



EVERYONE TAKES PART

Special schemes for low-income households

Table of contents

Introduction: Everyone takes part	3
What schemes are available?	4
When am I entitled to these extra allowances?	6
Benefits from the tax authorities	7
Help with money worries	7
Information and contact	9

Introduction: Everyone takes part

The municipality of Heemskerk believes it is important that everyone can participate. At home, at school and in the Heemskerk community. For this reason, for residents with a low income and little own property (assets) special schemes are available. These are allowances for extra costs on top of the cost of living (such as house, food and clothing). These extra costs are often difficult or impossible to pay for people with a minimum income.

Examples of these special schemes include (part of) reimbursement of the cost of a co-payment, school fees and membership of a sports club. For people with high healthcare costs, there is also collective healthcare insurance. There are also temporary schemes, see www.heemskerk.nl/iedereendoetmee for more information.

There is also a special scheme for children: the Child Package. This package allows you to request compensation for the costs of, for example, a school camp, a bicycle, a computer/laptop/tablet, music lessons and a swimming course for the A-diploma.

In this brochure you will find an overview of all schemes and special assistance for people on minimum income. You can also read about the council's help for money worries or debts. Even then you can come to us. Together, we will discuss what options are available in your situation.. We are happy to do so.

Ron Suanet,
Alderman, municipality of Heemskerk

What schemes are available?

Do you have a low income and do you own not much property (assets)?

If so, please make use of the following schemes:

1. Child Package

With the child package, you can apply for extra money if you have one or more children aged between 4 and 18. You can use the money to pay for sports, school camp, a bicycle, computer or music lessons, for example. So that your children can also take part in activities that are quite normal for their peers.

2. Social activities for adults

The adult social activities scheme allows you to get money (an allowance) for e.g. internet costs, a subscription to a library or swimming pool or joining a (sports) club.

3. Group health insurance minimum-income households (CZM)

The municipality has entered into a collective health insurance scheme. With this scheme, you insure yourself well against high health costs. If you have an income up to 130% of the social assistance standard, you can apply for this at www.gezondverzekerd.nl.



4. individual income supplement

With individual income supplement, you receive an amount from the municipality once a year. You can use this money to buy a fridge, dining table, sofa or microwave oven, for example. Or to repair a broken appliance. Are you over 21 and not yet receiving AOW benefit? And have you had a low income and few possessions for more than 3 years? If this does not change in the future, you may be entitled to the individual income supplement.

5. Study allowance

A study allowance is for pupils or students aged 15 or over who are unable to work due to a permanent medical disability.

6. Municipal tax remission

Are you unable to pay municipal taxes? Then the council may be able to grant you remission. Then you do not have to pay the taxes. Information about this can be found on your tax assessment.

7. Special assistance

In some instances, it is possible to get money for special expenses that you cannot afford yourself. This is called special assistance. These special expenses are costs on top of your ordinary expenses (food, drink, rent, clothes). For example, the costs of a guardian or a contribution for a lawyer. Please make sure to apply for this assistance before you incur any expenses.



When am I entitled to these additional allowances?

The schemes are for Heemskerk residents only. Do you have a low income and little own property (assets)? Then there is a chance you may be eligible.

- **Income threshold**

The annex to this brochure shows the maximum amount of money you can earn and own. Check www.heemskerk.nl/normbedragen for the current income threshold.

- **Conditions**

www.heemskerk.nl/iedereendoetmee lists all the schemes, along with conditions. Are you in doubt whether you are eligible? Call the municipality at telephone number 14 0251. You can also look under 'Information and contact' in this brochure.

How do I apply for the money?

All schemes are listed at www.heemskerk.nl/iedereendoetmee. Each scheme has information on how to apply for the scheme. Don't have a computer or need help with an application?

Call the council at telephone number 14 0251. You can also look under 'Information and contact' in this brochure.



Supplements through the tax authorities

In addition to reimbursements of extra costs from the municipality, there are benefits from the Tax Administration. Supplements are an addition to your income. The Tax Office offers the following supplements:

- Housing benefit (huurtoeslag)
- Child-Related Budget (kindergebonden budget)
- Healthcare benefit (zorgtoeslag)
- Childcare allowance (kinderopvangtoeslag)

You can apply for these supplements at the Dutch Tax Administration.

For more information, visit the website: www.belastingdienst.nl.

Help with money worries

You can also ask the municipality for help if you have money worries or debts. Together with you, we will see what is possible. We do this free of charge.

You can ask for help with the following:

- **A payment delay**

Some bills cannot be left unpaid. Like the bills for your rent, energy, health insurance or drinking water. If you do leave them unpaid, you are in arrears. Payment arrears can quickly grow into a large debt. That is why the council receives a message if you fall behind with your payments. For example, from the energy company. If we receive such a message, we will contact you by telephone, letter/email, or a home visit. Together we will discuss whether help is needed and which help would be most appropriate. This offer is always voluntary, free of charge and without obligation.

- **A crisis situation, such as eviction or disconnection of gas, water or light**

Have you received a notice stating the date:

- of the eviction of your property
- that your gas, water or light will be cut off
- That your household effects will be sold publicly

If so, contact **Debt Relief** immediately by calling 14 0251 or drop in at the Heemskerk Service Square (Serviceplein). Clearly state that you are dealing with a crisis situation goes and bring the notice with you.

- **Seizure of your income**

Has the bailiff seized your income? Can you no longer access your money as a result? Then drop by the Heemskerk Service Square. A staff member will make sure that you get help in checking whether the correct attachment-free amount has been applied. The attachment-free foot is the amount you should have left over to cover your living expenses. If the protected earnings level is not correct, you will get help in contacting a bailiff.

- **Managing your money matters**

Are you struggling to manage your money matters? At Startpunt geldzaken, you can create your own money plan to get and keep your money matters in balance. Visit www.startpuntgeldzaken.nl. Or follow a free training course at Nibud, the National Institute for Budget Information, such as the training course 'Getting started with your money matters yourself.' Visit www.nibud.nl for more information.

MET Heemskerk also offers help in various ways to get back in control of your money matters. For more information, visit: www.metheemskerk.nl/ondersteuning/financien. If you still find yourself unable to manage your budget after that, our staff at Heemskerk Service Square can think along with you about another solution. For example, we can refer you to budget management.

Information and contact



Municipality of Heemskerk

For all your questions about work, income, care and welfare, you are welcome at **Heemskerk Service Square**.

For more information:

You can drop by the Service Square in Heemskerk town hall (no appointment is necessary).

Address Maerten van Heemskerckplein 1, 1964 EZ Heemskerk

Phone 14 0251

E-mail info@Service Square heemskerk.nl or post@heemskerk.nl

Website www.heemskerk.nl/iedereendoetmee

Opening hours Monday through Thursday from 09:00 to 17:00.

Friday from 09:00 to 12:30.



MET Heemskerk (formerly Socius)

MET helps residents who need it. Do you have any social legal questions?

Contact MET's Social Counsellors. They show you the way in (social) services, schemes and institutions. They also offer help with complicated questions or forms. MET's services are free of charge.

For more information:

Phone 088 887 68 00

E-mail info@metheemskerk.nl

Website www.metheemskerk.nl

Address Van Bronckhorststraat 1, 1962 TV Heemskerk of Lauraplein 1, 1961 GP Heemskerk.

Opening hours You can always speak to MET Heemskerk staff if you come across them on the street or elsewhere.



MEE & de Wering

MEE supports people with disabilities. They can help you with questions relating to education, upbringing and development, housing, work, social services, income, rules and money matters, transport and leisure.

MEE's services are free of charge.

For more information:

Phone 088 007 50 00

E-mail info@meewering.nl

Website www.meewering.nl

Address Laan van Assumburg 97, 1962 TL Heemskerk

Opening hours Monday through Friday from 08.30 to 17.00. For information, advice or to make an appointment, please contact us by telephone between 09.00 and 12.00 Monday through Friday.

Check www.heemskerk.nl/iedereendoetmee for other organisations where you may be able to get help. Or stop by the Service Square at City Hall if you cannot do so digitally.

Other languages

This brochure is available in 5 different languages:

- Dutch
- Arabic
- English
- Farsi
- Turkish



You can find all brochures at www.heemskerk.nl/iedereendoetmee or can pick up a paper copy at the Heemskerk Service Square.

Appendix

Standard Amounts (normbedragen).



gemeentehuis: Maerten van Heemskerckplein 1
postadres: Postbus 1 • 1960 AA Heemskerk
telefoon: 14 0251
e-mail: post@heemskerk.nl
website: www.heemskerk.nl