

# Are you missing out?

**Are you missing out on claiming benefits, tax credits or pension credits?**

**Could you increase your income by claiming everything you are entitled to?**

This leaflet provides details on some of the benefits/credits that you can claim. Check out if you are entitled to claim.

## Housing Benefit and Council Tax Benefit

Housing Benefit and/or Council Tax Benefit can help pay some or all of your Rent and/or Council Tax.

- Almost 900 tenants in Orkney receive help with their rent;
- Almost 1,400 households in Orkney receive help with their council tax;
- You may be entitled if you are on a low income, even if you are working;
- The council works out if you qualify for help.

### Where can you get further advice?

- contact the council on (01856) 873535 Ext 2116 (home visits can be arranged);
- visit the council's website: [www.orkney.gov.uk](http://www.orkney.gov.uk)
- write to: Benefits Section, Council Offices, Kirkwall, KW15 1NY
- email: [benefits@orkney.gov.uk](mailto:benefits@orkney.gov.uk)
- visit: [www.dwp.gov.uk](http://www.dwp.gov.uk)

## Pension Credit

Pension Credit is an entitlement for people aged 60 years or over living in Great Britain and guarantees everyone aged 60 years and over a minimum weekly income.

Figures tend to suggest that up to 30% of pensioners who could claim Pension Credits are not doing so. If you do not already receive Pension Credit and think you may be eligible to apply you can contact the Pension Service on:

- Tel. helpline: 0800 99 1234 (Monday to Friday 8am to 8pm)
- visit: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

Recent changes to the Council's Christmas Grant scheme means that only those who are receiving Pension Credit or are disabled now qualify for the annual grant. This has encouraged many people to check if they are entitled to claim benefits and many have seen an increase in their income as a result.

## Tax Credits

You can claim two tax credits, Child Tax Credit and Working Tax Credit

### Child Tax Credit

is for people who are responsible for at least one child. 9 out of 10 families with children are entitled to Child Tax Credits

### Working Tax Credit

is for people who are employed or self-employed, who:

- usually work 16 hours or more a week;
- are paid for that work; and
- expect to work for at least 4 weeks

and who are

- aged 16 or over and responsible for at least one child; or
- aged 16 or over and disabled; or
- aged 25 or over and usually work at least 30 hours a week.

As part of Working Tax Credit you may qualify for help towards the costs of childcare.

### Contact

- Tel. helpline: 0845 300 3900
- visit: [www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)

## Need further advice or help to apply?

If you need help to apply for benefits you can also seek free, independent and confidential advice from the **Orkney Citizens Advice Bureau**:

- Orkney Citizens Advice Bureau; Anchor Buildings, Bridge Street, Kirkwall, KW15 1HR
- Tel: 01856 875266
- Home visits may also be available

### Remember

- Everyone should be encouraged to claim benefits to which they are entitled;
- Benefits can help maximise your income.
- There are other state benefits that have not been included in this leaflet, for example disablement benefits such as Disability Living Allowance or Attendance Allowance. The list is not exhaustive and you should check your entitlement or seek assistance.
- Other useful websites: [www.direct.gov.uk](http://www.direct.gov.uk)      [www.dwp.gov.uk](http://www.dwp.gov.uk)