
- To be paid into a credit union account you must provide the credit union's account details. Your credit union will be able to help you with this.

If your account details change you must notify us immediately.

**This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law.**

Every effort has been made to ensure that the contents are correct at the date shown on the cover. However, changes in benefit regulations may make the leaflet become gradually less accurate.

**Wherever this may be important to you, you should always check details with a Social Security or Jobs & Benefits office, and for Child Benefit/Tax Credits any Child Benefit Office/Tax Credit Office, or any HM Revenue and Customs Enquiry Office.**

### Benefits Adviser Service

You can also find out what benefits, Pensions or credits you may be entitled to with the new Benefits Adviser Service at [www.nidirect.gov.uk/benefits-adviser](http://www.nidirect.gov.uk/benefits-adviser)

### National Insurance (NI)

HM Revenue and Customs is responsible for looking after National Insurance contributions. Most working people between 16 and state pension age (This is 65 for men born on or before 5 April 1959 and 60 for women born on or before 5 April 1950. The State Pension age for women born on or after 6 April 1950 but before 6 April 1955 is rising from 60 to 65 between 2010 and 2020. State Pension age will increase for both men and women from age 65 to 68 between 2024 and 2046) must pay contributions into the National Insurance (NI) scheme.

There are six classes of NI contributions:

- Class 1 paid by people who work as employed earners
- Class 1A paid by employers who provide employees with car/fuel for private use
- Class 1B paid only by employers who enter into a Pay As You Earn settlement agreement with HM Revenue and Customs for tax
- Class 2 paid by people who are self-employed
- Class 3 voluntary contributions
- Class 4 paid by self-employed people in addition to Class 2 contributions based on profits.

### Your NI number

Your NI number is personal to you. You keep it all your working life. It looks something like this: AB 123456 C.

- Your employer will require your NI number when you start work.
- If you are self-employed you will need it when you apply to pay self-employed contributions.
- You should put it on any forms or letters you send to us.

If you change any part of your name, title (like Mr, Mrs), or address, tell your Social Security or Jobs & Benefits office at once so that your National Insurance record can be kept up to date.

## National Insurance

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### NI benefits

NI contributions help you to qualify for these benefits:

- Incapacity Benefit
- Maternity benefits
- State Pension
- Contribution-based Jobseeker's Allowance
- Bereavement benefits
- Contribution-based Employment and Support Allowance.

You can get these benefits only if you (or, for some benefits, your husband) have already paid or been credited with enough of the right class of contributions at the right time. When you claim you should give your NI number if you know it.

### Reduced liability

Some married women and widows still have the right to pay reduced-rate contributions. This is called reduced rate liability. For more information see forms CF9 and CF9A.

### Working beyond state pension age

If you are over state pension age you do not pay contributions. But if you work for an employer, they still have to pay employer's contributions.

### Information about National Insurance Contributions

For further information about National Insurance Contributions you should contact the HM Revenue and Customs helpline on **0345 302 1479** or a Social Security or Jobs & Benefits office.

## For people on low incomes

There is a range of benefits for people on low incomes - whether they are working or not.

### Income Support

Any new claim to Income Support awarded from the 6th of April 2004 does not include child-related elements because support for children is provided by Child Tax Credit (CTC).

Income Support is a Social Security benefit for people aged 16 or over whose income is below a certain level. To get Income Support you must be habitually resident in Northern Ireland and not be required to be available for work because, for instance, you are:

- Sick or disabled
- or a lone parent or lone foster parent (subject to certain exemptions and conditions)
- or getting Carer's Allowance for looking after someone.

You cannot normally get Income Support if you are working for 16 hours or more on average a week, or your partner (if you have one) works for 24 hours or more on average a week. (Partner means someone you are married to or who you live with as if you are married to them or a civil partner or a person you live with as if you are civil partners).

From 27 October 2008, Income Support on the grounds of being sick or disabled is not available for new customers. Existing customers will continue to receive Income Support as long as they satisfy the conditions. Instead you may be able to claim Employment and Support Allowance.

Lone parents who claim Income Support are required to attend an Employment Service Adviser/Lone Parent Adviser meeting before their claim to Income Support can be assessed. This interview is a condition of entitlement and attendance and participation is compulsory.

From 2 December 2008, Lone Parents with older children may no longer be entitled to Income Support solely on the grounds of being a Lone Parent, subject to certain exemptions and conditions. Instead those able to work may claim Jobseeker's Allowance or those with health problems or a disability may be able to

claim Employment and Support Allowance.

Lone Parents who have other reasons for claiming Income Support, for example if they have children for whom the middle or highest rate care component of Disability Living Allowance is payable, or they claim Carer's Allowance, or are fostering, will continue to be eligible to claim.

Income Support can be paid to top up other benefits, or earnings from part-time work including self-employed work, or if you have no money coming in at all.

Your right to Income Support does not depend on National Insurance contributions.

Savings of £16,000 or more usually means you, or you and your partner together cannot get Income Support. Savings of between £6,000 and £16,000 will usually affect the amount you can get. If you live permanently in a care home you will not get benefit if your savings are more than £16,000.

If you are responsible for paying housing costs, you should contact the Northern Ireland Housing Executive/Land & Property Services.

If you are buying your home you may be able to get help with your mortgage interest as part of your Income Support.

There is more information about who can get Income Support in the Income Support claim forms.

### If you are still at school

You can't normally claim Income Support for yourself if you are still at school. But you can if you are aged 16 or over but under 20 and any of the following applies to you:

- you are looking after your own child
- or you are an orphan and no one is looking after you
- or you are so disabled that even if you were available for work you would be unlikely to get a job
- or you are not living with your parents or anyone acting in their place and are not being kept by them, and either you are not in touch with them, or they are separated from you for reasons that can't be avoided.

**How much you get**

The amount you get depends on, among other things, how old you are, whether you have a partner, whether you have any children or qualifying young persons and how old they are, whether you or anyone in your family has any disabilities, how much money you and your partner have coming in each week, and how much you, or you and your partner together, have in savings.

Your Income Support payment may be made up of three parts:

- a **personal allowance** for yourself and your partner (if you have one) and one for each child or young person that you or your partner may be looking after.

**Personal allowances****Single people**

aged under 25	£56.25
aged 25 or over	£71.00

**Couple**

both aged 18 or over	£111.45
<i>Where one or both partners are aged under 18, their personal allowance depends on their circumstances.</i>	

**Lone parents**

aged under 18	£56.25
aged 18 or over	£71.00

**Dependant children**

from birth to day before 20th birthday	£64.99
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- premiums for groups of people with special needs, such as families with children, people with disabilities, and people who are getting, or are entitled to get Carer's Allowance.

**Premiums**

Family	£17.40
Family (lone parent rate for people with preserved rights)	£17.40
Disabled child	£56.63
Carer	£32.60

Severe Disability -		
Single Person qualified		£58.20
Couple (one qualifies)		£58.20
Couple (both qualify)		£116.40
	<b>single person</b>	<b>couple</b>
Disability	£45.25	£43.25

- **housing costs** to help with mortgage interest and certain other housing costs not met by Housing Benefit. Mortgage interest payments may be paid direct to your lender.

### Housing costs - deductions for non-dependants

Aged 25 or over and receiving Income Support (not a full-time student or a boarder)		£11.45
Not in remunerative work or gross income less than £124.00	Lower rate	£11.45

In remunerative work and gross income		
£124.00 - £182.99	Second rate	£21.55
£183.00 - £237.99	Third rate	£36.10
£238.00 - £315.99	Fourth rate	£59.05
£316.00 - £393.99	Fifth rate	£67.25
£394.00 and above	Sixth rate	£73.85

If you qualify for more than one premium you will normally get only the one that gives you the most money. But the family premium, disabled child premium, severe disability premium, carer premium and enhanced disability premium may be paid in addition to any other premiums you can get. Note that family premium (Lone Parent) cannot be paid in addition to family premium.

### How to claim Income Support

Contact your local Social Security or Jobs & Benefits office for a claim form. Do not delay in making your claim or you may lose benefit. A claim form for Housing Benefit is also available from your local Social Security or Jobs & Benefits office.

### Other help

If you or your partner get Income Support, you also get help with health costs - see page 70.

If you have a child or qualifying young person under 20 in nursery or full-time education they may get a free midday meal. This also applies to young people aged 16, 17, 18 or 19 who get Income Support in their own right. This may not apply if your child, or a young person, is in full-time education at a sixth form college or college of further education.

### Healthy Start Vouchers

Healthy Start offers vouchers for milk as well as plain fresh or frozen vegetables and infant formula as well as Healthy Start vitamin supplements. These are for pregnant women and children under 4 in families getting specific state benefits or tax credits, and also for pregnant women under 18 years of age regardless of circumstances. The Healthy Start application forms are available from GP surgeries, midwives/health visitors or by phoning 08456076823

You may also be able to get help from the Social Fund (see page 15).

If your child's or qualifying young person's other parent lives elsewhere, read about **Child Support Maintenance** on page 31.

### Child Maintenance

If you receive Child Maintenance, we will disregard this. Please contact Child Maintenance Choices (a service provided by the Child Maintenance and Enforcement division) for further details.

### Prison Visits

While you or your partner are getting Income Support you are entitled to help with the cost of prison visits.

## Housing Benefit

Housing Benefit is paid by the Northern Ireland Housing Executive (NIHE) to people who rent their home and who need help to pay their rent and rates.

Housing Benefit is paid, by Land and Property Services (LPS), to people who **own** their home and who require help with the payment of rates.

Housing Benefit is **not** paid to help with the costs of:

- mortgage interest payments
- some service charges
- fuel costs
- meals.

Help with mortgage interest may be included in your payments of Income Support, Income-based Jobseeker's Allowance or Income-Related Employment and Support Allowance. Your right to Housing Benefit does **not** depend on National Insurance contributions. It is a tax-free benefit.

### Who can get it?

If you need help to pay your rent, you may be able to get Housing Benefit. You may also get Housing Benefit if you live in a hotel, guest house, hostel or somewhere similar. You may be able to get Housing Benefit whether you're employed, self-employed or unemployed, and you don't have to be getting Income Support, Jobseeker's Allowance or Employment and Support Allowance.

If you are an owner/occupier and you need help to pay your rates you may be able to get Housing Benefit (from Land and Property Services (LPS)). You may be able to get Housing Benefit whether you are employed, self-employed or unemployed, and you don't have to be getting Income Support, Jobseeker's Allowance or Employment and Support Allowance.

You, or you and your partner together (husband, wife, or someone you live with as if you are married to them), must not have £16,000 in capital investments or savings. Savings between £6,000 and £16,000 will affect the amount of Housing Benefit you may get. For those over state pension age, savings between £10,000 and

£50,000 affect the amount of Housing Benefit they get. (The tariff is £1.00 for every £500 or part thereof). For those under 60, the figure is £1.00 for every £250 or part thereof.

### How much you get

If you get Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance or Pension Credit (guaranteed element) and you pay rent/rates, you may be entitled to full Housing Benefit. This may not be the same as the rent/rates you are paying.

If you do not get Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance or Pension Credit (guaranteed element) you may still get full Housing Benefit if the money you have coming in is less than the amount allowed for your needs.

The amount of help you can get depends on how much money you and your partner have coming in, the size of your family, the savings of you and your partner together, how much rent/rates you have to pay, and whether other people, who are not dependent on you, share your home. The money you have coming in is calculated to include:

- earnings - if you're employed or self-employed
- unearned income - any other money including some Social Security benefits
- savings, investments and property

Your needs are calculated to include:

- a personal allowance** for yourself (this is increased if you have a partner)
- and a dependant's allowance** if you have dependent children or young people living with you
- and premiums** for special needs (for example if you are disabled)
- and certain income disregards** (for example if you are looking after children or have been recently bereaved).

If the money you have coming in is more than the amount allowed for your needs, your Housing Benefit is reduced. The more you have coming in the less Housing Benefit you will get. If you have other people living with you who do not depend on you to support them, you may

get less Housing Benefit.

If you, or your partner, are working at least 16 hours a week, you may also be able to get some of the cost of your childcare charges taken into account when your benefit is calculated.

Special rules apply to students.

You may be able to get maximum Housing Benefit for an extra four weeks after your Income Support, Income-Based Jobseeker's Allowance or Income-Related Employment and Support Allowance stops because you or your partner start work or increase your hours or wages. The extra help is called an extended payment.

To get an extended payment you must be aged under 60 or, if you are getting Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, under State Pension age, you must have been unemployed and getting Jobseeker's Allowance for at least six months without a break, or have been getting Income Support, Employment and Support Allowance for at least six months without a break.

### How to claim Housing Benefit

If you claim Employment and Support Allowance, Income Support or Jobseeker's Allowance you will get forms to claim Housing Benefit with the Employment and Support Allowance, Income Support or Jobseeker's Allowance claim form. If you don't claim Income Support or Jobseeker's Allowance, Employment and Support Allowance or are already getting it and now want to claim Housing Benefit, you should get in touch with your local NIHE District Office (if you are a tenant or a beneficial property owner i.e. have your day in the property) or NIDirect [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates) or your local LPS regional office (if you own and occupy your home).

Benefit will be paid based on information supplied the previous year but will be subject to review through the year. The responsibility will still be on the customer to inform Land and Property Services (LPS) of all changes while in receipt of Housing Benefit.

### More information

For detailed information about Housing Benefit, contact your nearest NIHE District Office or go to [www.nihe.gov.uk](http://www.nihe.gov.uk) or [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates), or contact your local NIHE District Office, LPS regional office, or Social Security or Jobs & Benefits office.

### Rate Relief

Rate Relief is a scheme that provides additional help for low income households who are receiving either no, or only partial help with their rates through Housing Benefit.

If you are getting only partial help with your rates through Housing Benefit you may be entitled to extra help through the Rate Relief Scheme. Other people just outside the Housing Benefit limits may also qualify for Rate Relief.

### More information

Detailed information about rate relief is available at [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates), or from your nearest NIHE District Office or LPS Regional office.

## Lone Pensioner Allowance

If you are aged 70 or over a discount is available to help you pay your rates. This is called the Lone Pensioner Allowance (LPA).

You will be entitled to a 20% discount on your rates if you are:

- a pensioner aged 70 or over;
- living on your own (there may be some exceptions to this); and
- paying rates for your home.

If you get Housing Benefit or Rate Relief (or both) but you don't get all your rates paid, the Housing Executive or Land and Property Services will use the information it already has about you to work out how much LPA you might be entitled to unless you tell the Housing Executive or Land and Property Services that you do not want to apply for the discount.

LPA is not means-tested so any social security benefits you receive will not normally be affected.

### How do I apply?

If you rent your home or you used to own the property you live in and you still have to pay rates, you can:

- phone the Housing Executive on 03448 920902 for more information;
- call in at your local Housing Executive office; or
- go to [www.nihe.gov.uk](http://www.nihe.gov.uk) and download an application form.

If you own and live in your own home, you can:

- phone Land and Property Services helpline on 0300 200 7801 (textphone 0845 300 6361);
- call in at your local Land and Property Services office; or
- go to [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates) and download an application form.

## The Social Fund

The Social Fund helps people with expenses which are difficult to pay for out of regular income. Getting help from the Social Fund does not depend on your National Insurance contributions.

The Benefits that follow in this section are all paid from the Social Fund.

### Cold Weather Payment

If you or your partner are getting Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance or Pension Credit, and you are also getting one of the disability premiums or an amount for a dependent child under 5, you may get a Cold Weather Payment during a period of very cold weather.

Cold Weather Payment -  
weekly payment            £25.00 for 2011/12

### How to claim a Cold Weather Payment

Payment will be sent to you automatically, you do not need to claim.

### Sure Start Maternity Grant

If you or your partner are getting or are waiting to hear about Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, Working Tax Credit, where the disability or severe disability element is included in the award, Child Tax Credit payable at a rate higher than the family element or State Pension Credit, you may be able to get a Sure Start Maternity Grant to help buy things for a new baby. This is **not** a loan and does not have to be repaid.

Sure Start Maternity Grant £500

### How to claim a Sure Start Maternity Grant

Contact your local Social Security or Jobs & Benefits office for claim form SF100 (Sure Start).

### Funeral Payment

If you or your partner are getting or are waiting to hear about Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, Housing Benefit, Working Tax Credit, where the disability or severe disability element is included in the award, Child Tax Credit, awarded at a rate higher than the family element or State Pension Credit and you have to arrange a funeral, you may be able to get a Funeral Payment from the Social Fund.

### Social Fund Funeral Payment

The necessary cost of specified items or services plus up to £700 for other funeral expenses.

### How to claim a Funeral Payment

Contact your local Social Security or Jobs & Benefits office (or Registrar's Office) for claim form SF200.

### More Information

Leaflets with general information on help when someone dies are available from Social Security or Jobs & Benefits offices and Registrars of Births, Deaths and Marriages.

### Community Care Grant

In most cases to get a Community Care Grant you should already be getting Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance or State Pension Credit. Community Care Grants are available to help people in special need and with certain travel costs.

This is **not** a loan and does not have to be repaid.

### How to apply for a Community Care Grant

Contact your local Social Security or Jobs & Benefits office for claim form SF300.

### Budgeting Loans

You may be able to get a Budgeting Loan to meet an important expense if you have been getting Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance or State Pension Credit for at least 26 weeks.

### How to apply for a Budgeting Loan

Contact your local Social Security or Jobs & Benefits office for claim form SF500.

### Crisis Loan

You do not have to be on Income Support or any other Social Security benefit to get a Crisis Loan. You may be able to get a Crisis Loan to help meet your immediate needs in an emergency or following a disaster where there would otherwise be a serious risk to your, or your family's, health and safety.

### How to apply for a Crisis Loan

Contact your local Social Security or Jobs & Benefits office, or the nearest one if you are away from home at the time of need.

### Telephone Applications

You have the option of making your Crisis Loan application by telephone; the office will then give you an "indicative" decision by telephone.

### Winter Fuel Payments

It is a yearly tax free payment to help people pay for their heating in the winter.

The qualifying age for Winter Fuel Payments for both men and women is rising in line with the increase in women's State Pension age.

If you have reached the qualifying age and get a State Pension or other Social Security benefit there is no need to apply, the Winter Fuel Payment should be paid automatically.

## For unemployed jobseekers

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### How to apply for a Winter Fuel Payment

If you think you need to apply, contact the Winter Fuel Payment helpline (084559 15 15 15) or visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Amount of payment

The amount of the Winter Fuel Payment is between £100 and £300 depending on your situation.

### Social Fund - more information

S16 A Guide to the Social Fund, available on the internet only, includes details of residents outside the UK but within the EEA and Switzerland.

### Help with health costs

For help with health costs see page 70.

## Jobseeker's Allowance (JSA)

Jobseeker's Allowance (JSA) was introduced on 7 October 1996 to replace Unemployment Benefit and Income Support for unemployed jobseekers.

To get JSA you must:

- Be actively seeking work
- Be capable of work
- Be available for work
- Normally be at least 18 years old and under state pension age
- Have paid enough National Insurance contributions **or** have income and savings below a certain level.

You must also have a valid Jobseeker's Agreement which sets out what you are going to do to find work. For more information read "Notes" on the JSA1 Claim Form. For more information on Joint Claims, get leaflet JC JSA *Joint Claims for Jobseekers Allowance (when some of the conditions do not apply)* from your local Social Security or Jobs & Benefits office.

### What you will get

JSA can be either Contribution-Based or Income-Based.

### Contribution-Based JSA

If you have paid enough NI contributions you will get a personal rate of Contribution-Based

## For unemployed jobseekers

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JSA for up to 182 days, irrespective of your savings or partner's earnings. Additional benefit for dependants is not paid with Contribution-Based JSA.

### Contribution-Based Jobseeker's Allowance

Person aged under 25	£56.25
Person aged 25 or over	£71.00

### Income-Based JSA

If you do not qualify for Contribution-Based JSA, or it does not fully meet your needs, you may qualify for Income-Based JSA. The amount you get depends, among other things, on how old you are and whether you have a partner, any dependent children or qualifying young persons, and how old the children are. Additional amounts, called "premiums", can be paid for groups of people with special needs.

### New Claims to Jobseekers Allowance (income-based) from 06/04/04

From 6 April 2004 Child Tax Credit replaced the premiums within Jobseeker's Allowance (income based) that are currently paid for children.

This means that a family making a **new claim** from 6 April 2004 to Jobseeker's Allowance (income based) will receive the appropriate **adult** elements only.

### Existing JSA (IB) **with** Child Tax Credit being taken into account as income

These cases will be automatically increased without any element being paid for children from 12 April 2004.

### Existing JSA (IB) claims **without** Child Tax Credit being taken into account as income. (i.e. have not claimed tax credits)

All other customers who have not already claimed Child Tax Credit will keep their appropriate Jobseeker's Allowance (income based) child elements.

### Income-Based Jobseeker's Allowance Personal allowances

#### Single people

aged under 25	£56.25
aged 25 or over	£71.00

## For unemployed jobseekers

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### Couple

both 18 or over £111.45

Where one or both partners are aged under 18, their personal allowance depends on their circumstances.

### Lone parents

aged under 18 £56.25

aged 18 or over £71.00

### Dependant children

from birth to day before 20th birthday £64.99

If you get Income-Based JSA you may be able to get help with mortgage interest and certain other housing costs not met by Housing Benefit. For more information get leaflet IS8 *Home owners - help with housing costs* from a Social Security or Jobs & Benefits office.

### Part-time earnings

You can earn some money before your JSA is affected. If you are unsure whether your part-time earnings will affect your benefit ask your Client Adviser/Personal Adviser.

### Occupational and personal pensions

Occupational and personal pensions can affect the amount of JSA you can be paid. You can get an occupational or personal pension of up to £50.00 a week before your Contribution-Based JSA is affected. This applies regardless of your age. But occupational and personal pensions are taken fully into account in Income-Based JSA.

### Child Maintenance

If you receive Child Maintenance, this will be fully disregarded unless the payment brings your capital above £6,000. Please contact your Social Security or Jobs & Benefits office for further details.

### Hardship payments

Sometimes JSA cannot be paid under the normal rules (for example, because you have contributed to your becoming or remaining unemployed).

If you have children, or someone in your family is sick, has a disability, is pregnant, or cares for a person with a disability, you may be entitled to a

## For unemployed jobseekers

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reduced-rate payment from the beginning of the period that JSA cannot be paid under the normal rules. Otherwise you must wait for two weeks.

A Client Adviser/Personal Adviser will be able to give you more information.

### How to claim Jobseeker's Allowance

Contact your local Social Security or Jobs & Benefits office for a claim form. Do not delay in making your claim or you may lose benefit.

### NI credits if you're not working

Sometimes when you are not working (for example when you're unemployed or sick) you can get Class 1 credits instead of having to pay NI contributions. To get credits, you must be unemployed or sick for the full week.

You will **not** get credits if you are paid JSA because of hardship, or you are a married woman who has chosen to pay a reduced rate of NI contributions. Men and women do not receive credits during the tax year in which they reach State Pension age. A jobseeker may not be entitled to a credit if they work part-time. Further information can be obtained at all Social Security or Jobs & Benefits offices. Class 1 credits can help you get National Insurance benefits, but only if you've actually paid some contributions as well.

If you think you may have paid enough contributions to qualify for State Pension, you should request a State Pension forecast; contact your local office for details on how to do this. When you get your forecast and if you want someone to explain what you need to do, you should contact your local Social Security or Jobs & Benefits office.

### Other Help

If you or your partner get Jobseeker's Allowance, you also get help with health costs - see page 70

### Prison Visits

While you or your partner are getting Jobseeker's Allowance you are entitled to help with the cost of prison visits.

### Back to work benefits

There are a number of benefits and programmes which can help you get a job and keep it.

#### Job Grant

Job Grant consists of a two-tiered rate of payment for people who move from benefits to work. £100 for single people and couples without children; and £250 for all lone parents and couples with children.

To qualify for a Job Grant customers must:

- have moved into work for at least 16 hours per week or 24 hours or more for a partner,
- expect the employment to last 5 weeks, and
- have been in receipt of/or a combination of the following for 26 weeks or more:

*Jobseeker's Allowance*

*Income Support*

*Incapacity Benefit*

*Severe Disablement Allowance*

*New Deals*

*Employment and Support Allowance*

A Job Grant is not payable:

- to people who are signing on as incapable of work or as unemployed in order to receive National Insurance Credits (Credit Only Cases),
- if the partner has started work but the whole family has not been taken off benefit as a result of this.

#### Housing Benefit extended payment scheme

You may be able to get maximum Housing Benefit for an extra four weeks after your Income Support, Income-Based Jobseeker's Allowance or Income-Related Employment and Support Allowance stops because you or your partner start work or increase your hours or wages. The extra help is called an extended payment. To get an extended payment you must be aged under 60 or, if you are getting Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance under state pension age, and you must have been unemployed and getting Jobseeker's Allowance for at least six months without a break, or have been getting Income Support as a lone parent, a carer, or on a Government training course, for at least six months without a break.

### Information about helping you back to work

Your local Department for Employment and Learning Jobs & Benefits office/JobCentre can give you advice whether you are looking for your first job, another job after becoming unemployed, or are returning to work. They can also offer advice on careers direction and training to improve your qualifications.

Department for Employment and Learning Jobs & Benefits offices/JobCentres also provide a range of programmes and services designed to help you to find work.

### Steps to Work

The Steps to Work initiative was introduced in September 2008. The aim of Steps to Work is to assist people who are unemployed or economically inactive to find and sustain employment. It offers a flexible menu of work related activities that can be tailored to suit the needs of each individual.

Participation in Steps to Work provision is a mandatory requirement for all Jobseeker's Allowance (JSA) claimants aged between 18 and 24 who have been claiming JSA for 6 months and those aged 25 and over and claiming JSA for 18 months.

Steps to Work is also available on a voluntary basis to customers aged 18 or over (lone parents aged 16 or over) who are not working or are working less than 16 hours per week or are economically inactive and who want to start or return to work.

Steps to Work includes:

- Personalised advice and guidance
- Help to find and remain in work
- An opportunity to gain recognised qualifications and improve skills
- Opportunities to gain relevant work experience

Steps to Work is delivered in a '3 step' process

Step One consists of a period of up to 16 weeks in which participants receive advice and guidance to help them find work. Opportunities available in Step One include:

- Short Accredited Training Courses

## Information about helping you back to work

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- Confidence/Motivational Building Courses
- Essential Skills Assessment
- Core Gateway Modules (i.e. Jobsearch, employability skills)
- Advice and guidance about self-employment
- Advice and guidance from a Music Industry Adviser

Step Two offers a range of work experience and training opportunities ranging from between 3 and 26 weeks. It includes:

- Back to Work provision (up to 8 weeks)
- Essential Skills Training (up to 26 weeks)
- Qualifications -
  - Vocationally Related Qualifications (up to 26 weeks)
  - GAP, work experience programme specifically for unemployed graduates (up to 26 weeks)
- Self-employment Test Trading
- Employer Subsidy, subsidised permanent employment (up to 26 weeks)
- Enhanced Support, one to one support during Step 2 (up to 12 weeks)

Step Three aims to help participants to use their new skills, abilities and experience to help them find a job. The focus will be on intensive jobsearch, and includes regular interviews with the Adviser.

### For women expecting babies

For general information about benefits and other help during pregnancy and when the baby is born, get leaflet NIL 17A, *A guide to Maternity Benefits* on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Statutory Maternity Pay (SMP)

If you work for an employer and are expecting a baby, you may be able to get this weekly payment from your employer. You don't have to be intending to return to work to get it.

### Who can get it?

You can get SMP if both of the following apply:

- you have been in the same employment without a break for at least 26 weeks including (and ending with) the 15th week before the week your baby is due. We call this the **QUALIFYING WEEK**
- and** your average weekly earnings were at or above the lower earnings limit (where you have to start paying NI contributions). An average will usually be taken of your earnings in the 8 weeks ending in the qualifying week.

You may also be able to get SMP if your baby was born earlier than your qualifying week. SMP can be paid for up to 39 weeks. The earliest it can start is 11 weeks before the week your baby is due but, if you stay at work, you can delay your SMP right up to your baby's birth without losing benefit. SMP will usually start from the week following the week you stopped work because of your pregnancy or childbirth.

### How much you get

The amount you get depends on your earnings. The first 6 weeks of SMP are earnings related (90 per cent of your average weekly earnings). The remaining weeks are paid at the standard rate SMP of £135.45 or the earnings related rate if this is less than standard rate SMP.

You may have to pay tax and NI contributions on SMP as well as the other deductions which are normally taken out of your wages, except Attachment of Earnings Orders or Deduction from Earnings Orders made by the Child Support Agency. If you work for more than one employer, you may be able to get SMP from each of them.

## For women expecting babies

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### How to get SMP

You do not have to claim SMP, but you need to tell your employer at least 28 days before you intend to leave work. Your employer will need medical evidence of when your baby is due - give them your maternity certificate (MATB 1) from your doctor or midwife. Your employer will tell you if they can pay you SMP.

### More information

For more detailed information see leaflet NIL 17A, *A guide to Maternity Benefits*, available on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Baby due

You can only get Maternity Allowance if you cannot get SMP, have been employed or self-employed and earned on average at least £30 a week. Your average earnings are worked out using earnings from any 13 weeks in the **test period**. The test period is the period of 66 weeks up to and including the week before the week in which your baby is due.

**NOTE:** the week your baby is due is sometimes called the EWC - expected week of childbirth.

### Employment rule

You must have been employed or self-employed for at least 26 weeks in your 66 week test period. The 26 weeks do not have to be in a row and it does not matter how much you earn.

### Earnings rule

You must earn on average at least £30 a week. If you have more than one employer, all earnings will count when working out the average.

### Period for calculating average weekly earnings

Your earnings are averaged over any 13 weeks. The 13 weeks do not have to be in a row and you may choose the weeks with the most earnings to help you get more Maternity Allowance. Earnings from all your jobs (if you have more than one) and earnings you are treated as having from self-employment will be used to work out your average weekly earnings. If your average is at least equal to the MAT in force at the beginning of your Test Period you will get Maternity Allowance.

## For women expecting babies

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You must send us your payslips for the 13 week period you have chosen when you claim Maternity Allowance.

### Rates of Maternity Allowance

If you satisfy the employment rule and the earnings rule you will be entitled to Maternity Allowance for a maximum of 39 weeks.

The amount you will get depends on your earnings. You will get either standard rate, which is £135.45 a week or 90% of your average weekly earnings, if this calculation results in a figure which is less than the standard rate of Maternity Allowance.

### How to claim Maternity Allowance

Fill in form MA1 which you can get from your local Social Security or Jobs & Benefits office. Send the form to Social Security Agency, Incapacity Benefits Branch, Castle Court, Royal Avenue, Belfast BT1 1SB not earlier than 14 weeks before the week your baby is due. Make sure you also send your maternity certificate (form MATB 1) which your doctor or midwife will give you.

If your employers will not be paying you SMP they should give you a form SMP1 which you should send with your claim for Maternity Allowance.

Do not delay sending in your claim form. If you wait you could lose money.

Please note that benefit cannot be paid for a period more than 3 months before the date we receive your claim.

### Effect of SMP or Maternity Allowance on SSP

If you're already off work and getting Statutory Sick Pay (SSP), this will stop when you change to SMP or Maternity Allowance. If your illness is related to your pregnancy you will start your SMP/MA either as soon as you become sick or from the fourth week before the week your baby is due, whichever happens first. If your illness is not related to your pregnancy, you still have to tell your employer when you would have stopped work at least 28 days beforehand.

### If you can't get SMP or Maternity Allowance

If you can't get either SMP from your employer or Maternity Allowance from Social Security

## For women expecting babies

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you may be able to get Employment and Support Allowance. Your maternity certificate is accepted as evidence of incapacity for work for the period starting six weeks before the week your baby is due until two weeks after the actual date of birth. If your Maternity Allowance claim is not allowed, your right to Employment and Support Allowance will be considered automatically - a separate claim is not needed, but we may write to you for more information.

### More information

See leaflet NIL 17A *A guide to Maternity Benefits*, available on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Help from the Social Fund

If you are getting **Income Support** (see page 6), **Income-Based Jobseeker's Allowance**, (see page 18) **Income-Related Employment and Support Allowance** (see page 38), or Working Tax Credit you may be able to get a Sure Start Maternity Payment from the Social Fund to help buy things for the new baby (see page 16).

### Other help

While you are pregnant, and for up to a year after your baby is born, you get **free HS dental treatment** - see page 70.

If you are getting Income Support, you may qualify for the Healthy Start Vouchers as well - see page 10.

### For people bringing up children

For general information about benefits and other help for people bringing up children, please refer to *Child Benefit CH2 Notes and Claim form*.

### The Administration of Child Benefit

Child Benefit is administered by HM Revenue and Customs. Customers can phone the Child Benefit Contact Centre Monday to Saturday on **0845 302 1444** (textphone mini com 0845 302 1474), closed Christmas day, Boxing Day and New Year's day.

If you need to write to the office, send your correspondence to

Child Benefit Office  
PO Box 1  
Newcastle-upon-Tyne  
NE88 1AA

For information about Child Benefit, log on to the HMRC website at **[www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit)**

### Child Benefit

Child Benefit can help support your child:

- until 31 August following their 16th birthday
- from 16 but under 20 years old if your child:
  - is in full-time education up to and including 'A' levels, NVQ level 3 or Scottish Highers, so long as that education is not provided by an employer or any office they hold
  - is on an approved training course, so long as the course is not provided by a contract of employment
  - is aged 16 or 17 and has left full-time non advanced education or approved training and registered for work, education or training with a careers service or Connexions Service (Department of Education and Learning or an Education and Library Board in Northern Ireland), or has applied for and is waiting to join the armed forces.

## For people bringing up children

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The child must not be:

- getting:
  - Income Support, Incapacity Benefit, Job Seekers Allowance, Employment and Support Allowance, or
  - tax credits in his or her own right
- in full-time work of 24 hours or more a week.
  - This only relates to those who have left full-time non-advanced education/ approved training but Child Benefit is still being paid for them (this could be either they are on the 'extension period' or are being paid up to the next 'child benefit terminal date' after leaving full-time non-advanced education/approved training. Not solely related to those who are registered with Connexions etc. Those who are eligible for an extension period are so for a maximum of 20 weeks from them leaving full-time non-advanced education/approved training (Must remain registered during this period)).
- serving a custodial sentence of more than four months imposed by a court order
- not been placed with you for fostering or adoption in cases where the local authority is paying for the cost of caring for that young person

Once the child reaches 16, if they receive any of the benefits listed the Child Benefit would stop, this is not limited to those who are registered with Connexions etc. (known as 'extension period').

### How much can you get?

From April 2012, £20.30 each week for the eldest or only child, £13.40 each week for each additional child.

### How to claim Child Benefit

After the birth of your child, you or your partner should receive a Bounty Pack, which will include a Child Benefit Claim Pack. Otherwise, contact your local Social Security or Jobs & Benefits office, Child Benefit Office or a HMRC Enquiry Centre for a claim pack. Benefit can be only backdated for up to 3 months so if you delay your claim you could lose money.

Claim form also available online. Can be filled in online and printed off or printed off and completed by hand.

## For people bringing up children

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### Guardian's Allowance

Guardian's Allowance is for people bringing up a child because one or both of their parents have died. You do not have to be the child's legal guardian to get this allowance. However, you must be entitled to Child Benefit before you can get Guardian's Allowance.

You can get more information from the web <http://www.hmrc.gov.uk/childbenefit/payments-entitlements/other-benefits/guardians-allowance.htm> or by telephone to Guardian's Allowance Office on 0845 392 1464 Open 8am to 8pm Monday to Friday, 8am to 4pm Saturday, closed Sundays, Christmas Day, Boxing Day and New Year's Day, or by textphone 0845 302 1474.

### Child Support Maintenance

The Child Maintenance and Enforcement Division (CMED) is responsible for child support maintenance.

If you are living with and caring for a child and one, or both, of the child's parents are living elsewhere in the UK you may apply to have child support maintenance assessed and collected by CMED.

### Other help

All children under 16, or under 19 and still in full-time education, get help with health costs, see page 70.

Ask at your local Education and Library Board for help with **children's clothing** and **grants** for keeping a child at school beyond 16.

### For young people

Young people who have just left school or are still at college or university can't normally get benefits that are based on NI contributions, such as Incapacity Benefit.

Most 16 and 17 year olds can't get Jobseeker's Allowance. Instead they are guaranteed a Youth Training place.

Most full-time students can't get Housing Benefit for the duration of their courses, or Income Support or Jobseeker's Allowance even in the summer vacation. Exceptions include students who are disabled, subject to certain exemptions and conditions, or lone parents.

## For people bringing up children

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### Credits for parents and carers

Credits for parents and carers are weekly National Insurance credits which were introduced from 6 April 2010 to:

- help protect your basic State Pension
- earn you extra pension through State Second Pension
- count towards your spouse or civil partner's bereavement benefits.

These credits replace Home Responsibilities Protection (HRP), although you may be able to get HRP retrospectively for complete tax years between 6 April 1978 and 5 April 2010.

If you are an approved foster carer you must apply to Her Majesty's Revenue and Customs (HMRC) for these credits.

You will get these credits automatically if you are getting:

- Child Benefit for a child under the age of 12
- Income Support because you are looking after a sick or disabled person and did not have to be available for work
- Carer's Allowance

For more information on credits for parents and carers, and how to apply for them, go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

If you look after one or more disabled persons for a total of 20 hours or more a week you can apply for Carer's Credit.

If you look after a disabled person for 35 hours or more a week you can apply for Carer's Allowance. More information is available on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk) or see leaflet CAA5DCS, *A Guide to Carer's Allowance*.

### Working Tax Credit/Child Tax Credit

If you need more information on Working Tax Credit/Child Tax Credit please phone the helpline on **0345 300 3900**. If you have hearing or speech difficulties and use a text phone (minicom) the phone number is **0345 300 3909**.

### Who Can Apply

#### Child Tax Credit

Claims can be made by

- a single person
- a married couple
- a man and woman living together as husband and wife
- two people of the same sex who are Civil Partners and two people of the same sex who are living together as Civil Partners

Claimants must be responsible for a child or young person. (See below for further details).

People must be 16 or over and *normally* live in the United Kingdom. The general rule is that to be treated as being in the United Kingdom for the purposes of CTC and WTC, a person must be both present and ordinarily resident here throughout the period of the award. For the purposes of CTC a person must also have a 'right to reside' in the UK.

However, there are special rules for Crown Servants posted overseas and their partners and for nationals of EEA member states and their families who are living in another EEA country. People whose right to remain in the United Kingdom is subject to a limitation or restrictions are not normally entitled to CTC or WTC although there are exceptions to this general rule.



#### Child Tax Credit

Child Tax Credit helps to support your child

- until 31st August following their 16th birthday
- from 16 but under 20 years old if your child:
  - is in full-time non advanced education up to and including 'A' Levels, NVQ Level 3 or Scottish Highers, as long as that education is not provided by an employer or any office they hold.
  - is on an approved training course, so long as the course is not provided by a contract of employment
  - is aged 16 or 17 and has left full-time non advanced education or approved training and registered for work, education or training with a careers service or Connexions Service (Department of Education and Learning or an Education and Library Board in Northern Ireland), or has applied for and is waiting to join the Armed Forces.

The child must not be:

- getting:
  - Income Support, Incapacity Benefit, Job Seekers Allowance, Employment and Support Allowance, or tax credits in his or her own right
- in full-time work of 24 hours or more a week.\*
- serving a custodial sentence of more than four months imposed by a court order
- not been placed with you for fostering or adoption in cases where the local authority is paying for the cost of caring for that young person.

\* (only applies in the period from them turning 16 until the following 31 August where we continue to pay when they have ceased full-time non advanced education or approved training, or 16/17 years old in the run on period whilst they are registered for work, education or training with a careers service or Connexions etc.)

### Who Can Apply

#### Working Tax Credit

Claims can be made by

- a single person
- a married couple
- a man and a woman living together as husband and wife
- two people of the same sex who are Civil Partners and two people of the same sex who are living together as Civil Partners

Single people and families with or without children can receive WTC.

People must be 16 or over and *normally* live in the United Kingdom. The general rule is that to be treated as being in the United Kingdom for the purposes of CTC and WTC, a person must be both present and ordinarily resident here throughout the period of the award. For the purposes of CTC a person must also have a 'right to reside' in the UK.

However, there are special rules for Crown Servants posted overseas and their partners and for nationals of EEA member states and their families who are living in another EEA country. People whose right to remain in the United Kingdom is subject to a limitation or restrictions are not normally entitled to CTC or WTC although there are exceptions to this general rule.



#### Working Tax Credit

If you are responsible for a child or young person you can claim Working Tax Credit if:

- you are aged 16 or over and work at least 16 hours a week.

Help towards child care can be claimed through WTC.

If you do not have children you can claim Working Tax Credit if:

- you are aged 25 or over and work at least 30 hours a week.
- you are aged 16 or over and work at least 16 hours a week and you qualify for the disability element.
- you have a partner and work at least 24 hours a week between you with one partner working at least 16 hours a week
- you are 60 or over and work at least 16 hours a week.

If both partners making a joint-claim have part-time jobs, at least one of them must be in qualifying remunerative work for at least 16 hours a week or 30 hours a week (whichever applies). The hours cannot be added together to meet the qualifying remunerative work requirement. They can, however be added together once the qualifying remunerative work condition is met to qualify for the 30 hour element, provided that at least one of the claimants is responsible for one or more children or qualifying young person.

### For ill, injured or disabled people

There is a wide range of benefits for people who are ill, injured or disabled. Many are for people who are long-term ill or disabled but some, such as Statutory Sick Pay or ESA, can be paid after just four days illness.

For information on how benefits for sick or injured people may affect compensation, see leaflet Z3 *Compensation Recovery Scheme*.

### The Benefit Enquiry Line

A confidential answer phone service is available for people with disabilities and their carers enquiring about DLA, AA, Carers Allowance and Carer's Credit. Ring the **Benefit Enquiry Line (BEL)** on **0800 22 06 74** and leave a message. People with speech or hearing problems using a textphone can dial **0800 24 37 87**.

The person who calls you back will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

The Benefit Enquiry Line also provides a forms completion service giving assistance in the completion of claim forms for DLA, AA, CA and CC.

### Statutory Sick Pay (SSP)

Most people who work for an employer and are ill or disabled for at least four or more days in a row can get SSP from their employers for a maximum of 28 weeks in any spell or series of linked spells of illness. Spells with 8 weeks or less between them count as one.

If you are still ill after getting 28 weeks of SSP you may get Employment and Support Allowance.

You will only get SSP if your average weekly earnings before your illness spell started were at or above the lower earnings limit at which NI contributions become payable. PAYE tax and NI contributions are deducted from SSP as are any other deductions which are normally taken out of your wages.

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### Statutory Sick Pay

Standard Rate £85.85

### How to get SSP

Your employer will pay it to you in the same way as your wages. You must let your employer know when you are sick, so that your SSP can be worked out. Check first that you know your staff rules for letting your employer know you are sick.

### Incapacity Benefit

Since 27th October 2008 Incapacity Benefit is not available to new customers. Persons in receipt of Incapacity Benefit prior to 27th October 2008 will continue to receive Incapacity Benefit as long as they satisfy the conditions.

### Pension Credit

From 6 April 2010 the minimum qualifying age for the Guarantee element for Pension Credit will increase for both men and women in line with the rise in women's State Pension age (SPa).

To apply for Pension Credit phone:

The Pension Service on **0800 100 6165**. People with hearing or speech difficulties using a textphone can dial **0800 100 1165**. Lines open 9am to 5pm Monday to Friday. An internet form can be obtained on **www.nidirect.gov.uk**

### Incapacity Benefit

#### Under state pension age

Short-term lower rate	£74.80
Short-term higher rate	£88.55
Long-term basic rate	£99.15

#### Over state pension age

Short-term lower rate	£95.15
Short-term higher rate	£99.15

For Incapacity Benefit rates see leaflet BRA5NI *Social Security benefit rates*.

### Extra money added to your Incapacity Benefit

You may be able to get extra money added to your Incapacity Benefit if:

## For ill, injured or disabled people

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- your spouse or civil partner has reached State Pension age, or an adult cares for your children. The amount you get depends on how long you have been sick.

If you get the long-term rate of Incapacity Benefit, you may be able to get an age addition as well. The amount you get will depend on what age you were when you first became ill or disabled.

### Incapacity Age Addition

Lower rate	£5.90
Higher rate	£11.70

### Permitted work

Permitted work rules allow people to work while still getting Incapacity Benefit, Severe Disablement Allowance or National Insurance Credits because of illness or disability.

If you want more information about Permitted Work and the amounts you can earn, get in touch with Incapacity Benefits Branch. They will send you form **PW1** so you can tell them about any paid work you want to do.

### Voluntary work

You may be able to continue to get Incapacity Benefit, Severe Disablement Allowance or National Insurance Credits if you do voluntary work. The work must be for someone other than a member of your family and you must not get any payment for it, other than reasonable expenses.

### Income tax and savings

Incapacity Benefit is not affected by any savings you or your partner may have. We use partner to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

You may have to pay income tax on your Incapacity Benefit. Incapacity Benefits Branch can tell you more about this.

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### Incapacity Benefit in Youth IB(Y)

Since 27th October 2008 Incapacity Benefit in Youth is not available to new customers. Persons in receipt of Incapacity Benefit in Youth prior to 27th October 2008 will continue to receive Incapacity Benefit in Youth as long as they satisfy the conditions.

Incapacity Benefit in Youth consists of three rates which are set out at page 36.

### Severe Disablement Allowance (SDA)

Since 6th April 2001 Severe Disablement Allowance is not available to new customers.

Persons in receipt of Severe Disablement Allowance prior to 6th April 2001 will continue to receive SDA as long as they continue to satisfy the conditions.

The rate of SDA payable will depend on your age when you became incapable of work. If you have children, or support another adult, you may get extra SDA.

Severe Disablement Allowance	£69.00
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#### Age related additions

Higher rate	£11.70
Middle rate	£5.90
Lower rate	£5.90

You may also get a **Christmas Bonus** (see page 69).

### Employment and Support Allowance (ESA)

Employment and Support Allowance is a new way of helping people with an illness or a disability to move into work if they are able. It replaced Incapacity Benefit and Income Support for all new claims paid because of an illness or disability from 27th October 2008.

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You may be able to get Employment and Support Allowance if you have an illness or disability that affects your ability to work, and

- you are unemployed, or
- are self-employed, or
- work for an employer but you cannot get Statutory Sick Pay, or
- have been getting Statutory Sick Pay but it has now stopped.

You can't get Employment and Support Allowance if you have reached State Pension age. (See page 59).

In line with increasing female State Pension age, men may be entitled to Pension Credit and receive contribution-based Employment and Support Allowance (up until age 65) (See page 65). However you cannot claim Pension Credit and income-related Employment and Support Allowance.

### How to Claim Employment and Support Allowance

The best way to make a claim is by phone. You can contact the Employment and Support Allowance Centre by phoning 0800 085 6318 or if you have speech or hearing difficulties by using a textphone on 0800 328 3419. There are other options for people who have difficulty using the telephone.

### Employment and Support Allowance in Youth

If you are aged between 16 and 25, sometimes you can claim Employment and Support Allowance even if you have not paid enough National Insurance contributions.

You may be able to claim Employment and Support Allowance in Youth if:

- you are aged 16, 17, 18 or 19 **or**
- you are aged 20, 21, 22, 23 or 24 and you were in education or training during the last three months before your 20th birthday, **and**
- you have been unable to work because of illness or disability for at least 28 weeks, **and**
- you normally live in Northern Ireland, and have lived in Northern Ireland for 26 weeks in the year before you claim.

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If you do not normally live in Northern Ireland, or have not lived in Northern Ireland for 26 weeks in the year before you claim, but you are:

- a serving member of HM Armed Forces
- an airman
- a mariner, or
- working on the continental shelf

you may still be able to claim Employment and Support Allowance in Youth.

Employment and Support Allowance in Youth is a flat rate benefit for the first 13 weeks. We will then pay you benefit at a rate based on your work capability assessment.

We may reduce your Employment and Support Allowance in Youth if you get:

- other social security benefits
- a personal or occupational pension, or
- a public service pension.

Your savings will not affect your Employment and Support Allowance in Youth.

### What you will get

ESA can be either contribution-based or income-related.

You may be able to get National Insurance credits for each full week you get Employment and Support Allowance. You need these credits to help you claim some benefits and a State Pension in the future.

### Contribution-based ESA

If you have paid enough National Insurance contributions you will get a personal rate of benefit irrespective of savings or partner's earnings.

### Income-related ESA

If you have not paid enough National Insurance contributions or do not have enough money coming in you may be entitled to income-related Employment and Support Allowance. The amount you get depends on whether you have a partner or additional amounts called premiums can be paid for groups of people with special needs.

## For ill, injured or disabled people

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### How is my allowance worked out?

Most people will get a basic rate of Employment and Support Allowance during the first 13 weeks of their claim. We call this the 'assessment phase'. During this time, we decide whether you will continue to qualify for the allowance.

We may be able to assess this based on your illness or disability, or we may need you to complete a questionnaire and/or attend a medical assessment. If you do not complete the questionnaire or refuse to have the medical assessment, or if you don't take part fully, your entitlement to Employment and Support Allowance may be affected.

We also assess whether you will be able to take steps to find work or whether your illness or disability so severely affects your ability to work that taking these steps would not be reasonable.

After 13 weeks, as long as you still qualify for Employment and Support Allowance, you will move to the 'main phase' and get a higher rate of allowance. You may have to be medically assessed first but higher rate will be backdated to after the 13 week date.

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### Employment and Support Allowance rates

#### Single person ESA (IR) and ESA (C)

Under 25 - assessment phase	£56.25
25 or over	£71.00
Any age - main phase	£71.00

#### Lone Parent ESA (IR) and ESA (C)

Under 18 - assessment phase	£56.25
18 or over	£71.00
Any age - main phase	£71.00

#### Couple ESA (IR)\*

Couple: Both under 18	£56.25
Couple: Both under 18 with child	£84.95
Couple: Both under 18 (main phase)	£71.00
Couple: Both under 18 with child (main phase)	£111.45
Couple: One 18 or over, one under 18	£111.45
Couple: Both under 18	£111.45
Couple: Customer under 25, partner under 18	£56.25
Couple: Customer 25 or over, partner under 18	£71.00
Couple: Customer main phase, partner under 18	£71.00

#### Premiums ESA (IR) \*\*

##### Pensioner Premium

Single, assessment phase	£71.70
Single, entitled to work-related activity component	£43.55
Single, entitled to support component	£37.65
Couple, assessment phase	£106.45
Couple, entitled to work-related activity component	£78.30
Couple, entitled to support component	£72.40

##### Severe Disability Premium

Single	£58.20
Couple, one qualifies	£58.20
Couple, both qualify	£116.40

##### Carer Premium

£32.60

##### Enhanced Disability Premium

Single	£14.80
Couple	£21.30

#### Components ESA (IR) and ESA (C)

Work-related activity component***	£28.15
Support component***	£34.05

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\*ESA (C) not listed as this is a single person benefit

\*\* Premiums are not awarded in ESA (C)

\*\*\* Only appropriate in working age HB claims

### Will I have to pay tax on my Employment and Support Allowance?

Contribution-based Employment and Support Allowance counts towards your taxable income. Employment and Support Allowance Branch can tell you more about this.

### Must I have an interview about work?

Most people must have an interview with an Employment Service Adviser to consider future work prospects.

Also, if the medical assessment shows that you could start preparing for work while claiming Employment and Support Allowance, we will arrange a series of Work-focused Interviews to help you find work. You will be contacted regarding the first appointment once your claim has been processed but please remember that not participating in this could affect your benefit.

### How do you assess what work I can do?

When you apply for Employment and Support Allowance, you will enter a 13 week assessment phase and get a basic rate of benefit. During this phase, you will need to send us any medical evidence your doctor may wish to give you. As part of this phase, we may ask you to take part in a 'Work Capability Assessment', which means filling in and returning a questionnaire and going to a medical assessment.

### What happens after my medical assessment?

If we find that your illness or disability limits your ability to work beyond a certain level, you will move into the main phase of Employment and Support Allowance from week 14 of your claim and after the medical assessment.

In this main phase, you will get a higher rate of Employment and Support Allowance and go into one of 2 groups:

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- For most people, where we think you may be able to return to work at some stage, you will get a higher rate of the allowance. But you have to take part fully in any interviews we invite you to.
- If you have a condition that severely limits what you can do, we won't expect you to take part in any Work-focused Interviews to get the higher rate of the allowance. However, you can still volunteer to take part in them.

### What if I am terminally ill?

There are special rules if your doctor does not think you will live for more than 6 months. These rules ensure you get the most money you can. If this applies to you, please contact the Employment and Support Allowance Centre.

### Permitted work

Permitted work rules allow some people to work while still getting Employment and Support Allowance and/or National Insurance contributions because of illness or disability.

If you want more information about Permitted Work and the amounts you can earn, get in touch with the Employment and Support Allowance Centre. They will send you form **PW1** so you can tell them about any paid work you would like considered.

### Voluntary work

You may be able to continue to get Employment and Support Allowance and/or National Insurance Credits if you do voluntary work. The work must be for someone other than a member of your family and you must not get any payment for it, other than reasonable expenses.

For more information see leaflet NISSA015 *Employment and Support Allowance* or ESA40 (NI) *Employment and Support Allowance*.

### Attendance Allowance

This is a tax-free benefit for people aged 65 or over who need help with personal care because of an illness or disability. It is:

- not dependent on National Insurance contributions
- not affected by any savings or (usually) by any income you or your partner may have
- usually ignored as income for Income Support

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or Jobseeker's Allowance claims.

But see page 55 if you are living in or going into a Health Service hospital, or care home.

To get Attendance Allowance (AA) you must normally have needed help with personal care for six months. You can get AA even if no one is actually giving you the care you need. Some people suffer from a terminal illness. There are special rules<sup>1</sup> for them so that they can get benefit quickly and easily.

### Attendance Allowance

Higher rate	£77.45
Lower rate	£51.85

Getting paid under the special rules means:

- Getting £73.60 each week for help with personal care, whether or not you need any help
- Getting paid straight away. There is no need to wait until you have needed help for six months
- Claims are dealt with more quickly.

People who are under age 65 **and** need help with personal care, or help with getting around or both should claim Disability Living Allowance (DLA). See below.

### How to claim Attendance Allowance

You can get a claim form from Disability and Carers Service. You can fill in and send off the tear-off slip from leaflet *Attendance Allowance*, which you can get from any Social Security office or Jobs & Benefits office. You can also claim on-line or download a claim form to complete by hand.

### More Information

See leaflet *Attendance Allowance*.

### Other help

If you get Attendance Allowance you may also get a **Christmas Bonus** - see page 69.

### Disability Living Allowance (DLA)

This is a tax-free benefit for people who need help with personal care or with getting around or both because of an illness or disability. It is:

- not dependent on National Insurance

<sup>1</sup>The special rules are for people who have a progressive disease and are not reasonably expected to live for another 6 months.

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contributions

- not affected by any savings or (usually) by any income you or your partner may have
- usually ignored as income for Income Support or Jobseeker's Allowance claims
- for people who start to need help when they are under 65.

But see page 55 if you are living in or going into a Health Service hospital, or care home.

People who become ill or disabled on or after age 65 should claim Attendance Allowance (AA). See page 45.

There are two components to DLA:

The **care component**, if you need help with personal care.

- For example for things like washing, dressing, using the toilet. If you are 16 or over this can include preparing a cooked main meal. You can get DLA even if no one is actually giving you the care you need.

The **mobility component**, if you need help with getting around.

- If you are 3 or over and can't walk at all or have difficulty in walking. If you are 5 or over you can also get it if you can walk but need someone with you to make sure you are safe or to help you find your way around most of the time.

To get DLA you must normally have needed help for at least three months and be likely to need it for at least a further six months. Some people suffer from a terminal illness. There are special rules<sup>2</sup> for them so that they can get benefit quickly and easily.

### Disability Living Allowance Care component

Highest rate	£77.45
Middle rate	£51.85
Lowest rate	£20.55

### Mobility component

Higher rate	£54.05
Lower rate	£20.55

<sup>2</sup>The special rules are for people who have a progressive disease and are not reasonably expected to live for another 6 months.

## For ill, injured or disabled people

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Getting paid under the special rules means:

- getting £73.60 each week for help with personal care, whether or not you need any help
- getting paid straight away. There is no need to wait until you have needed help for three months
- claims are dealt with more quickly.

But you can only get money for help with getting around if you have difficulties.

### How to claim DLA

You can get a claim form from Disability and Carers Service. You can fill in and send off the tear-off slip from leaflet *Disability Living Allowance* or *Disability Living Allowance for children*, which you can get from any Social Security or Jobs & Benefits office. You can also claim on-line or download a claim form to complete by hand.

### More information

See leaflet *Disability Living Allowance/Disability Living Allowance for Children*.

### Other help

If you are 16 or over and working at least 16 hours a week you may be able to get Working Tax Credit. You can ask for a claim pack by ringing the Helpline on 0345 300 3900. If you get Disability Living Allowance you may also get a **Christmas Bonus**. See page 69.

You can't get DLA if your need for help with personal care started on or after your 65th birthday. You may be able to get Attendance Allowance instead. For more information, get leaflet *Attendance Allowance* from any Social Security or Jobs & Benefits office. See page 45.

### Carer's Allowance (CA)

This is a taxable weekly benefit for people who are caring for a disabled person. Your right to Carer's Allowance does not depend on National Insurance contributions.

### Who can get Carer's Allowance?

To get Carer's Allowance you must be looking after someone who has claimed or is getting:

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- Disability Living Allowance at either the middle or the highest rate for help with personal care
  - Constant Attendance Allowance at or above
    - the normal maximum rate, as an addition to Industrial Injuries Disablement Benefit
- Or
- the basic, full-day rate as an addition to a War Disablement Pension.
- Attendance Allowance at any rate

You must also:

- be aged 16 or over when you claim and be spending at least 35 hours a week as a carer
- be earning no more than £100 a week after deductions and allowable expenses
- not be in a course of full-time education (which means 21 hours a week or more of study)

Entitlement to Carer's Allowance will continue after the age of 65, however, payment may be restricted if you receive State Pension.

### Carer's Allowance

Carer's Allowance £58.45

### How to claim Carer's Allowance

Use the claim form in claim pack DS700 if you are under State Pension age or if you are over State Pension age but not in receipt of State Pension or DS700 (SP) if you are in receipt of State Pension, which you can get from a Social Security or Jobs & Benefits office.

### More information

See Carer's Allowance Leaflet CAA5DCS which you can get from your local Social Security or Jobs & Benefits office, or from our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

You may also be entitled to additional Housing Benefit, see page 11.

For each complete tax year of Carer's Allowance entitlement from 1 April 2002 you will be entitled to a credit towards State Second Pension.

You may also get a **Christmas Bonus** - see page 69.

### Carer's Credit

From 6 April 2010 new National Insurance credits for carers of working age will protect your future entitlement to the basic elements of the State Pension and Bereavement Benefits automatically. The credit may also help you to build up some additional pension, sometimes called State Second Pension. Any additional pension you are entitled to will be paid with your basic State Pension when you claim it.

Carer's Credit will cover periods of up to 12 weeks:

- before your Carer's Allowance entitlement begins
- during any breaks in care, and
- at the end of any period of Carer's Allowance entitlement

If you are not entitled to Carer's Allowance, or it has ended but you are providing care for one or more people for a total of 20 hours or more each week, you may be able to get Carer's Credit. You can find out more about Carer's Credit and how to apply by visiting [www.nidirect.gov.uk](http://www.nidirect.gov.uk) or you can call on 028 9090 6186.

If you are a married woman paying reduced rate NI contributions, we cannot give you Class 1 NI contribution credits for each week you are paid Carer's Allowance. However, you will receive Carer's Credit from 6 April 2010 for each week you are entitled to Carer's Allowance in addition to the 12-week periods described above.

### Working Tax Credit

People who have an illness or a disability which puts them at a disadvantage in getting a job and who:

- work at least 16 hours per week and
- receive or recently received a qualifying sickness or disability related benefit

may be able to get the disability element of Working Tax Credit

- If you get Disability Living Allowance (Highest Care Component) or Attendance Allowance (Higher Rate) and you qualify for Working Tax Credit, you can get the severe disability

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element of tax credit. The person who gets one of these benefits does not have to be the person who is working.

If you need more information on Working Tax Credit please phone the helpline on **0345 300 3900**. Text phone/(minicom) on **0345 300 3909**.

### Industrial Injuries Disablement Benefit

If you become disabled as a result of an accident at work or as a result of an industrial disease, you may be able to get Industrial Injuries Disablement Benefit. This is a tax-free benefit. You can get it even if you continue (or return) to work. How much you get depends on how disabled you are.

### Disablement Benefit

Disablement %	Age 18+ or under 18 with dependants		Under age 18 without dependants	
	New Rate £			New Rate £
100	158.10			96.90
90	142.29			87.21
80	126.48			77.52
70	110.67			67.83
60	94.86			58.14
50	79.05			48.45
40	63.24			38.76
30	47.43			29.07
20	31.62			19.38

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You may also get **Constant Attendance Allowance** which is paid to people who, because of the effects of an industrial accident or prescribed disease, need daily care and attention and whose disablement has been assessed at 95 per cent or more. There are four rates. How much you get depends on how much attention you need.

### Constant Attendance Allowance

Exceptional rate	£126.60
Intermediate rate	£94.95
Normal maximum rate	£63.30
Part-time rate	£31.65

You may also be able to get **Exceptionally Severe Disablement Allowance** if you are already entitled to either the Exceptional or Intermediate rate of Constant Attendance Allowance and you need constant care and attention permanently.

### Exceptionally Severe Disablement Allowance

£63.30

You should not need to claim either of these extra allowances as both will automatically be considered if your disablement is assessed as 95 per cent or more. But if you need more attention than when your disablement was assessed, you should claim on form BI 104 from your local Social Security or Jobs & Benefits office.

### How to claim Industrial Injuries Disablement Benefit

Get leaflet SSA1004NI *Industrial Injuries Disablement Benefit and Other Compensation Schemes*, which tells you which form to use. If you delay claiming, you may lose some benefit.

### More information

For more information contact your local Social Security or Jobs & Benefits office and ask for leaflet SSA 1004NI *Industrial Injuries Disablement Benefit and Other Compensation Schemes*. This leaflet is available on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

DB1 *A guide to Industrial Injuries Scheme Benefits* is available on our website only.

### Reduced Earnings Allowance

You can get a tax-free Reduced Earnings Allowance if you cannot return to your regular occupation or do work of the same standard because of the effects of your disablement due to an accident or disease which occurred before 1 October 1990. You can only get Reduced Earnings Allowance beyond State Pension age if you continue in regular employment past this age. For more details, see leaflet SSA1004NI *Industrial Injuries Disablement Benefit and Other Compensation Schemes*.

### Reduced Earnings Allowance

Maximum rate £63.24

### How to claim Reduced Earnings Allowance

Fill in form BI 103 from your local Social Security or Jobs & Benefits office. If you delay claiming, you may lose some benefit.

### Retirement Allowance

If you're entitled to Reduced Earnings Allowance of £2.00 or more a week and you have reached State Pension age and you are not in regular employment, your Reduced Earnings Allowance will be replaced by a tax-free Retirement Allowance. For more details, see leaflet SSA1004NI *Industrial Injuries Disablement Benefit and Other Compensation Schemes*.

### Retirement Allowance

Maximum rate £15.81

### How to claim Retirement Allowance

If you're entitled to it, Retirement Allowance will be paid automatically.

### Workmen's Compensation Supplementation

If you had an accident at work or contracted an industrial disease before 5 July 1948 and you are getting weekly payments of Workmen's Compensation, you may be able to get this tax-free supplement. Certain allowances can sometimes be paid with this supplement.

### How to claim Workmen's Compensation Supplementation

Get leaflet WS1 *Extra cash with Workmen's Compensation*.

### More information

See leaflet WS1 *Extra cash with Workmen's Compensation*.

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### Pneumoconiosis, byssinosis and miscellaneous diseases benefits

These are tax-free benefits for people who contracted pneumoconiosis, byssinosis or certain other diseases as a result of employment **before 5 July 1948**. You may qualify provided you have not been paid Workmen's Compensation, industrial injuries benefits or damages for the disease. How much you get depends on how disabled you are. You may get allowances for your spouse and children and other allowances as well.

### Pneumoconiosis, byssinosis and miscellaneous diseases benefits scheme

Total disablement allowance	£158.10
Partial disablement allowance	£58.45

If you are a dependant of someone who dies as a result of these diseases, you may get a lump sum payment.

### How to claim

If you got any of these diseases due to employment before 5 July 1948, use the form PNA3 see also PN Notes. If you got them as a result of employment on or after that date, get the appropriate claim form from Industrial Injuries Branch.

### More information

Get PN Notes *Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefit Scheme*.

### Compensation Schemes

#### **Pneumoconiosis etc (Workers Compensation) Order 1979 Scheme**

We may pay you a lump sum if you have an asbestos related disease. This is because you have not or cannot claim damages from the employer(s) who caused the disease as they have stopped trading.

#### **The 2008 Diffuse Mesothelioma Scheme**

From October 2008 we may pay you a lump sum payment if you have diffuse mesothelioma and cannot get a payment under the 1979 scheme.

### Vaccine damage - lump sum payments

Some people can get a tax-free lump sum payment of £120,000 if they think they are

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severely disabled as a result of vaccinations against any of the specified diseases.

### More information

You can get a *Vaccine damage payments leaflet*, from the Vaccine Damage Payments Unit (address below), or visit the Direct Gov website at [www.direct.gov.uk/disability\\_vdp](http://www.direct.gov.uk/disability_vdp)

You can get a special **large print** version of this leaflet.

### How to claim vaccine damage payments

You can download the claim form from [www.direct.gov.uk/disability\\_vdpclaim](http://www.direct.gov.uk/disability_vdpclaim), or write to:

Vaccine Damage Payments Unit

Palatine House

Lancaster Road

Preston PR1 1HB

Phone: 01772 899944

E-mail: [CAU-VDPU@dwp.gsi.gov.uk](mailto:CAU-VDPU@dwp.gsi.gov.uk)

### Other help

If you can't get any of the benefits for sick or disabled people, or if the benefit you get is not enough to live on, you may still be able to get **Income Support** (see page 6) **Jobseeker's Allowance** (see page 18), or **Housing Benefit** (see page 11). Disabled people may get extra help with Housing Benefit.

If you're disabled you may get special help with a variety of services. For example, the Health and Social Services Board (HSSB) may be able to provide help with local **bus and train fares, day nurseries and playgroups, special equipment and home adaptations, holidays, home helps, residential accommodation, day centres, meals on wheels, special housing, laundry**, provision of **telephone and advice** from a social worker. The amount and kinds of help available will depend on local circumstances and the Health and Social Services Board's assessment of your individual needs.

If you are registered as disabled, you can get help with **fares to work** by taxi or hire car.

If you are too disabled to drive yourself, and are under 65 and unable or virtually unable to walk, you may not have to pay a **road tax** for a car.

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### If you go into hospital

When you go into hospital, some of your needs that have been met by your benefits or pensions will be met instead by the Health Service. So, while you are there, some of your benefits may be temporarily reduced or stopped.

### Income Support hospital rates

#### After 4 weeks in hospital

If you are in hospital and have a partner, any Severe Disability Premium you get will usually **reduce to** £50.35

*If you are single, your Severe Disability Premium will stop.*

After 52 weeks in hospital, all housing costs will be withdrawn.

### More information

See leaflet GL12 *Going into hospital?*

### Community care arrangements

If you need personal care, your Health and Social Services Board will assess what care you need and may help meet the cost.

If you are getting **Attendance Allowance** or **Disability Living Allowance** care when you go into the home, it **may** be withdrawn after 28 days if you are resident in a home owned and/or managed by a Health and Social Services Board or if you are receiving financial help from your Health and Social Services Board. If you are getting Attendance Allowance or Disability Living Allowance and you go into hospital, it will be withdrawn after 28 days (84 days for a child).

### Other help

You may be able to get help **with health costs** - see page 70.

### For war pensioners

The Service Personnel and Veterans Agency (SPVA) provides a range of 'through life support functions' to serving and ex-service personnel. These include the War Pension Scheme and the Armed Forces Compensation Scheme for those injured or bereaved as result of service in HM Forces.

The Veterans Welfare Service exists to provide a help and advice service to veterans, their families and dependants. This can be done over the phone or through a one to one home visit. Simply call 0800 169 2277 and ask to speak to your local Welfare Manager.

### The War Pension Scheme

You may be able to get a War Pension if you were injured or disabled as a result of:

service as a member of HM Armed Forces

or

service in the 1939-1945 war as a member of the Polish Forces under British Command, or service in the Polish Resettlement Forces.

You do not have to have been a member of HM Armed Forces or to have served during wartime to get a War Pension. You may also be able to get a war pension if you were injured or disabled as a result of:

enemy action as a civilian or Civil Defence Volunteer during the 1939-1945 war

or

conditions during a war or detention by the enemy and you were a merchant seaman, a member of the Auxiliary Services, or a Coastguard.

You cannot get a War Pension under the War Pension scheme if you are still serving in HM Forces.

### Other help

If you get a War Disablement Pension you may be able to get other allowances as well, such as unemployability supplement or an allowance for lowered standard of occupation, War Pensioner's Constant Attendance Allowance and mobility supplement.

### War Widows Pensions

These are payable to widows, widowers or surviving civil partners and children of someone who was killed in the Armed Forces or who died later as a result of injury sustained in the Armed Forces. Where death was caused by service in HM Forces on or after 6 April 2005, claims should be made under the Armed Forces Compensation Scheme (AFCS).

War Widow's Pension is also paid on the death of war pensioners who were getting War Pensioner's Constant Attendance Allowance or who were getting Unemployability and their pension was assessed at 80% or more. The amount paid depends on the rank of the person who has died and the age of the widow, widower or surviving civil partner.

### The Armed Forces Compensation Scheme

The Armed Forces Compensation Scheme (AFCS) replaces the War Pensions Scheme where the cause of injury, disablement, disease or death occurs on or after 6 April 2005 and covers all Regular (including Gurkhas) and Reserve personnel.

Under AFCS, a lump sum can be paid where someone is injured, disabled or suffers ill health due to service. The amount of this compensation is graded according to a 15 level tariff, depending on the seriousness of their condition. The lump sum can be paid to those who remain in service, or those who have left.

The AFCS also provides regular payments where there is a loss of earning capacity. These are called Guaranteed Income Payments (GIPs) and are payable for life. GIPs are only available to ex-service personnel, that is, they are payable from the day after the day on which service ends; they are not payable for any period before this.

Under the AFCS, there are payments for bereaved partners which are payable when someone serving in the armed forces dies, either during service or afterwards, and their death was mainly caused by service. These include

## For war pensioners

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payments for certain eligible children. The payments consists of the Survivors GIP (SGIP), a breavement grant and a child's payment. To claim a benefit under the scheme, the partner does not have to be married. Spouses are covered, as are civil partners and the scheme also includes unmarried partners, whether same sex or opposite sex. They are regarded as 'adult dependants' if they meet certain conditions, and providing there is not also a surviving spouse or civil partner.

### How to claim War Widow's or other Pensions

Write or call the Service Personnel and Veterans Agency.

Service Personnel & Veterans Agency  
Tomlinson House  
Norcross  
Blackpool  
FY53 WP

Or you can call our freephone Helpline  
**0800 169 2277**

Or you can visit [www.veterans-uk.info](http://www.veterans-uk.info)

### More information

See Leaflet 1 *Notes about War Pensions and allowances* and Leaflet 9 *Rates of War Pensions and allowances*.

### Other help

War disablement pensioners may be able to get help with health costs - see page 70. War disablement pensioners and war widows may also get Christmas Bonus - see page 69. Help may also be given with the cost of a war disablement pensioner's funeral.

### For people reaching state pension age

In the Pensions Act (NI) 2008, the Government changed the rules and conditions for building up a State Pension. To find out how these changes may affect you, see leaflet PM2, State Pensions Your Guide.

You can get this and other leaflets by phoning The Pension Service on 0845 601 8821. You can also download or view a copy of these leaflets online at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### State Pension

The State Pension is a regular payment you can receive when you reach State Pension age. It is based on your National Insurance contributions and how much you get varies. Once you claim your State Pension, it gives you a regular income for the rest of your life. It can give you a reliable foundation for your income in retirement, although it might not be enough to support the lifestyle you want. So you may decide you want to save for yourself on top of what the State provides.

The State Pension age is the earliest age you can get your State Pension. For men born before 6 December 1953, the current State Pension age is 65. For women, the current State Pension age is increasing from 60 to 65 from April 2010. This affects women born on or after 6 April 1950. Under the Pensions Act 2011 women's State Pension age will increase more quickly to 65 between April 2016 and November 2018. From December 2018 the State Pension age for both men and women will start to increase to reach 66 in October 2020. These changes affect you if you're:

- a woman born on or after 6 April 1953
- a man born on or after 6 December 1953

The current law already provides for the State Pension age to increase to:

- 67 between 2034 and 2036
- 68 between 2044 and 2046

However, the government announced on 29 November 2011 that State Pension age will now increase to 67 between 2026 and 2028. This change is not yet law and will require the

## For people reaching state pension age

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approval of Parliament. You can use the online State Pension calculator at [www.nidirect.gov.uk](http://www.nidirect.gov.uk) to work out what your State Pension age will be.

You qualify by building up enough 'qualifying years' before State Pension age. A qualifying year is a tax year where you have sufficient income to pay National Insurance contributions (NICs), or are treated as having paid or being credited with NICs. Prior to 5 April 2010, men normally needed 44, and women normally needed 39 qualifying years to get the full basic State Pension. However, if you reach State Pension age on or after 6 April 2010, you will only need 30 qualifying years for a full basic State Pension. If you have more than 30 qualifying years, entitlement will be restricted to 30/30ths.

### State Pension Basic Pension

Based on your own, your late spouse's or civil partner's National Insurance (NI) contributions

	£107.45
Based on your spouse's contributions	£64.40

Non-contributory (based on residence)	
full rate	£64.40
Over 80 addition	£0.25

If you have paid standard rate NI contributions as an employee after 5 April 1978, you may also get an additional, earnings-related pension.

### State Second Pension

From 6 April 2002 the State Earnings Related Pension Scheme (SERPS) was reformed to provide a more generous Additional State Pension for low and moderate earners, certain carers and people with a long-term disability. This is called the State Second Pension.

State Second Pension is based upon earnings on which standard rate Class 1 NI contributions are paid or treated as being paid.

By around 2030, or shortly afterwards, the State Second Pension will become a simple, flat rate weekly top-up to the basic State Pension. Any SERPS entitlement you have is protected so if you built up an entitlement to additional State Pension before April 2002 you will keep it, whether or not you've already reached State Pension age.

## For people reaching state pension age

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### Employees

If you're an employee with annual earnings above a certain amount (£5,564 in 2012/13) you can choose to leave the additional State Pension. You can join a private pension instead. This is called 'contracting out'. It is not possible to leave the basic State Pension. If you have a company pension, your employer should tell you if it is contracted out.

The rules for contracting out of the additional State Pension will change in 2012. The changes mean that contracting out will not be possible through:

- a money-purchase (defined-contribution) occupational pension scheme
- a personal pension or a stakeholder pension

If you are contracted out through one of these schemes on 6 April 2012, you will automatically be brought back into the additional State Pension.

### Carers

From 6 April 2010 Home Responsibilities Protection has been replaced with a weekly credit that is available to people getting Child Benefit for a child/children aged under 12, registered foster carers and people spending 20 hours a week or more caring for disabled relatives or friends.

The new weekly credit will count towards both basic State Pension and State Second Pension (S2P) and help many people to build up a more valuable State Pension during their working life.

### Inherited State Second Pension

A widow, widower or surviving civil partner can only inherit a maximum of 50 per cent of their spouse's or civil partner's State Second Pension.

There is a maximum amount of additional State Pension that you may receive. This is a combination of both your own additional pension and any inherited additional pension. The maximum amount is revised each year and is applied at the date on which entitlement to the inherited additional pension first arises. The maximum additional State Pension between April 2012 and April 2013 is £161.94 each week.

## For people reaching state pension age

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### Graduated Retirement Benefit

Based on your graduated NI contributions paid between April 1961 and April 1975. Under the equalisation of State Pension age (SPa) women will receive one unit of Graduated Retirement Benefit for each £7.50 (instead of for each £9.00) paid in GRB contributions with a maximum of 86 units, the same as men.

Widowers and civil partners who attain SPa on, or after, 6 April 2010 (regardless of the date of death of the deceased wife or civil partner) will be able to inherit half of the monetary value of their late spouse's or civil partner's graduated contributions irrespective of the age of their deceased wife or civil partner.

If you decide to defer claiming your pension when you reach State Pension age, you can earn extra pension or a lump sum payment. There is no limit on the length of time you can defer claiming but you can only do this once. See leaflet SPD1 Your Guide to State Pension Deferral.

You may also get a **Christmas Bonus** (see page 69).

### How to claim State Pension

You can only get State Pension when you have reached your State Pension age and made a claim. The earliest you can make your claim is four months before you reach your State Pension age. We will write to you around this time, but if you have not received an invite three months before you reach State Pension age, contact the Pension Service.

There are a number of ways to claim your State Pension;

- You can ring the State Pension Claim line on 0808 100 2658. Applications take approximately 15 minutes to complete and we can usually tell you how much you will be entitled to by the end of the call.
- You can also claim online at [www.nidirect.gov.uk/state-pension-online](http://www.nidirect.gov.uk/state-pension-online) it's easy and secure, guiding you through every step and telling you what will happen next.
- Alternatively, you can download a claim form from [www.nidirect.gov.uk](http://www.nidirect.gov.uk), fill it in and send it to the Pension Service or call us on the phone

## For people reaching state pension age

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number above and we will send you out a claim form.

### Rates allowance for Pensioners aged 70 or over and living on their own

From April 2008, a new discount will be available to help you pay your rates. This is called Lone Pensioner Allowance (LPA).

You will be entitled to a 20% discount on your rates if you are:

- a pensioner aged 70 or over;
- living on your own (there may be some exceptions to this);
- paying rates for your home.

#### Is LPA means-tested?

LPA is **not** means-tested. In other words, whether you get the allowance does not depend on your income or savings so you don't have to tell us about them when you apply.

#### Someone lives with me because I am no longer able to live on my own. Am I still entitled to LPA?

To qualify for LPA, you must live alone. However, if you are no longer able to live on your own because you need someone to help care for you (some conditions will apply), you may still be entitled to LPA. When you apply, we will ask you for details about the person who lives with you.

#### How will I know if I am entitled to this discount?

To get this discount you will need to fill in a short application form. You will need to provide some details such as your National Insurance and confirm your date of birth and how much you pay for your rates.

#### How long will I receive LPA for?

If you are entitled to LPA, you will continue to receive the same amount unless:

- someone comes to live with you;
- you no longer have to pay rates; or
- the amount you have to pay for your rates changes.

## For people reaching state pension age

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### How is LPA paid?

LPA is always paid direct into an account for you. This could be your rent or rates account if you are a Housing Executive or a housing association tenant, or your rate account if you are a private tenant or you pay your rates to Land and Property Services.

### How do I apply?

If you **rent** your home or you used to own the property you live in and still have to pay rates, you can:

- contact the Housing Executive on 08448 920902 for more information;
- call at your local Housing Executive office or
- go to [www.nihe.gov.uk](http://www.nihe.gov.uk) and download an application form.

If you **own and live** in your own property, you can:

- phone Land and Property Services Helpline on 0845 300 6360 (textphone 0845 300 6361);
- call in at your local Land and Property Services office; or
- go to [www.helpwithratesni.gov.uk](http://www.helpwithratesni.gov.uk) and download an application form.

**LPA is not means-tested so any social security benefits you receive will not normally be affected.**

### Over 80 Pension:

This is for people aged 80 or over who get State Pension of less than the amount payable on a spouse's contributions, or none at all. You must have lived in the UK for at least 10 years (in any 20 consecutive years) since you reached 60. Time spent in a European Community country may help you get this pension.

Over 80 Pension £64.40

### How to claim Over 80 Pension

Contact the Pension Service, Windsor House for a claim form, on 0845 601 8821.

### More information

See form BR 2488 *Over 80 Pension*.

## For people reaching state pension age

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### Pension Credit

If you or your partner are over women's State Pension age

From 6 October 2003 Pension Credit has been introduced for people over State Pension age. It provides a contribution towards a guaranteed level of income of at least £142.70 a week for single people of State Pension age and over and at least £217.90 for pensioner couples (at least one of whom must be State Pension age or over). These amounts will be more if you have caring responsibilities, are severely disabled or have certain housing costs. For Pensioners aged 65 and over Pension Credit also provides a reward for some of the savings and income they have for their retirement.

The Pension Credit qualifying age is rising from 60 to 65, alongside the increase in women's State Pension age.

Further information is available in leaflet PC1L *Pension Credit. Pick it up. It's yours*, and by accessing The Pension Service website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Prison Visits

While you or your partner are getting Pension Credit you are entitled to help with the cost of prison visits.

### Help when someone dies

Leaflets with general information on help when someone dies are available from Social Security or Jobs & Benefits offices and Registrars of Births, Deaths and Marriages.

### Help from the Social Fund for a Funeral Payment

If you, or you and your partner together are getting Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, Pension Credit, Working Tax Credit or Housing Benefit and you have to arrange a funeral, you may be able to get a Funeral Payment from the Social Fund. Up to £700 can be awarded for funeral director's fees, plus the cost of necessary disbursements for a burial or cremation. If you, or you and your partner together, have savings over £500 (£1,000 for those of State Pension age or over), this is taken into account. How much you get also depends on certain other money which is available following the death, such as a life insurance policy, and any money which is given for the funeral from other sources.

### Social Fund Funeral Payment

The necessary cost of specified items or services plus up to £700 for other funeral expenses. This is **not** a loan, but is repayable out of any money or other property left by the deceased.

### How to claim a Funeral Payment

Contact your local Social Security or Jobs & Benefits office (or Registrar's Office) for claim form SF200.

### Widow's benefits

If you were widowed before 9 April 2001 you may qualify for Social Security widow's benefits if your husband had paid enough National Insurance contributions.

### More information

See leaflet NI 1005 *If your husband, wife or civil partner has died*.

### Bereavement Benefits

From 9 April 2001 Bereavement Benefits were introduced for widows and widowers.

If you are already in receipt of a Widow's Benefit, you will carry on getting it for as long as you meet the existing entitlement conditions.

If you are a widow or widower you may qualify for Social Security Bereavement Benefits if your spouse had paid enough National Insurance contributions. There are three main Bereavement Benefits. They are:

- **Bereavement Payment:** an immediate tax-free lump sum payment for widows, widowers or civil partners under state pension age or whose husband, wife or civil partner was not entitled to State Pension when he or she died.

**Bereavement Payment (lump sum)**      £2,000

- **Widowed Parent's Allowance:** a taxable weekly benefit from widowhood for widows or widowers or from the date of becoming a surviving civil partner for civil partners of any age who have at least one child for whom they get Child Benefit. A widow can also get it if she is expecting her late husband's baby or in certain cases of artificial insemination or as a result of "in vitro" fertilisation. Not all children count for the purposes of Widowed Parent's Allowance. You may also get any earnings-related pension you can inherit from your late spouse.

**Widowed Parent's Allowance**      £105.95

- **Bereavement Allowance:** a taxable weekly benefit payable for 52 weeks after your husband, wife or civil partner dies, as long as you are aged 45 or over, and meet the conditions. The amount you receive will depend on how old you are when your husband or wife dies.

**Bereavement Allowance (standard rate)** £105.95

From 5 December 2005 Bereavement Benefits also apply to surviving Civil Partners.

### More information

See leaflet *NI1005 if your husband, wife or civil partner has died*.

### **For people doing voluntary or part-time work**

If you do voluntary or part-time work, your rights to various benefits and pensions may be affected. For general information about the effects of such work on Social Security benefits you should contact your local Social Security or Jobs & Benefits office.

### Christmas Bonus

You will automatically get this tax-free bonus (either with your benefit or as a separate payment) if, during the week beginning **3 December 2012**, you are entitled to a payment of one of these benefits:

- State Pension
- Widowed Parent's Allowance
- Widowed Mother's Allowance
- Widow's Pension
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Long-term Incapacity Benefit
- Severe Disablement Allowance
- War Widow's Pension
- and some other benefits.

### Christmas Bonus

*Paid with some benefits, only one bonus for each person. You must be entitled to these benefits on the first Monday in December*

£10.00

### Help with health costs

While you or your partner are getting:

- Income Support
- Income-Based Jobseeker's Allowance
- Pension Credit (guarantee credit)
- Tax Credits and meeting qualifying conditions, or
- Employment and Support Allowance (income-related) you are entitled to the following:
  - free HS dental treatment
  - free HS sight tests
  - vouchers towards the cost of glasses or contact lenses
  - repayment of necessary travel costs to hospital and back for HS treatment.

You may also be entitled to some or all of the above because of your age, a specific medical condition, pregnancy, or through the HS Low Income Scheme.

### More information

More information about help with all these health costs is in leaflet HC11 *Are you entitled to help with health costs?*

For other information on a range of health-related subjects, phone the **Free Advice Line 0800 587 8982**. Calls are confidential.

### Free HS hearing aids

If you have impaired hearing see leaflet HC11 *Are you entitled to help with health costs?*

### For people going abroad

In some cases your Social Security benefits are affected if you leave the UK for more than a few weeks. Before going abroad check with your local Social Security or Jobs & Benefits office and please give as much notice as possible.

#### More information

Additional information about UK benefits is available from

Overseas Benefit Unit  
5th Floor Royston House  
34 Upper Queen Street  
Belfast BT1 6FX or [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

or the Department for  
Work and Pensions website <http://www.dwp.gov.uk/international/>

#### Tax credits, Child Benefit and Guardian's Allowance

If you get tax credits, Child Benefit or Guardian's Allowance, your payments are not affected if you're only going abroad temporarily for less than eight weeks.

But you must tell HMRC straight away if you, your partner, your child, or all of you leave the UK:

- permanently, or
- for a period that is likely to last more than eight weeks when you leave.

You can find more information on the HMRC website:

- Tax Credits [www.hmrc.gov.uk/taxcredits/keep-up-to-date/changes-affect/how-when-report.htm](http://www.hmrc.gov.uk/taxcredits/keep-up-to-date/changes-affect/how-when-report.htm)
- for Child Benefit and Guardian's Allowance: [www.hmrc.gov.uk/childbenefit/keep-up-to-date/changes-to-report/what-to-report.htm](http://www.hmrc.gov.uk/childbenefit/keep-up-to-date/changes-to-report/what-to-report.htm)

Or you can phone HMRC:

- Tax Credits Tel: 0345 300 3900 or Textphone: 0345 300 3909
- Child Benefit Tel: 0345 302 1444 or Textphone: 0845 302 1474
- Guardian's Allowance Tel: 0845 302 1464 or Textphone: 0845 302 1474

## If you want to know more about a decision or if you think it is wrong

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If SSA make a decision about your benefit and you think it is wrong, or you would like some further information about our decision, you can do the following.

- Ask us to explain our decision in more detail. Our letter telling you of our decision will also give you details on how you can have the decision explained more fully.
- You can ask us to look at our decision again, within one month of the date on the decision letter. The person who looks at the decision will usually be someone who has not previously been involved with your claim.
- You can also appeal to an independent tribunal if you think that our decision about your claim is wrong. You should appeal within one calendar month of our decision by filling in and signing the form contained in leaflet GL24 *'If you think our decision is wrong'*.

We will tell you about your rights each time we make a decision about your benefit.

### More information

You can get further information about how we make and review our decisions, and how you can appeal, in our leaflet GL24 *'If you think our decision is wrong'*. You can get this leaflet at any Social Security or Jobs & Benefits office.

You can get more information on decisions about tax credits by visiting [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### Benefits Advisor Service

Log on to [www.nidirect.gov.uk/benefits-adviser](http://www.nidirect.gov.uk/benefits-adviser) where you can find out what benefits, pensions or credits you may be entitled to.

This leaflet is available in large print, in Braille and on audio tape. Contact your local Social Security or Jobs & Benefits office for more details.









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Committed to clearer communication.

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