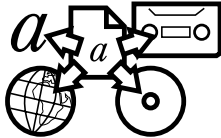


9. Income Support



This document is available in other languages, larger text, Braille and on audio cd or cassette.

If you can't be available for full-time work and don't have enough money to live on, you may be able to get Income Support benefit. Whether you qualify or not and how much you get depends on your circumstances.

You may be able to get Income Support if you are aged 16 to 59 and any of the following apply:

- you are a lone parent
- you are registered sick or disabled
- you are a student and either a lone parent or disabled
- you are caring for someone who is sick or elderly

And the following apply:

- you don't have savings of £16,000 or more
- you are not working, or work on average less than 16 hours per week

You may also be entitled to Income Support if you have a low income and:

- you are sick and your statutory sick pay is less than the amount of income support you would be entitled to
- You or your partner or civil partner are not working because of parental leave
- You are on paternity leave

Where to get advice

To find out if you qualify for Income Support, contact your local Jobcentre Plus office or benefits office. If you prefer you can talk to an adviser at the Citizens Advice Bureau. Look in the yellow pages or contact your Housing Officer to find out where your nearest Citizens Advice Bureau is.

Who isn't eligible?

If you work on average more than 16 hours a week, or have a partner or civil partner who works on average 24 hours a week or more you usually can not claim Income Support.

How much do you get?

The amount of Income Support you may get varies according to your individual circumstances. Some factors that can affect how much you will get include:

- your age
- if you live alone or as a couple
- age and income of non-dependants living with you
- disability – including disability of dependants
- if you are caring for someone
- any savings over £6000 you or your partner or civil partner have
- any earnings you or your partner or civil partner have

How it's paid

Income Support is paid directly into your bank, building society, Post Office or National Savings account that accepts Direct Payment.

But, you can get cheque payments cashable at a Post Office if you are unable to open or manage an account.

If you entitled to Income Support you automatically qualify for:

- free dental care
- free prescriptions
- free school meals
- Housing Benefit
- Council Tax Benefit

How to claim

Ask your nearest Jobcentre Plus on how to make a claim for Income Support.

What to do if your circumstances change

Tell your Jobcentre Plus office or benefits office as soon as any of the following apply:

- you go into or come out of hospital
- someone you get benefit for goes into or comes out of hospital
- you go into a care home
- you go abroad to live
- you start working, or your working hours change, even if it is voluntary work
- you gain capital (including savings and investments); for example property is left to you

Mortgage Interest

In some circumstances your Income Support may include an amount for mortgage interest. If your partner is aged 60 or over you will receive help from the first day you are entitled to Income Support.

For people aged under 60 there is a waiting period before help with your housing costs becomes payable. The length of the waiting period depends on whether your housing costs are defined as “new housing costs” or “existing housing costs”.

New housing costs are defined as:

- Home loans taken out on or after 2nd October 1995

If you have “new housing costs” there is a waiting period of 39 weeks before help is provided towards your housing costs.

Existing housing costs are defined as:

- Home loans taken out on or before 1st October 1995.

If you have existing housing costs you will receive no help with them for the first 8 weeks; half of your eligible housing cost for the next 18 weeks, and then all of your eligible housing costs.

Any Income Support paid in respect of mortgage interest will be paid direct to your lender if they are a member of the mortgage interest direct scheme which most lenders are but these deductions can not apply if your lender has chosen to opt out of the mortgage interest direct scheme.

If you have more than one mortgage which qualifies for help, payments will be made in respect of each loan to the appropriate lender.

If your mortgage is in arrears you will need to make your own arrangement with the lender to clear these arrears.

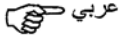
Getting in touch

Lãnguãgê Liñè

Head office: 01942 608715
Turner House, 56 King Street,
Leigh WN7 4LJ

West office: 01942 263630
82 Railway Road,
Leigh WN7 4AN

Other:



عربي

ARABIC

حدد اللغة التي تتحدثها .
سوف نستدعي مترجماً على الهاتف لمعاونتنا .



کوردی

KURDISH

پهتجه رابکینته بق نهو زمانهی قسهی بیده کهیت.
ئیمه موته رجیمیک پهیدا ده کهین تا به ته له فۆن
هاوکاریمان بکات.



বাংলা

BENGALI

আপনার ভাষাটি অঙ্গুলি নির্দেশ করে দেখান।
আমাদেরকে সহায়তা করার জন্য টেলিফোনে
আমরা একজন দো-ভাষী বা ইন্টারপ্রেটার এর
ব্যবস্থা করব।



普通话 / 国语

MANDARIN

請指出您講的語言。
我們將請一位口譯員在電話上翻譯。



廣東話

CANTONESE

請指出您講的語言。
我們將請一位電話翻譯員
來幫助您。



ਪੰਜਾਬੀ

PUNJABI

ਆਪਣੀ ਭਾਸ਼ਾ ਵਲ ਇਸ਼ਾਰਾ ਕਰੋ।
ਅਸੀਂ ਦੁਬਾਸ਼ੀਏ ਨੂੰ ਕਹਾਂਗੇ ਕਿ ਉਹ ਟੈਲੀਫ਼ੋਨ
'ਤੇ ਸਾਡੀ ਮਦਦ ਕਰੇ।



فارسی

FARSI

زبانی را که صحبت میکنید نشان دهید
برای کمک، مترجم تلفنی تهیه خواهیم کرد.



Soomaali

SOMALI

Farta ku tilmaam luqaddaada.
Waxaan telifoonka ku heli doonaa
turjibaan na caawiya



ગુજરાતી

GUJRATI

તમારી ભાષા તરફ આંગળીથી ઇશારો કરો.
આપણને મદદ કરવા માટે એક દુભાષિયાને અમે ટેલિફોન
પર ખોલાવીશું.



اردو

URDU

اپنی زبان کی طرف اشارہ کیجئے۔
ہماری مدد کرنے کیلئے ہم ٹیلی فون پر کسی ترجمان (اگر پڑھیں گے) کو بلائیں گے۔



हिन्दी

HINDI

आपकी भाषा की ओर इशारा करें।
हमें सहायता करने के लिए एक दुभाषिये को हम टेलीफोन
पर बुलाएंगे।



Tiếng Việt

VIETNAMESE

Hãy chỉ vào ngôn ngữ của quý vị.
Chúng tôi sẽ mời một thông dịch
viên qua điện thoại giúp chúng ta.