

# MAXIMISING YOUR INCOME

## WHAT YOU NEED TO KNOW



We're here to help you to maximise your income

Whether you are working or not, are you receiving everything you are entitled to?

### WAYS TO MAXIMISE YOUR INCOME

#### Check what you're entitled to

You might be able to claim some additional benefits. Whether you are working or not, take a look at a benefit entitlement calculator, or contact the Income Team if you would like us to help you with this.

[www.entitledto.co.uk](http://www.entitledto.co.uk)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

#### Are you claiming Universal Credit?

It is estimated that 500,000+ people in the UK aren't claiming Universal Credit, or any alternative benefit/tax credit, when they could be.

If you are on a low income, off work due to sickness, have been made redundant or are unemployed, then you could be entitled to Universal Credit.

You can apply for Universal Credit online at <https://www.gov.uk/apply-universal-credit> or if you cannot access the internet, by telephoning the Universal Credit Helpline on 0800 328 5644.

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**A word of warning!** If you currently receive Working Tax Credit you may be better off as you currently are. If you switch to Universal Credit you can't switch back so before you make a claim take a look at the comparison tool on [www.entitledto.com](http://www.entitledto.com)

### **Are you receiving the correct amount?**

If you are already claiming benefits and/or tax credits – are you receiving the correct amount? Are you affected by:

- Deductions from Universal Credit
- Under occupancy deductions
- Benefit Cap
- Two-child limit

If so, contact the Income team to complete a benefit review.

### **Council Tax**

If you pay Council Tax and are on a low income, you may be able to claim Council Tax Support. Take a look at <https://www.west-norfolk.gov.uk/info/20019/council-tax-support/23/claim-council-tax-support>

### **You could be entitled to extra help**

Check for any available grants

- Freebridge Community Housing's Tenancy Support Fund
- Norfolk Assistance Scheme

For information and access to either of the above please contact a member of the Housing team.

### **Marriage Allowance**

If you are married, are you eligible to claim Marriage Allowance? Check your eligibility at <https://www.gov.uk/marriage-allowance>

## Low income

If you are on a low income, off work due to sickness or are unemployed and have a child at school, they may be entitled to free school meals. Check eligibility at <https://www.gov.uk/apply-free-school-meals>

Depending on your income, benefits and medical conditions you may be able to get free NHS prescriptions, dental treatment, eye tests and help with other NHS costs. Check eligibility at <https://www.gov.uk/help-nhs-costs>

## Adult children

Ask grown up children to contribute to the household.

You may have a reduction in your Housing Benefit / Universal Credit if you have an adult child, or a non-dependent adult living with you. If you would like information about how them living with you affects your benefits then contact the Income team.

## Employment

Get into employment, or increase your working hours / find a better paid job.

## Where can I go for help?

If you want help or further information about any of the above and how to maximise your income, please contact the Income team at Freebridge Community Housing on 03332 404 444.

Additionally, help is available from:

- Any of the website links above
- Citizens Advice
- DWP
- The Money Advice Service
- Age UK

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**If you still have questions about the information on this leaflet, please call your Income Advisor on 03332 404 444 or email [income@freebridge.org.uk](mailto:income@freebridge.org.uk)**

**IF YOU NEED ANY HELP TO UNDERSTAND THIS LEAFLET PLEASE GET IN TOUCH**

Freebridge Community Housing  
Juniper House  
Austin Street  
King's Lynn  
Norfolk PE30 1DZ

**Email:** [income@freebridge.org.uk](mailto:income@freebridge.org.uk)

**Main Switchboard Telephone:** 03332 404 444

**Office Opening Hours:**

8:45am - 5.15pm (Mon-Thurs)

8:45am - 4.45pm (Fri)

Bank Holidays, Saturday and Sunday Closed

**Out of Office Hours:**

The main telephone number (03332 404 444) will divert to our 24 hour emergency service.

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