



MERCHANT TAYLORS' BOONE'S CHARITY
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Examples of Welfare Benefits Entitlements for Boone's Homes Residents

The examples below are based on information provided by Turn2Us (<https://benefits-calculator.turn2us.org.uk/>).

Before applying for a Boone's Home flat, please use the Benefits Calculator provided by Turn2Us to assess what welfare benefits you may receive if you were to live in a dwelling provided by Boone's Homes.

It is a resident's own responsibility to ensure that they have applied for the welfare benefits that they are entitled to.

The calculations below are based on the August 2023- July 2024 accommodation charges for those living at Boone's Homes which are:

For the purposes of Housing Benefit or Universal Credit, the accommodation charges break down like this:

	<u>Per month</u>	<u>Equivalent per week</u>	Covered by Housing Benefit/Universal Credit?
Basic 'Rent' Amount	£1,026.81	£236.96	Some or all may be covered, depending on your personal finances
Eligible Service Charge Amount	£0	0	Not relevant
Non-Eligible Service Charge Amount	<u>£67.63</u>	<u>£15.61</u>	<u>Not covered</u>
Total	£1,094.44	£252.56	

The Basic 'Rent' Amount relates purely to provision of the physical flat to live in as a licensee with almshouse beneficiary status, excluding any services. We use the term Basic 'Rent' Amount because that is the wording used by the benefits authorities.

The 'Non-Eligible Service Charge Amount' is comprised as follows:

	<u>Per month</u>	<u>Equivalent per week</u>
Emergency Alarm Service	£22.54	£5.20
Heating and hot water for your dwelling	£35.73	£8.25
Water rates for your dwelling	<u>£9.36</u>	<u>£2.16</u>
Total	£67.63 per month	£15.61 per week

Example 1:

A person aged 60 who works 20 hours a week and is paid the London Living Wage of £11.95 per hour.

This means that they are earning £1,035.66 per month prior to paying tax or national insurance.

They have less than £5,000 in savings.

They are not sick or disabled.

Turn2Us states that if this person were to live at Boone's Homes they would be entitled to the following:

Universal Credit

£ 825.11 per month

How to claim ↓

There is a five-week wait for the first payment when you start your claim for Universal Credit. You can [claim an advance from Universal Credit](#) to get you through the wait. An advance is a loan you have to pay back.

Example 2:

A person aged 75 who receives the Basic State Retirement Pension of £676.87 per month and Pension Credit but has no other form of income. They have no savings or investments.

They are not sick or disabled.

Turn2Us states that if this person were to live at Boone's Homes they would be entitled to the following:

Guarantee Pension Credit

£ 194.35 per month

How to claim ↓

Guarantee Pension Credit can be backdated for up to three months if you met the conditions earlier. Ask for this when you apply.

Housing Benefit

£ 1026.00 per month

How to claim ↓

Your claim for Guarantee Pension Credit will mean you get maximum help with your housing costs.

You told us you pay £1026.00 per month. Housing benefit will pay up to £1146.86 per month. This is because you are affected by the Local Housing Allowance rules, which limit the help you get with rent in the private sector.

We have calculated that your household is entitled to the one bedroom rate of help with rent. This is not affected by the number of bedrooms you have. It is based on the number of people in your household.

Council Tax Support

£ 93.38 per month

How to claim ↓

Council Tax Support is paid as money off your council tax bill. Some councils call this benefit 'Council Tax Reduction'.

We have estimated that your council tax bill after applying the relevant discounts but before taking off Council Tax Support is £1123.66 per year.

State Retirement Pension

£ 676.87 per month

We have not calculated this amount. This is the amount you told us you were getting. If you are worried you are getting the wrong amount of state pension, contact the Department for Work and Pensions.

