

# A Guide to Benefits and How to Claim

## **New Style Employment and Support Allowance (NS-ESA)**

This benefit is non-means tested, so your household income will not affect payments, except if you get a pension. You may be eligible for this if you have been working and paying National Insurance Contributions (or working 16 hours per week at the National Minimum Wage) for the last two tax years and if you find it difficult to work because of your health conditions.

You will get £77.00 per week for the first 13 weeks – called the assessment period, so long as you give the DWP sick notes during this time. During this period, you'll likely have to complete a form called ESA50 and attend a medical assessment. After 13 weeks in the assessment period, you can then be placed in the Work-Related Activity Group – this means you will only have to complete preparation for work, such as writing CVs, interview practice, rather than search for work full time. Or you could be placed in the Support Group, which will increase your benefit amount to: £117.60 per week after the 13-week assessment period.

To make a claim for New Style Employment and Support Allowance, you can contact Jobcentre Plus New claims helpline: **0800 055 6688**.

Or you can make a claim online here:

<https://www.gov.uk/employment-support-allowance/how-to-claim>

Further information on New Style Employment and Support Allowance can be found here:

<https://www.gov.uk/guidance/new-style-employment-and-support-allowance#overview>

## **Universal Credit (UC)**

This benefit is means tested, so your household income and savings may affect how much is paid.

If you are a jobseeker, unable to work because of your health conditions, you are a carer, you have children you are responsible for looking after, or you are working but get a low income, then Universal Credit can be paid to top up your income.

Universal Credit can be claimed and managed online, or if you cannot manage your claim online due to any health issues, you can make and maintain a telephone claim for UC. Universal Credit is paid on a monthly basis and there is a 5-week waiting period for your first payment, but if you would struggle waiting for this you can request an **advanced payment, which is a loan** that reduces your ongoing entitlement for up to 24 months.

In order to make a claim for Universal Credit, you can claim online:

<https://www.universal-credit.service.gov.uk/start>

By telephone: **0800 328 5644**

If you need further help to make a claim, can also contact our **Help to Claim Service: 0800 144 8444**.

Further information on Universal Credit can be found here:

<https://www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-you-can-get-Universal-Credit/>

## **Personal Independence Payment (PIP)**

PIP is a non-means tested benefit that is paid if you are between the ages of 16 to below state pension age and have difficulty in completing daily activities such as preparing food, eating and drinking, washing and bathing, communicating and/or have issues with mobility and need some help to do these things. The benefit can be paid if you are working or if you are not working.

You'll get the benefit if you need any encouragement, assistance or supervision, or need to use any aids to complete daily tasks.

To make a claim you can do this by calling the Department of Work and Pensions to request a form, called a PIP2 form, which will ask you questions about how your health conditions affect your ability to complete tasks and what help you need. After this, you might be asked to go to a face to face medical assessment, or if you struggle to get around, you can request a home visit.

After completing an assessment, you could get the standard rates for Daily Living - £61.85 per week or for Mobility - £24.45 per week or you could get the enhanced rates for Daily Living - £92.40 per week or for Mobility - £64.50 per week.

To start the claim process, you can contact the PIP claims helpline: **0800 917 2222** to request your PIP2 form. You will need your:

- **National Insurance Number**
- **Details of your GP, consultant or clinical nurse specialist**
- **Bank account details**

You can also request a form in writing, by sending a letter to: **Personal Independence Payment New Claims, Post Handling Site B, Wolverhampton, WV99 1AH.**

Further information on Personal Independence Payment can be found here:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/before-claiming/check-you-are-eligible/>

## **Attendance Allowance**

This is a non-means tested benefit that can be paid if you have any care and support needs during the day and/or night because of your health conditions. You can only claim Attendance Allowance if you are over state pension age.

If you have difficulties and need support during the day or during the night you could get the Low rate, which is paid at the rate of £61.85 per week. If you have difficulties and need support during the day and the night, then you could get the High rate, paid at £92.40 per week.

To make a claim, you can request a claim form from the Department of Work and Pensions by calling: and you won't have to attend a medical assessment after you've claimed.

Further information on Attendance Allowance can be found here:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/before-you-claim-attendance-allowance/check-if-entitled-to-attendance-allowance/>

## **Carer's Allowance**

If the person you care for is in receipt of Disability Living Allowance at the Middle or High care component, Personal Independence Payment at the Daily Living component or Attendance Allowance, and you are providing care for at least 35 hours per week, then you could get **£67.25 per week** as a carer. You will also need to be earning **under** £128 per week if you are working.

You can claim Carer's Allowance online: <https://www.gov.uk/carers-allowance/how-to-claim>

Or you can obtain a claim form by downloading and printing this at:

<https://www.gov.uk/government/publications/carers-allowance-claim-form>

Or by calling the **Carer's Allowance Unit** and requesting a paper form: **0800 731 029**.

If you are already getting benefits such as income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit, you could get more money overall with Carer's Allowance.

Further information on Carer's Allowance can be found here:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/carers-allowance/>

## **Disability Living Allowance - for Children (DLA)**

This is a benefit that can be paid if you have a child who has a health condition or disability which causes them difficulties completing day to day activities or mobility, compared to another child without a health condition of the same age.

This is a non-means tested benefit, meaning it is paid only based on the level of difficulty your child has and does not affect the amount paid on any other benefits you might have.

The process to getting an award of DLA is to complete a claim form and send this back with medical evidence to support the claim. Your child does not need a medical assessment to progress a claim. In order to make a claim for Disability Living Allowance, you can call **0800 121 4600** and request a paper form to complete.

Alternatively, you can download and print a claim form online here:

<https://www.gov.uk/government/publications/disability-living-allowance-for-children-claim-form>

Further information on Child Benefit can be found here:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/disability-living-allowance/before-you-claim-dla/check-if-you-can-get-dla/>

## **Child Benefit**

If you have a child, then you can make a claim for Child Benefit in order to receive a payment of **£21.80 per week** for your eldest or only child, and another **£14.45 per week** for any other child you have.

You can make a claim for Child Benefit online via:

<https://www.gov.uk/guidance/claim-child-benefit-for-one-or-more-children#fill-in-a-form-online>

By downloading and printing the form to send back to the Child Benefit office:

<https://www.gov.uk/guidance/claim-child-benefit-for-one-or-more-children#fill-in-a-form-by-hand>

Or by contacting the Child Benefit helpline on: **0300 200 3100**.

Further information on Child Benefit can be found here:

<https://www.citizensadvice.org.uk/benefits/child-benefit/before-you-claim/check-if-you-can-get-child-benefit/>

## **New Style Jobseeker's Allowance (NS-JSA)**

This is a benefit which is **non-means tested**, meaning payments of this benefit are not affected by other income or savings you have, except if you have a pension (this may reduce how much NS-JSA you receive).

This benefit can be claimed if you are available for work and are actively seeking work – so you need to at least be working less than 16 hours per week, are not too ill to work and need to take reasonable steps to find employment.

The amount you could receive from NS-JSA would be **£77.00 per week**.

In order to make a claim for New Style Jobseeker's Allowance, you can contact the Jobcentre Plus new claims helpline on: **0800 055 6688**

Apply online at: <https://www.apply-for-new-style-isa.dwp.gov.uk/>

After claiming, you will be invited to attend an interview at your local Jobcentre and will need to bring:

- Photographic proof of identity

- Proof of address
- A second item to show your ID (bank statement, credit card, council tax bill for example)

Further information on New Style Jobseeker's Allowance can be found here:

<https://www.gov.uk/guidance/new-style-jobseekers-allowance#overview>

## **Pension Credit**

This is a benefit that can be paid to people over state pension age as a top up to their income. You need to be state pension age and be living in UK at the date of claiming Pension Credit.

How much you receive depends on what your household income and savings are and whether you are claiming as a single person or as a couple.

How Pension Credit tops up your income is based on a 'minimum income guarantee' – so if your income is below a certain level (£182.60 per week for a single person; £278.70 per week for a couple), then Pension Credit will top up your income to meet these amounts.

This minimum guarantee amount increases if you're a carer or have a disability and living alone. To claim Pension Credit, you can make a claim by calling: **0800 99 1234** or online here: <https://www.gov.uk/pension-credit/how-to-claim> You will need your:

- National Insurance Number
- Income, savings and investment details
- Information on income, savings and investments for the previous 3 months (or to the date you reached State Pension age)
- Bank details

## **Housing Benefit**

To make a **new** claim Housing Benefit, you need to either be:

Living in temporary accommodation (supported accommodation or temporary accommodation following a homeless application with the council)

**OR**

Have reached State Pension age. If you have a partner, they must also be State Pension age

Housing Benefit is paid by your local council to help with your rent costs if you are on a low income. Housing Benefit is means tested, meaning that any earnings from work, savings or other income may affect how much you receive.

To make a claim for Housing Benefit, you can make an online application with Dudley Council: <https://www.dudley.gov.uk/residents/benefits/make-an-application/>

Or a claim can be made by telephone: **0300 555 8100**.

To complete the claim, you will need details of:

- Your income/savings
- Rent costs (including any service charges you pay)
- Personal details (including your national insurance number)

Once you have submitted a claim, you may be asked to provide evidence of your income/savings. You can upload this during the online claim or you can attend the Dudley Council office to provide this evidence.

Further information on Housing Benefit can be found on our public website here: [https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with\\_your-housing-benefit-claim/check-if-you-can-get-housing-benefit/](https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with_your-housing-benefit-claim/check-if-you-can-get-housing-benefit/)

### **Council Tax Reduction/Support**

Council Tax Reduction is a payment made by your local council to help reduce the costs of Council Tax if you're on a low income.

This is a means tested payment, so any earnings or income you receive may affect how much is paid.

Each local council has their own criteria to receive a payment of Council Tax Reduction. Dudley Council allow claims for anyone on a low income, but if you are of working age there may be a limit to how much you could receive.

To make a claim for Council Tax Reduction, you can do this online with Dudley Council: <https://www.dudley.gov.uk/residents/benefits/make-an-application/>

Or a claim can be made by telephone: **0300 555 8100**.

To make a claim, you will need:

- Your council tax band
- [Optional] Your council tax reference number (on your council tax bill)
- Details of your income and savings

For further information about Council Tax Reduction, you can view our public site pages here: <https://www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax/>