

## LEVEL OF BENEFIT, ADDITIONAL REQUIREMENTS AND CALCULATION

### The level of basic provision depends on

- the authoritative standard rate
- the actual but appropriate costs of accommodation (rent, running costs and heating costs)\*
- possibly additional requirements for hot water in the case of a local hot water supply
- possibly health insurance and long-term care insurance premiums
- possibly additional requirements (for example 17 percent of the standard rate in the case of a severely disabled person who holds a disabled person's pass with code G).

Any income in money or money's worth is to be taken into account against these requirements. This includes old age pensions (also from abroad), retirement pay, earned income, maintenance, interest, income from capital assets, rental and leasing income.

\* For a single person, an apartment size up to 50 square metres and/or a rent up to EUR 457 depending on the place of residence would be appropriate in an existing rental relationship (including all running costs, but without heating costs).

## AN EXAMPLE CALCULATION

Mrs Mustermann is 68 years old and draws a pension of EUR 690,59 and holds a disabled person's pass with the code G. She has to pay a rent including running costs of EUR 330 for her 45 m<sup>2</sup> appropriately sized apartment, plus EUR 50 for heating:

| Mrs Mustermann                                |             | Your calculation |
|---|-------------|------------------|
| Standard rate*                                | 432,00 Euro |                  |
| + additional requirements (17 percent of 432) | 73,44 Euro  |                  |
| + rent  | 330,00 Euro |                  |
| + heating                                     | 50,00 Euro  |                  |
| Subtotal                                      | 885,44 Euro |                  |
| - pension                                     | 690,59 Euro |                  |
| Benefit Basic provision                       | 194,85 Euro |                  |

\* For couples, cohabiting partners or life partners, the standard rate is EUR 389,- per person. (status as of January 2020)



Region Hannover

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Der Regionspräsident

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## BASIC PROVISION

in old age and in cases of reduced earning capacity

**HANNOVER**



Region Hannover



## WHAT IS BASIC PROVISION?

Basic provision is a form of social security which guarantees the livelihood of older people and those with permanently reduced earning capacity. Older people in particular often fail to take advantage of social assistance entitlements because they are afraid that their children will have to pay for these services and pay maintenance. This main reason for the shame of poverty in old age now no longer applies due to the basic provision introduced as part of the pension reform. For older people, it is now much easier to make a claim for the benefits they are entitled to. In addition the life situation of people with fully reduced earning capacities, those who have been severely disabled from birth or early childhood, can be considerably improved.

**Basic provision benefits are only available on application. At which social welfare office you have to apply to depends on the part of the city or town you live in. You can also phone the relevant social welfare office to request an application form there.**

You can also download the application for basic provision from the internet at [www.hannover.de](http://www.hannover.de) search term „Antrag Grundsicherung“.

## WHO IS ELIGIBLE FOR BENEFITS?

**People who have reached at least 65 years of age or persons over 18 if they have permanently fully reduced capacities and**

- whose parents or children respectively earn less than EUR 100.000,- a year
- who cannot secure their livelihood from their own income and/or assets\*, or
- who cannot meet their living expenses from the income or assets\* of their non-permanently separated spouse or partner of a consensual union to the extent that it exceeds their own requirements
- who do not already receive a housing allowance or benefits in accordance with the Act on Benefits for Asylum Seekers
- who have their habitual abode in the Federal Republic of Germany

\* Assets tax exemption limit: for single persons up to EUR 5.000, for married persons/life partners up to EUR 10.000

## WHERE CAN I APPLY FOR BASIC PROVISION?

At your local social welfare office where you live in the city or town of the region Hanover.

## QUESTIONS AND ANSWERS ON ALL ASPECTS OF BASIC PROVISION

**How can I obtain basic provision benefits?**

An application must be made for the payment of basic provision. This can be made in oral or writ-

ten form. Your local social welfare office will help you with your application.

**Housing allowance or basic provision benefit? Can I draw both benefits at the same time?**

No, the legislator does not allow citizens to draw both housing allowance and basic provision benefits at the same time. The housing benefit authority or local social welfare office will calculate for you different options and let you know which one is the best for you.

**When do basic provision benefits begin?**

The allowance begins on the first of the month in which the application was made. Benefits are normally approved for twelve months and then a new application needs to be made (repeat application).

**Who will assess whether I am permanently fully reduced in earning capacity?**

Only an institution of the legal pension insurance can make a binding decision as to whether permanent or fully reduced earning capacity applies. This is then recorded in the pension approval certificate. If you do not receive a pension or are not entitled to a pension, your local social welfare office will contact the pension provider.

