



# Guide to state benefits: A resource for Almoners

Version 1: October 2022



## Introduction

As an Almoner, it is useful to have a basic awareness of some of the state benefits available so you can signpost lodge members to the support they may be eligible for. Please bear in mind that applicants may not be eligible for certain types of support from the Masonic Charitable Foundation (MCF) and they must be claiming all state support that is available to them as part of the application process.

The following benefits calculator from 'Entitledto' is an extremely useful tool for checking state entitlements – [www.entitledto.co.uk](http://www.entitledto.co.uk)

*This short reference guide is intended for Almoners only and should not replace professional advice.*

## Advice and Support

State benefits and care options can be confusing. The MCF's Advice and Support Team can offer guidance on all the options available by calling 0800 035 60 90. A member of the team will then arrange to make contact with the applicant.

## Content

The purpose of this guide is to present Almoners with general information on the types of state benefits MCF beneficiaries are most likely to be in receipt of. These include:

- [Attendance Allowance](#)
- [Council Tax Reduction](#)
- [Disability Living Allowance](#)
- [Housing Benefit](#)
- [Pension Credit](#)
- [Personal Independence Payment](#)
- [Universal Credit](#)

## State Benefits

### Benefits Cap

The benefit cap limits the total amount you can be paid if you claim certain benefits. It applies to people of working age and under State Pension age. The cap is set at:

- £442.31 p/wk for couples and lone parents (London only)
- £296.35 p/wk for single adults (London only)
- £384.62 p/wk for couples and lone parents (Outside London)
- £257.69 p/wk for single adults (Outside London)

If your income goes above this amount, your Housing Benefit or Universal Credit is reduced until your income falls below the limit. This is to make sure that the total amount of your benefit is not more than the cap level. You may have to use money from your other benefits to pay towards the rent for your home. Only those on Housing Benefit or Universal Credit are affected by the benefit cap.

### Benefits that count towards the cap

There will be a cap on combined income from the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance
- Housing Benefit
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widow's Pension if you started getting it before 9 April 2001)
- Universal Credit

### Exemptions

You won't be affected by the benefit cap if you or your partner:

- get Working Tax Credit (even if the amount you get is £0)
- get Universal Credit because of a disability or health condition that stops you from working (this is called 'limited capability for work and work-related activity')

- get Universal Credit because you care for someone with a disability
- get Universal Credit and you and your partner earn £658 or more a month combined, after tax and National Insurance contributions

You're also not affected by the cap if you, your partner or any children under 18 living with you gets:

- Adult Disability Payment (ADP)
- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Child Disability Payment
- Disability Living Allowance (DLA)
- Employment and Support Allowance (if you get the support component)
- Guardian's Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a War Disablement Pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment (PIP)
- War pensions
- War Widow's or War Widower's Pension

### **Where can I get more help or information?**

Further information and an online calculator are available at [www.gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators)

The calculator can give you an estimate of how much lower your benefit might be if you get more than the cap levels. A helpline is also available for you to call. The number is **0845 605 7064** or textphone 0845 608 8551 for people with hearing or speech impairments. The helpline is open Monday to Friday 8am to 6pm.

## Attendance Allowance

Attendance Allowance helps with extra costs if you have a disability severe enough that you need someone to help look after you.

### What you'll get

Lower rate                      £61.85 – frequent help or constant supervision during the day or night

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Higher rate                    £92.40 – help or supervision throughout both day and night or a medical professional has said you have six months or less to live

### Eligibility

You can get Attendance Allowance if you've reached State Pension age and the following apply:

- you have a physical disability (including sensory disability, for example blindness), a mental disability (including learning difficulties), or both
- your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety
- you have needed that help for at least six months

You must also:

- be in Great Britain when you claim - there are some exceptions, such as members and family members of the Armed Forces
- have been in Great Britain for at least 2 of the last 3 years (this doesn't apply if you're a refugee or have humanitarian protection status)
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands. More information on what this means can be found here- [www.carersuk.org/help-and-advice/financial-support/help-with-benefits/attendance-allowance#sec9](http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/attendance-allowance#sec9)
- not be subject to immigration control (unless you're a sponsored immigrant)

### If you're in a care home

You can't usually get Attendance Allowance if you live in a care home and your care is paid for by the local authority. You can still claim Attendance Allowance if you pay for all of your care home costs yourself.

## Assessments

You might get a letter saying you need to attend an assessment to check your eligibility. The letter will explain why and where you must go. At the assessment, you'll be asked for identification. You can use a passport or any 3 of the following:

- birth certificate
- a full driving licence
- life assurance policy
- bank statements

## How to claim

Use the Attendance Allowance claim form. This can be downloaded here - [www.gov.uk/government/publications/attendance-allowance-claim-form](http://www.gov.uk/government/publications/attendance-allowance-claim-form). The form comes with notes telling you how to fill it in and where to send it. Attendance Allowance can be backdated to the date of the claim which is usually the date your form is received or the date you call the enquiry line.

You can also get a copy of the form from the Attendance Allowance helpline using the details below.

Attendance Allowance helpline:

Telephone: 0800 731 0122

Textphone: 0800 731 0317

Monday to Friday, 8am to 6pm

# Council Tax Reduction

## Introduction

If you're on a low income, you may be entitled to some help towards paying your council tax. This is called Council Tax Reduction (CTR); councils are in full charge of setting the Council Tax rates, collecting payments and providing financial support to pay Council Tax using a new form of discount.

## Applying for support

Apply to your local council for Council Tax Reduction (sometimes called Council Tax Support). You'll get a discount on your bill if you're eligible. You could be eligible if you're on a low income or claim benefits. Your bill could be reduced by up to 100%.

You can apply if you own your home, rent, are unemployed or working. What you get depends on:

- where you live - each council runs its own scheme
- your circumstances (e.g. income, number of children, benefits, residency status)
- your household income - this includes savings, pensions and your partner's income
- if your children live with you
- if other adults live with you

## Disability Living Allowance

Disability Living Allowance (DLA) for adults is being replaced by other benefits. If you already get DLA, your claim might end. You'll get a letter telling you when this will happen and how you can apply for PIP or Adult Disability Payment. You can only apply for DLA if you're aged under 16 and you live in England or Wales.

DLA for children may help with the extra costs of looking after a child who:

- is under 16
- has difficulties walking or needs much more looking after than a child of the same age who does not have a disability

### Eligibility

Usually, to qualify for Disability Living Allowance (DLA) for children the child must:

- be under 16 - anyone over 16 must apply for Personal Independence Payment (PIP)
- need extra looking after or have walking difficulties
- be in England, Wales, a European Economic Area (EEA) country or Switzerland when you claim - there are some exceptions, such as family members of the Armed Forces
- have lived in Great Britain for at least 6 of the last 12 months, if over 3 years old
- be habitually resident in the UK, Ireland, Isle of Man or the Channel Islands
- not be subject to immigration control

There are some exceptions to these conditions if the child is living in or coming from an EEA country or Switzerland.

### How much will you get?

The DLA rate is between £24.45 and £156.90 a week and depends on the level of help the child needs. It is usually paid every 4 weeks on a Tuesday.

### How to claim

To claim for a child you need to be their parent or look after them as if you're their parent. This includes step-parents, guardians, grandparents, foster-parents or older brothers or sisters. If your child currently lives in England or Wales you can apply by either:

- printing off and filling in the [DLA claim form](#)
- phoning the Disability Living Allowance helpline and asking for a printed form



Disability Living Allowance helpline:

Telephone: 0800 121 4600

Textphone: 0800 121 4523

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 121 4600

## Housing Benefit

You could get Housing Benefit to help you pay your rent if you're unemployed, on a low income or claiming benefits. It's being replaced by Universal Credit. Most people will need to claim Universal Credit instead. Rather than having Housing Benefit paid directly to a landlord, Universal Credit payments will include money for rent for you to organise payment yourself.

The rules allow one bedroom for each person who is single and aged 16 or over. Two people usually need to share a room if they are:

- a couple
- under 10 years old
- under 16 years old

You're allowed an extra bedroom if someone in your household is disabled and needs regular overnight care from a carer who doesn't live with you. This won't count as spare bedroom.

### How does this affect an individual?

If it is decided that an applicant has more bedrooms than are necessary for the household then Housing Benefit will be reduced by:

- 14% if there is 1 extra bedroom
- 25% if there are 2 or more extra bedrooms

You can check local housing allowance rates which are based on the area you live -

[www.gov.uk/guidance/local-housing-allowance](http://www.gov.uk/guidance/local-housing-allowance)

## Pension Credit

Pension Credit provides extra money to help with living costs if for people over State Pension age and on a low income, and is separate from the State Pension. It can also help with housing costs such as ground rent or service charges. It might be possible to get extra help if the person is a carer, severely disabled, or responsible for a child or young person.

### Eligibility

You must live in England, Scotland or Wales and have reached State Pension age to qualify for Pension Credit. If you're from the EU, Switzerland, Norway, Iceland or Liechtenstein, you and your family usually also need settled or pre-settled status under the EU Settlement Scheme to get Pension Credit. The deadline to apply to the scheme was 30 June 2021 for most people, but you might still be able to apply.

If you have a partner you must include them on your application. You'll be eligible if either:

- you and your partner have both reached State Pension age
- one of you is getting Housing Benefit for people over State Pension age

A partner is either:

- your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

### How much will you get?

Pension Credit tops up:

- your weekly income to £182.60 if you're single
- your joint weekly income to £278.70 if you have a partner

You may get extra amounts if you have other responsibilities and costs.

### How to make a claim

You can start your application up to 4 months before you reach State Pension age. You can apply any time after you reach State Pension age but your application can only be backdated by 3 months. This means you can get up to 3 months of Pension Credit in your first payment if you were eligible during that time. For information you can visit [www.gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim)

# Personal Independence Payment

Personal Independence Payment (PIP) is a benefit that helps with the extra living costs of a long term physical, mental health condition or disability, or difficulty doing certain everyday tasks or getting about. PIP is made up of two – daily living and mobility. Whether you get one or both of these, and how much you'll get, depends on how severely your condition affects you.

## Eligibility

You must be aged over 16 years, and under State Pension age, and have a health condition or disability. You must have lived in England, Scotland or Wales for at least 2 of the last 3 years, and be in one of these countries when you apply. You can get PIP whether you're working or not, or have savings.

There are additional rules if you live abroad or if you're not a British citizen.

## Living abroad

You might still be able to get PIP if you:

- live in the EU, Switzerland, Norway, Iceland or Lichtenstein - you can only get help with daily living tasks
- are a member or family member of the Armed Forces

## If you're not a British citizen

You must:

- normally live in or show that you intend to settle in the UK, the Republic of Ireland, Isle of Man or the Channel Islands
- not be subject to immigration control (unless you're a sponsored immigrant)

You might still be able to get PIP if you are a refugee or have humanitarian protection status.

## How you're assessed

You'll be assessed by an independent healthcare professional to help DWP work out the level of help you need.

## How much will you get?

The amount you get depends on how difficult you find everyday tasks and getting around.

Find out what tasks count as daily living and mobility tasks - [www.gov.uk/pip](http://www.gov.uk/pip)

## Payments

Payments are usually made every 4 weeks and paid directly into a claimant's bank account. Payments are tax free and you can get it whether you're in or out of work. If you are terminally ill you'll get the higher daily living part if your not expected to live more than 6 months. The rate of your mobility part depends on your needs.

## Daily living component

The weekly rate for the daily living part of PIP is either £61.85 (lower) or £92.40 (higher).

## Mobility component

The weekly rate for the mobility part of PIP is either £24.45 (lower) or £64.50 (higher).

## Other help

You or your carer might also qualify for other financial help, for example Carer's Allowance or Carer's Credit. You can check by visiting here - [www.gov.uk/financial-help-disabled](http://www.gov.uk/financial-help-disabled)

## How long will awards be made for?

The decision looks at the likelihood of the health condition or disability changing, and this decides how long the PIP will be awarded for.

- Shorter term awards – last up to three years. The DWP makes these awards where they expect a change.
- Longer term awards – could last up to five or ten years. The DWP makes these awards where they consider changes in your condition unlikely but still possible.

## How to make a claim

You can make a new Personal Independence Payment (PIP) claim by calling the Department for Work and Pensions (DWP). Someone else can call on your behalf, but you'll need to be with them when they call. There are also other ways to claim if you find it difficult to use a telephone.

Before you call, you'll need:

- your contact details, for example telephone number
- your date of birth
- your National Insurance number - this is on letters about tax, pensions and benefits
- your bank or building society account number and sort code
- your doctor or health worker's name, address and telephone number
- dates and addresses for any time you've spent abroad, in a care home or hospital

For information you can visit [www.gov.uk/pip/how-to-claim](http://www.gov.uk/pip/how-to-claim)

**DWP – New PIP claims**

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Calling from abroad: +44 191 218 7766

Monday to Friday, 8am to 5pm

Find out about call charges - [www.gov.uk/call-charges](http://www.gov.uk/call-charges)

## Universal Credit

Universal Credit is a payment to help with your living costs. You may be able to get it if you're on a low income, out of work or cannot work.

### Eligibility

To claim you must:

- live in the UK
- be aged 18 years or over
- under the State Pension age
- have £16,000 or less in savings and investments

If you live with your partner you'll need to make a joint claim as a couple. Your partner's income and savings will be taken into account, even if they aren't eligible for Universal Credit. If only one of you has reached State Pension age, you and your partner can still claim Universal Credit as a couple. Universal Credit will end when you have both reached State Pension age. Pension Credit will end if you or your partner make a Universal Credit claim.

### If you're an EU, EEA or Swiss citizen

You and your family might also need settled or pre settled status under the EU Settlement Scheme to get Universal Credit.

### Studying or in training

You can make a claim if you're in full time education and any of the following apply:

- you live with your partner and they're eligible for Universal Credit
- you're responsible for a child either as single person or a couple
- you've reached State Pension age and live with a partner below State Pension age. You can also claim if you're aged 21 years or under, studying any qualification up to A-Level or equivalent and do not have parental support.

### If you have a disability or illness that affects your work

You may need to have a work capability assessment to see how your disability or health condition affects your ability to work. If you need an assessment you'll get a letter telling you where to go and what to do.

Depending on the outcome of the assessment you could be eligible for an extra payment on top of your standard allowance if you have a health condition or disability that prevents you from working or preparing for work. You can check here - [www.gov.uk/health-conditions-disability-universal-credit](http://www.gov.uk/health-conditions-disability-universal-credit)

## How much will Universal Credit be?

The amount of Universal Credit you can get depends on your circumstances. Your payment is made up of a 'standard allowance' and any extra amounts that apply to you, as well as any money taken off your payment.

Your circumstances	Monthly standard allowance
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Single and under 25	£265.31
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Single and 25 or over	£334.91
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In a couple and you're both under 25	£416.45 (for you both)
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In a couple and either of you are 25 or over	£525.72 (for you both)
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## Extra amounts

You may get more money on top of your standard allowance if you're eligible.

How much you'll get	Extra monthly amount
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For your first child	£290 (born before 6 April 2017)
	£244.58 (born on or after 6 April 2017)

For your second child	£244.58 per child
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If you need help with childcare costs <a href="http://www.gov.uk/help-with-childcare-costs">www.gov.uk/help-with-childcare-costs</a>	85% of your costs (up to £646.35 for one child and £1,108.04 for 2 or more children)
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How much you'll get	Extra monthly amount
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If you have a disabled child	£132.89
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If you have a severely disabled child	£414.88
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If you're disabled or have a health condition that stops you from working	£354.28
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[www.gov.uk/universal-credit/eligibility](http://www.gov.uk/universal-credit/eligibility)

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If you care for a disabled person	£168.81
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## If you have children

Other exceptions apply which can be checked here - [www.gov.uk/guidance/universal-credit-and-families-with-more-than-2-children-information-for-claimants](http://www.gov.uk/guidance/universal-credit-and-families-with-more-than-2-children-information-for-claimants)

You might get the extra amount if you start caring for another child, depending on when they were born and how many children you have.

Use a benefits calculator to get an estimate of how much you could get - [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

## Work allowance

Your Universal Credit payment will reduce gradually as you earn more. For every £1 you earn your Universal Credit payment will be reduced by 55p.

You can earn a certain amount before your Universal Credit is reduced if you or your partner either:

- are responsible for a child or young person
- have a disability or health condition that affects your ability to work - [www.gov.uk/government/publications/universal-credit-if-you-have-a-disability-or-health-condition-quick-guide](http://www.gov.uk/government/publications/universal-credit-if-you-have-a-disability-or-health-condition-quick-guide)

## Your circumstances

## Monthly work allowance

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You get help with housing costs

£344

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You don't get help with housing costs

£573

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## Your Universal Credit interview

If your application is successful, you'll be told to arrange an interview at your local Jobcentre Plus. You won't get Universal Credit if you don't go to the interview!

## Your Claimant Commitment

You'll have to accept a 'Claimant Commitment' if you want to get Universal Credit.

This is an agreement that you'll complete certain tasks in order to claim Universal Credit.

What you agree to do will depend on things such as your health, your responsibilities at home and how much help you need to get work or increase your income.

Your Universal Credit payments will be stopped if you don't keep to your Claimant Commitment. Further information can be found here - [www.gov.uk/universal-credit/if-your-payment-is-stopped-or-reduced](http://www.gov.uk/universal-credit/if-your-payment-is-stopped-or-reduced)

## Payment

Universal Credit is usually paid once a month into your bank account, building society or Credit Union account. It will usually take around five weeks to get your first payment.

If you won't have enough money to live on while you wait for your first payment, call the helpline to ask for an advance payment. You'll repay it through your regular Universal Credit payments – usually within 24 months.

## If your payment is stopped or reduced

If you don't keep to your Claimant Commitment, your Universal Credit could be stopped or reduced ('sanctioned').

If you receive Council Tax Reduction (also called 'Council Tax Support') and get a sanction, contact your local council immediately. They'll tell you what to do to continue getting support.

If you get a sanction you can:

- ask for the decision to be looked at again

- ask for a 'hardship payment'

Further information on sanctions can be found here - [www.gov.uk/universal-credit/if-your-payment-is-stopped-or-reduced](https://www.gov.uk/universal-credit/if-your-payment-is-stopped-or-reduced)

## How to claim

You can claim Universal Credit here - [www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

Contact the Universal Credit helpline if:

- you have any questions
- your circumstances change and you're already getting Universal Credit

Universal Credit helpline:

Telephone: 0800 328 5644

Welsh language (make a claim): 0800 328 1744

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

## Hardship payments

You may be able to get a hardship payment if you get a sanction. You'll repay it through your Universal Credit payments - they'll be lower until you pay it back.

## Eligibility

You can get a hardship payment if you can't pay for rent, heating, food or hygiene needs for you or your household. You must be 18 or over and show that you've tried to find the money from somewhere else, such as borrowing from a friend or have only spent money on essentials.

## How to claim

Call the Universal Credit helpline as detailed on page 16.

## Is there a right of appeal?

A decision about the following can be appealed:

- your initial claim
- the amount of an award
- a sanction

Ask for a 'mandatory reconsideration' of the decision. You need to do this within 1 month of the decision. You'll get a letter saying whether the decision's been changed.

If you don't agree with what the letter says, you can usually appeal to the Social Security and Child Support Tribunal. More details can be found here - [www.gov.uk/social-security-child-support-tribunal/before-you-appeal](http://www.gov.uk/social-security-child-support-tribunal/before-you-appeal)

The letter will say if you can't do this.