Basic provision

Düsseldorf
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in old age and in cases of reduced earning capacity
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. The service centre you apply to depends on the part of the city you live in. You can also telephone the centre to request an application form.

You can also download the application for basic provision from the internet at www.duesseldorp.de/soziales/formulare.
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 earning 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?

Basic provision service centre – North/Centre

Willi-Becker-Allee 8, 40227 Düsseldorf
Phone 8991, Fax 8929535

Office hours
Monday to Thursday from 8 a.m. to 11:30 a.m. and by arrangement

Responsible for the districts
Altstadt, Angermund, Carlstadt, Derendorf, Düsseltal, Flingern Nord, Flingern Süd, Friedrichstadt, Gerresheim, Golzheim, Grafenberg, Heerdt, Hubbelrath, Kaiserswerth, Kalkum, Knittkuhl, Lichtenbroich, Lörick, Lohausen, Ludenberg, Mörsenbroich, Niederkassel, Oberkassel, Pempelfort, Rath, Stadtmitte, Stockum, Unterrath, Wittlaer

Basic provision service centre – South

Reisholzer Werftstraße 40, 40589 Düsseldorf
Phone 8991, Fax 8929194

Office hours
Monday to Thursday from 8 a.m. to 11:30 a.m. and by arrangement

Responsible for the districts
Benrath, Bilk, Eller, Flehe, Garath, Hafen, Hamm, Hassels, Hellerhof, Himmelgeist, Holthausen, Itter, Lierenfeld, Oberbilk, Reisholz, Unterbach, Unterbilk, Urdenbach, Vennhausen, Volmerswerth, Wersten
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 written form. The basic provision service centre would be pleased to 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 basic provision service centre will perform some calculations and tell you what is better 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 calendar 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, the basic provision service centre will contact the pension provider.
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 the 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 of up to 50 square metres and/or a rent of up to EUR 459 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 390.59 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 m² appropriately sized apartment, plus EUR 50 for heating:

<table>
<thead>
<tr>
<th>Mrs Mustermann</th>
<th>Your calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard rate*</td>
<td>EUR 432.00</td>
</tr>
<tr>
<td>+ additional requirements (17 percent of 432)</td>
<td>EUR 73.44</td>
</tr>
<tr>
<td>+ rent</td>
<td>EUR 330.00</td>
</tr>
<tr>
<td>+ heating</td>
<td>EUR 50.00</td>
</tr>
<tr>
<td>Subtotal</td>
<td>EUR 885.44</td>
</tr>
<tr>
<td>– pension</td>
<td>EUR 390.59</td>
</tr>
<tr>
<td>Benefit</td>
<td>EUR 494.85</td>
</tr>
<tr>
<td>Basic provision</td>
<td></td>
</tr>
</tbody>
</table>

* The standard rate for adult dependents in the household is EUR 345. For couples, cohabiting partners or life partners, the standard rate is EUR 389 per person. (As at January 2020)