

What Can You Claim?



Pension Credit and other benefits

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This leaflet was printed in June 2009. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation. If you would find it helpful to speak to someone about your situation you can phone our confidential free advice service, SeniorLine, on 0808 800 6565 (0808 808 7575 in Northern Ireland).

Introduction

If you are aged 60 or over, you may be entitled to benefits that you have not been able to claim before. These benefits could really help improve your standard of living by giving you extra money towards housing costs, council tax, care needs and general expenses.

This guide looks at some of the benefits you can claim, how to claim them and who to contact for further information. Contact details can be found in the Useful organisations section starting on page 33.

Benefits rates, and sometimes rules, change every April. So even if you have not been entitled to these benefits in previous years, it may be worth making a claim this year (6 April 2009 to 5 April 2010).

This guide covers benefits in England, and in some cases Scotland, Wales and Northern Ireland. Where we are not able to go into detail in Scotland, Wales and Northern Ireland we let you know where you can find more information.

Pension Credit

If you are struggling to manage on the money you have coming in, you should check to see whether you can claim Pension Credit. Pension Credit is a benefit paid in two parts: Guarantee Credit and Savings Credit. **Guarantee Credit** tops up your weekly income to an amount the Government thinks you need to live on. **Savings Credit** is extra money for people who have an income higher than the basic State Retirement Pension or who have a small amount of savings. You may be able to claim only one part or claim both parts.

Guarantee Credit

To claim Guarantee Credit you must be:

- aged 60 or over; and
- present in Great Britain; and
- habitually resident; and
- not subject to immigration control.

If you are married, have a civil partner or live with someone as if you are, you need to claim as a couple.

It is worth making a claim for Guarantee Credit because you may also be able to get help towards other expenses such as your rent through Housing Benefit, Council Tax through Council Tax Benefit or, if you are an owner-occupier, help towards your housing costs. You could also be entitled to help towards health costs, and help from the Social Fund.

Working out how much Guarantee Credit you can claim

Guarantee Credit is worked out by comparing your income with the amount the Government thinks you need to live on, known as your **Appropriate Minimum Guarantee (AMG)**. In this section we provide a step-by-step calculation to help you work out your income and your Appropriate Minimum Guarantee and, if you are entitled to it, how much you will get. There are three steps to the calculation.

Step one: Working out your Appropriate Minimum Guarantee

Your Appropriate Minimum Guarantee is made up of the following things:

- a Standard Minimum Guarantee; and
- any additional amounts you get for severe disability, being a carer and, if you are an owner-occupier, housing costs.

The **Standard Minimum Guarantee** is different for single people and couples. The table below shows the amounts for Standard Minimum Guarantee for single people and couples, and any additional amounts you may get if you are severely disabled or a carer.

You should get an additional amount for severe disability if you get either Attendance Allowance or Disability Living Allowance at the middle or highest rate, or Constant Attendance Allowance. You should get an additional amount for being a carer if you are a carer and entitled to get Carers Allowance.

The table below shows the amounts of Standard Minimum Guarantee and additional amounts for severe disability, and caring.

Standard Minimum Guarantee	
Single person	£130
Couple	£198.45
Additional amounts for severe disability	
Single person	£52.85
Couple where one person qualifies	£52.85
Couple where both people qualify	£105.70
Additional amount for caring	£29.50

To work out **your** Appropriate Minimum Guarantee, you need to add your Standard Minimum Guarantee to any additional amounts you will get for severe disability or caring.

Standard Minimum Guarantee: _____

Plus additional amounts: _____

Equals Appropriate Minimum Guarantee: _____

The above calculation does not include additional amounts you may get for help towards housing costs, if you are an owner-occupier. For more information on how Guarantee Credit can help pay housing costs see Age Concern's free factsheet called *Pension Credit – questions and answers*.

Step two: Working out your income

All forms of income are assessed after tax and National Insurance are deducted. If you get income without tax deducted but you are due to pay tax on it later, get advice from your local Citizens Advice Bureau. Your local Age Concern may also be able to help.

If you are a couple, you and your partner's income will be taken into account when working out how much income you have.

Income includes the following:

- earnings from your job (after tax and National Insurance (NI) are deducted)
- certain benefits and tax credits, including State Retirement Pension
- occupational and personal pensions
- maintenance payments for you or your partner made by your spouse or civil partner, or former spouse or civil partner
- income from tenants or lodgers
- income from capital
- income from annuities.

Some types of income are fully disregarded (ignored) which means they do not affect how much Guarantee Credit you will get. Other types of income are partially disregarded. We provide details of some of these below.

The following benefits are ignored completely:

- Attendance Allowance
- Disability Living Allowance (care component and mobility component)
- Constant Attendance Allowance
- Guardian's Allowance
- Mobility Supplement under the War Pensions Scheme
- Christmas Bonus
- Social Fund payments
- Housing Benefit or Council Tax Benefit
- Certain special War Widow's payments and any special or supplementary payments to pre-1973 War Widows or Widower.

Twenty pounds of your earnings will be disregarded if:

- you or your partner get long-term Incapacity Benefit (IB), Severe Disablement Allowance (SDA), Attendance Allowance or Disability Living Allowance
- you or your partner are registered blind
- you or your partner qualify for a Carer Premium. (For a couple, if both partners get it, £20 is disregarded from your combined earnings.)

If you meet more than one of the criteria above, you will get a maximum of £20 disregarded from your earnings.

If you get one of the benefits listed below, £10 of it will be ignored. If you get more than two benefits listed below, only £20 can be ignored in total.

- Widowed Mother's Allowance and Widowed Parent's Allowance

- War Disablement Pension
- Guaranteed Income Payment and Survivor's income payment under the Armed Forces and Reserve Forces Compensation scheme.
- War Widow's, Widower's or surviving Civil Partner's pension payable to a spouse or civil partner of a member of the Royal Navy, Army or Royal Air Force who was disabled or died as a result of service in the armed forces.

The lists above are not exhaustive. There are other sources of income that are fully or partially disregarded. Call Help the Aged SeniorLine or Age Concern's Information Line if you have other sources of income not mentioned on pages 7–8.

If you do not get any of the disregards mentioned above, you will get £5 disregarded from your earnings if you are single, and if you are a couple you will get £10 disregarded from your earnings, whether one or both of you are working.

Income from capital

Your savings, investments and any property or land you own, collectively known as **capital**, will not be taken into consideration unless what you own amounts to over £6,000 (£10,000 if you live in a care home). Any capital you have over £6,000 (£10,000 in a care home) will count as giving you an income of £1 a week for every £500 (or part of £500): for example, if you do not live in a care home and you have savings of £7,350 you will have a deemed income of £3 per week.

NB: In this year's budget the Government announced that the £6,000 capital limit will go up to £10,000 in November 2009.

Working out your weekly income

To work out your weekly income, you need to:

- Work out whether your income is fully taken into account, fully or partially disregarded (see pages 7 and 8).
- Convert your income into a weekly amount.
- Add on any deemed income from capital.

Write down your weekly income here: _____

For more detailed information on how to work out your income see Age Concern's free factsheet *Income, capital and means-tested benefits*.

Step three: Working out how much Guarantee Credit you will get

To work out your Guarantee Credit you need to follow this calculation:

Appropriate Minimum Guarantee
Minus income
Equals Guarantee Credit

Write down your Guarantee Credit here: _____

Example: Mr Johnston is a single person aged 62. He gets an occupational pension of £95.25 per week and gets an additional amount for severe disability. The amount of Guarantee Credit Mr Johnston will get is:

Standard Minimum Guarantee	£130
Addition for severe disability	£52.85
Appropriate Minimum Guarantee	£182.85
Minus income	£95.25
Equals Guarantee Credit	£87.60 per week

NB: This way of doing the calculation is not foolproof.

There are other benefits that are included in working out the calculation that are too specific or complicated to mention here. Seek expert advice on your personal situation.

What next? Call Help the Aged SeniorLine on 0808 800 6565 (0808 808 7575 if you live in Northern Ireland) for a free benefits check and to find out whether you can claim Guarantee Credit. You can also contact Age Concern’s Information Line on 0800 00 99 66 for details of your local Age Concern branch, who may be able to give you a free benefits check.

Savings Credit

The second part of Pension Credit is called Savings Credit.

Savings Credit is designed to give people aged 65 or over who have a higher income than the basic State Retirement Pension, or a small amount in savings, some extra money.

You will be able to claim Savings Credit if:

- you or your partner are aged 65 or over; and
- you live in Great Britain;
- you are not subject to immigration control; and
- you have a qualifying income above certain **thresholds**.

You could get some Savings Credit if your weekly qualifying income is above the following thresholds:

Income Threshold	
Single person	£96
Couple	£153.40

The **maximum amount of Savings Credit** you can get per week is £20.40 for single people and £27.03 for a couple.

Working out how much Savings Credit you will get

Below is the calculation for Savings Credit. There are six steps in the calculation. We provide spaces at each step so you can write down the amounts you work out.

Step one: You need to work out your **total income**. This amount is the same as the amount from **step two** in the calculation for Guarantee Credit (see page 7). If you haven't worked out your income, please see step 2, page 7, to work it out.

Write your total income here: _____

Step two: Now you need to work out your **Appropriate Minimum Guarantee**. You worked out your Appropriate Minimum Guarantee in step one of the calculation for Guarantee Credit. If you haven't already worked out your Appropriate Minimum Guarantee, please see step 1 on page 5 to do this.

Write your Appropriate
Minimum Guarantee here: _____

Step three: You now need to work out your **qualifying income**. Qualifying income is your total income (written down in step one) excluding the following benefits: Working Tax Credit, Incapacity Benefit, contribution-based JSA, contribution-related Employment and Support Allowance, Severe disablement allowance or maintenance payments made by a spouse or civil partner, or former spouse or civil partner.

Write down your qualifying income here: _____

Step four: In this step you need to compare your qualifying income with the lower Savings Credit threshold. See page 11 for the Savings Credit thresholds.

Qualifying income: _____

Savings Credit threshold: _____

If your qualifying income is equal to or lower than the Savings Credit threshold, you will not get any Savings Credit. If your qualifying income is higher than your Savings Credit threshold, work out the difference between these amounts.

Savings Credit lower threshold: _____

Minus qualifying income: _____

Difference equals _____

Step five: You now need to work out 60 per cent of the difference you worked out in step four. To do this, divide the amount by ten, and then multiply it by 6.

Write down the amount you work out here _____

If the amount you work out is more than the maximum Savings Credit you could get, £20.40 for a single person or £27.03 for a couple, write down the maximum Savings Credit you could get instead _____

Step six: The last step is to work out whether your **total income** (step one) is less than, equal to, or more than your **Appropriate Minimum Guarantee**.

Total Income: _____

Appropriate Minimum Guarantee: _____

If your total income is less than or equal to your Appropriate Minimum Guarantee, the amount of Savings Credit you will get is the amount you worked out in step five. If your total income is more than your Appropriate Minimum Guarantee, you need

to work out the difference between your **total income** and your **Appropriate Minimum Guarantee**.

Total income: _____

Minus AMG: _____

Difference equals: _____

You now need to work out work out 40 per cent of this difference.

Total income divided by 10 _____

Multiplied by 4 equals _____

The last calculation you need to make is deducting this amount with the amount you worked out in step five.

Amount from step five: _____

Minus amount from step six: _____

Equals: Savings Credit _____

Example: Mr Thompson is a single person with a State Retirement Pension of £95.25 per week, an occupational pension of £30.60 per week and a maintenance payment of £20 per week from his former spouse. Mr Thompson's Savings Credit is worked out below.

Step one: Mr Thompson's total income

State Retirement Pension: £95.25

Occupational Pension: £30.60

Maintenance payment: £20

Total income per week: £145.85

Step 2: Mr Thompson's Appropriate Minimum Guarantee is: £130. He does not get any additional amounts for severe disability or caring.

Step 3: Mr Thompson's qualifying income is £125.85. It is not the same as his total income because qualifying income excludes maintenance payments.

Step 4: Mr Thompson now needs to compare the difference between his qualifying income and the lower Savings Credit threshold (£96 for a single person):

Qualifying income:	£125.85
Minus	£96 (lower Savings Credit threshold)
Difference:	£29.85

The difference is above the maximum amount of Savings Credit he could get as a single person so he will get some Savings Credit.

Step 5: Mr Thompson now needs to work out 60 per cent of this amount.

£29.85 divided by 10 equals £2.985
£2.985 multiplied by 6 equals £17.91

£17.91 is below the maximum amount of Savings Credit he can get so he uses this amount in step six.

Step 6: Mr Thompson's total income is £145.85 which is above his Appropriate Minimum Guarantee.

Total income:	£145.85
Minus his AMG:	£130
Equals	£15.85

He works out 40 per cent of this amount:

£15.85 divided by 10 equals £1.585
Multiplied by 4 equals £6.34

Mr Thompson's Savings Credit

Amount from step five:	£17.91
Minus amount from above:	£6.34
Equals Savings Credit:	£11.57

How to claim Pension Credit (Guarantee Credit and Savings Credit)

You can claim both parts of Pension Credit (Guarantee Credit and Savings Credit) by calling The Pension Service on 0800 99 1234; they will ask you questions over the phone and fill the form in for you. Alternatively, you could ask them to send you an application form to fill in at home.

If you need help filling in the form, seek advice from your local Citizens Advice Bureau, or your local Age Concern may be able to help you.

Pension Credit can only be backdated for up to three months, so make sure you make a claim for Pension Credit as soon as you think you become entitled to it.

If there are any changes to your circumstances, such as your capital or your income increases or decreases, you must let The Pension Service know. If you don't, it could mean that you have been paid too much or too little Pension Credit. In some circumstances, you may be given an Assessed Income Period (AIP). This means you do not have to let The Pension Service know about certain changes within a specified time period. The Pension Service will let you know if you have been given an AIP; do not assume you have one.

What next? For more information about Pension Credit, see Age Concern's free factsheet Pension Credit.

Council Tax Benefit

You may be able to get Council Tax Benefit (CTB) to reduce the amount of Council Tax you need to pay. Each home will normally pay one bill, and the amount you pay is based upon its valuation and any discounts or exemptions you may get.

There are two types of CTB:

- Main Council Tax Benefit
- Second adult rebate.

You can only get one type of CTB, but if you are entitled to claim both, you should get the one that gives you more benefit. You may also be able to claim other discounts and exemptions that could reduce your Council Tax bill.

If you are in a couple, your combined income will be taken into account.

Main Council Tax Benefit

Main CTB is the most common type of CTB. You will be able to get it if:

- you are liable to pay Council Tax on your normal home; and
- you are not excluded from getting CTB; and
- you get Income Support, income-based JSA, income-related Employment and Support Allowance (ESA), Guarantee Credit **or** if you have a fairly low income; and
- you have no more than £16,000 in capital, unless you are over 60 and claiming the Guarantee Credit part of Pension Credit, in which case your capital is disregarded.

If you get Income Support, income-based JSA, income-related ESA or Guarantee Credit, you will usually get your Council Tax paid in full through Main Council Tax Benefit. If you have non-dependents living with you this may reduce the amount of Main CTB you will get by certain amounts.

If you do not get any of the benefits listed above, but you have a fairly low income, you may still be able to get some CTB. Your

local council will carry out a calculation to assess how much income and capital you have. The calculation will be based on the figures as shown for Housing Benefit on page 21. It will determine whether you are able to get any CTB.

What next? Call Help the Aged SeniorLine on 0808 800 6565 (0808 808 7575 in Northern Ireland) for a free benefits check, and to see whether you may be entitled to CTB. You can also contact Age Concern's Information Line on 0800 00 99 66 for details of your local Age Concern branch, who may be able to give you a free benefits check.

Second Adult Rebate

Second adult rebate is completely different from Main Council Tax Benefit. It is not based on how much income and capital you have; these are ignored. Instead it is based on whether you have a second adult in your home and what their income is.

You may be able to claim Second adult rebate if:

- you are not excluded from getting CTB because of the rule about 'persons from abroad'; and
- you are liable to pay Council Tax on your normal home; and
- there are one or more second adults in your home and the second adult is on Income Support, Guarantee Credit, income-based JSA, income-related ESA or they have a fairly low income; and
- the second adult is not someone who is jointly liable with you to pay the Council Tax: for example, your partner, joint owner or joint tenant.

Your Council Tax (CT) bill will be reduced by certain amounts depending on the income of the second adult who lives with you.

The table below shows the rebates that you could get to reduce your CT bill.

Income of second adult(s)	Second adult rebate
Second adult (or all second adults) on Income Support, income-based JSA, income-related Employment and Support Allowance, Guarantee Credit	25%
Second adult(s) gross weekly income:	
Under £175	15%
£175–£227.99	7.5%
£227.99 or more	0%

Other ways to reduce your Council Tax

You may be able to reduce your council tax in two other ways: through the **Disability Reduction** scheme or **The discount scheme**.

Disability Reduction scheme

You may be able to get a reduction through the Disability Reduction scheme if you or someone else in your home is ‘substantially and permanently disabled’. The home must need to be adapted to get a reduction. For information on what types of adaptations you need to make, contact your local council.

If you qualify for a reduction your CT bill will be reduced by one valuation band. If your house is valued at being in band A, the lowest band, your CT will be reduced by one sixth.

The Disability Reduction scheme is available only in England, Wales and Scotland. In Northern Ireland a different reduction

scheme applies; it is called the Disabled Person's Allowance. For more information call the Land and Property Services on 0845 300 6360 (textphone 0845 300 6361). If you live in Northern Ireland you may qualify for a Lone Pensioner Allowance (LPA) which can help pay your rates. You need to be aged 70 and over, and fulfil certain other criteria. For more information, call the Northern Ireland Housing Executive on 08448 920902.

The discount scheme

You can apply for a discount if fewer than two adults live in your only or main home. You can get a discount if:

- you live alone, in which you will get a 25 per cent discount; or
- no one lives in your home, in which case you may get up to 50 per cent discount.

You may still be able to get a discount if there are two people living in your home because some people are disregarded for the purposes of CT benefit. For more details about who is disregarded, call Age Concern's free Information Line on 0800 009966 or Help the Aged SeniorLine on 0808 8006565 (0808 808 7575 in Northern Ireland).

How to claim Council Tax Benefit

To claim Council Tax Benefit, the discount scheme or the Disability Reduction scheme, you need to contact your local council to ask for a form to fill in.

CTB can only be backdated for up to three months so make sure you claim as soon as you think you are eligible for it.

Remember that you can make a claim for CTB at the same time as claiming Pension Credit.

What next? Call Help the Aged free advice service SeniorLine to find out whether you are able to claim CTB or a discount or call Age Concern's free Information Line on 0800 009966. For more information about CTB, see Age Concern's factsheet called *Council Tax Benefit and Housing Benefit*.

Housing Benefit

Housing Benefit helps pay your rent if you are a tenant. If you are on a low income, you may get some or all of your rent paid. You will qualify for maximum help if:

- you are aged 60–64 and have a weekly income of less than £130 if you are single or £198.45 between you if you are a couple
- you are aged 65 or over and have a weekly income of less than £150.40 if you are single or £225.50 between you if you are a couple.

As with Pension Credit, you should get an additional amount for severe disability if you get either Attendance Allowance or Disability Living Allowance at the middle or highest rate, or Constant Attendance Allowance. You should get an additional amount for being a carer if you are a carer and entitled to get Carers Allowance. See the table on page 6 for further details.

You should also have no more than £16,000 in capital, unless you are receiving the Guarantee Credit part of Pension Credit in which case there is no upper limit.

You may also qualify if you are getting certain benefits. If you receive Income Support, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA) or the Guarantee Credit part of Pension Credit, you could get your full rent paid. This will depend on how much rent you pay,

who you live with and whether any of your service charges are excluded from Housing Benefit. If you are a private tenant, it will also depend on what the average rent is for similar homes in your area – see the section on Local Housing Allowance below.

Housing Benefit does not cover water rates, fuel bills or some service charges such as charges for meals.

There are lots of ways you can qualify for Housing Benefit, so why not ask your local advice agency to look at your circumstances and check whether you are eligible?

Local Housing Allowance

If you rent from a private landlord, your Housing Benefit will be worked out according to your local area's Local Housing Allowance. This is based on the area you live in, and the number and mix of people who live in your home.

If your rent is lower than the Local Housing Allowance, you can keep any excess benefit of up to £15 a week. If your rent is higher than the allowance, you will have to pay the difference. Ask your landlord to reduce the rent, or move to a cheaper property.

Discretionary Housing Payments

If you get Housing Benefit or Council Tax Benefit but still find it difficult to pay your rent or council tax, you can apply for Discretionary Housing Payment. This is a discretionary payment so it is up to your local authority whether or not to pay it to you.

Support for Mortgage Interest

If you own your own home, you cannot claim Housing Benefit. However, you may be able to claim Support for Mortgage Interest if you are getting Income Support, income-based JSA, income-related ESA or the Guarantee Credit part of Pension Credit. Contact the Department for Work and Pensions for more information.

Making a claim

You can get an application form for Housing Benefit from your local authority. If you are applying for Pension Credit on the telephone, you can apply for Housing Benefit at the same time. Housing Benefit can only be backdated for up to three months, so it is important to claim it as soon as possible.

If there are any changes in your circumstances, such as someone coming to live with you, someone moving out, or your rent increasing, you must let your local authority know. If not, it could mean you are paid too much or too little in benefits.

Northern Ireland

If you live in Northern Ireland, there is a different system for getting help with your housing costs. You may be able to claim Housing Benefit and a new system of Rates Relief. If you are a Housing Executive tenant, contact your district Housing Executive Office for more information. If you rent from a private landlord or have a mortgage, contact the Land & Property Services Agency.

What next? For more information on Discretionary Housing Payments and Housing Benefit (including the calculation used to work out what you are entitled to), see Age Concern's free factsheet *Housing Benefit*.

Help with health costs

If you get the Guarantee Credit part of Pension Credit, you automatically qualify for help towards health costs. You will get:

- free NHS dental treatment
- free prescriptions

- an eye test once a year
- a voucher towards the cost of glasses or contact lenses (the amount will depend on your prescription)
- costs towards travelling to hospital to receive NHS treatment if you are referred by a consultant or, when referred for certain types of treatment by your doctor or dentist
- free NHS wigs and fabric supports.

If you are unsure which type of Pension Credit you get, check your award letter or call The Pension Service on 0800 991234.

If you are 60 years old or over, you are automatically eligible for free NHS prescriptions and an NHS sight test.

If you are not eligible for the Guarantee Credit part of Pension Credit but have a low income, and have capital less than £16,000, you may still get some help towards health charges through the NHS Low Income Scheme.

What next? For more information about help with health costs and the NHS Low Income Scheme, call Help with Health Costs on 0845 850 1166. It operates in each UK country. You may also like to order a copy of leaflet HC11, *Help with health costs* from the NHS Forms line on 0845 610 1112.

If you want information about the NHS Low Income Scheme in England, you could also visit the NHS Choices website at www.nhs.uk

For more information about health benefits, see Age Concern's free information sheet *Help with health costs* or Help the Aged free information sheet *Health Benefits*.

Social Fund Payments

The Social Fund provides financial help to people who receive certain benefits (including Pension Credit) and need help with extra expenses. If you are on a low income, it is difficult to save for emergency expenses such as funeral costs or furniture for a new home. There are different budgets and rules depending on where you live in the country, so get advice from a Citizens Advice Bureau or other advice agency before you apply for a grant or loan.

There are different types of payments you can get from the Social Fund.

Community Care Grants

If you need financial help to live on your own, you may be able to get a Community Care Grant. You do not have to pay the money back.

If you have been staying in a hospital or care home and planning to leave, you can apply for a grant to help you move into suitable accommodation. If you need help to stay in your home rather than go into a care home, you may be able to get a grant to pay for essential things such as bedding, furniture and minor repairs. Perhaps there has been a crisis in your family and you need money to visit someone who is ill, or to attend a funeral.

You can apply if you receive Pension Credit, Income Support, income-based Jobseeker's Allowance (JSA) or income-related Employment and Support Allowance (ESA). Your grant will be reduced if you and your partner have over £1000 in savings (or over £500 if you are under 60).

Budgeting Loans

If you need help to spread the cost of expensive essential items, you may be able to apply for a Budgeting Loan. You can apply if you have been getting Pension Credit, Income Support, income-based JSA or income-related ESA for at least 26 weeks.

Budgeting Loans are between £100 and £1500 and can be used for things such as furniture, clothes or home repairs. The amount you get will be reduced if you and your partner have over £2000 in savings (or over £1000 if you are under 60). Budgeting Loans are interest-free but you will need to repay them out of your weekly benefits. Think carefully about whether you can manage the debt before you apply. Try firstly for a grant, which you will not have to repay.

Crisis Loans

If you need help because of an emergency or a disaster, such as a fire or flood, you can apply for a Crisis Loan. You do not have to receive any benefits to apply. As with Budgeting Loans, they are interest-free but must be paid back. There is no set amount you will get – it depends on your circumstances and savings.

Funeral Payments

If your husband, wife or civil partner dies, you may be able to claim money to pay for their funeral. You can apply if you receive Pension Credit, Income Support, Housing Benefit, Council Tax Benefit, Working Tax Credit with a disability element, income-based JSA or income-related ESA. It doesn't matter if you have savings.

You can also claim a Funeral Payment in some circumstances if a close relative or friend dies.

Funeral Payments cover any burial or cremation fees, certain other specific expenses, and up to £700 for most other funeral costs like a coffin or flowers. Also, if you need to travel over 50 miles to the funeral, or move the body over 50 miles to the place of rest, the Funeral Payment will cover that. You must claim within three months of the funeral.

How to apply for a Social Fund payment

Contact your local Jobcentre Plus to find out if you can claim or to request an application form. Someone there should help you fill it in. You can also contact Age Concern's free Information Line or Help the Aged SeniorLine for advice.

When you apply for a Community Care Grant or Crisis Loan, it is important to give as much information as possible about your circumstances and why you need help, such as details of any health problems. It is often helpful to include a letter of support from your GP or social worker.

What next? For more information, see Age Concern's free factsheet The Social Fund and other sources of financial help.

Extra money for your heating costs

If you are over 60, or receive Pension Credit or certain other benefits, you will get extra money to help you in winter.

Winter Fuel Payment

Most households which include someone aged 60 or over will receive a **Winter Fuel Payment** each year to help towards increased fuel bills. Most people will be paid this benefit automatically without having to make a claim. If you have not had a Winter Fuel Payment before, do not receive any benefits,

or only receive Housing Benefit, Council Tax Benefit or Child Benefit, you will need to make a claim.

The amount you get depends on your age. In 2009–10, if you are aged 60 on or before 27 September 2009 you will receive £250. When you reach 80 the Winter Fuel Payment increases; in 2009–10 it will be £400.

For more information and to make a claim, call the Winter Fuel Payment Helpline on 08459 15 15 15.

Cold Weather Payment

If you get Pension Credit or certain other benefits, you will get a **Cold Weather Payment** when the weather is very cold. When the average temperature in your area is freezing or below for seven days in a row, you will receive a payment of £25.

Payments should be made automatically, so you don't need to make a claim. Contact the Pension Service or your local Jobcentre Plus if you think you should have received a Cold Weather Payment but didn't.

Disability benefits

If you have a disability, you may find you need extra help with walking around or getting about, or with personal care such as dressing or washing. Extra help may lead to extra expense. You might be eligible for money to help with these costs by claiming Disability Living Allowance or Attendance Allowance.

Disability Living Allowance

If you are under 65, you can claim Disability Living Allowance (DLA). This is divided into two components:

- a care component if you need help with personal care, or you need someone to watch over you to keep you safe
- a mobility component if you have difficulty walking or need someone with you when walking outdoors.

You can be entitled to receive one component or both, depending on your disability. You must have needed help for the last three months, and expect to need it for at least another six months. The components are awarded at different rates depending on how your disability affects you.

Care component

To get the care component of DLA, you must need help with things like washing, dressing and eating, or need someone to watch over you to keep you or others safe. It doesn't matter if you are actually getting the help you need or not.

There are three rates of care component depending on how much help you need.

Highest	£70.35
Middle	£47.10
Lowest	£18.65

Mobility component

To get the mobility component of DLA, you must have difficulty walking.

There are two rates of mobility component depending on your level of difficulty.

Higher	£49.10
Lower	£18.65

Attendance Allowance

If you are over 65, you can claim Attendance Allowance (AA). There is no mobility component to AA, so you can only get it if you need help with your personal care. You must have needed help for the last six months, and have lived in the UK for at least 26 out of the last 52 weeks. As with DLA, there are different rates depending on how your disability affects you.

Higher rate	£70.35
Lower rate	£47.10

Example: James is 80, lives on his own and does not have a carer. His income used to be just his State Pension and Pension Credit, totalling £130 a week. He needs help looking after himself during the day so was awarded Attendance Allowance of £47.10 a week. Because he doesn't have anyone looking after him, he also started to get an additional amount for severe disability added to his Pension Credit, which increased it to £182.85.

Neither DLA or AA is means-tested so it doesn't matter if you have any savings or income. They are paid on top of other benefits and may increase the amount of any means-tested benefits you receive, such as Pension Credit. They may also entitle you to other benefits for the first time.

Special rules

If you are terminally ill, you may be able to claim either DLA or AA under 'special rules' which makes them quicker and easier to access. You can claim the highest rate of the care component straightaway instead of waiting until you have needed help for three months.

What next? For more information, see Age Concern's free factsheet *Attendance Allowance*, or Help the Aged free leaflet *Claiming Disability Benefits*.

Making a claim

You can get a claim form for DLA or AA by calling the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55). Or you can send back the tear-off slip on the Department of Work and Pension's leaflets about DLA (DLAA5DCS) or AA (AAA5DCS) – these are available from some advice agencies. When you get your forms, they will be date-stamped. You must return them within six weeks of this date. If your claim is successful, your benefit will be back-dated to when you requested the form.

For help filling in these forms, contact your local Age Concern, Citizens Advice Bureau or advice agency. You could also call Help the Aged SeniorLine or Age Concern's Information Line.

Carer's Allowance

If you care for someone who is severely disabled, you may be eligible for Carer's Allowance if:

- you spend at least 35 hours a week caring for a disabled person; and
- the person you care for receives either the highest or middle rate of Disability Living Allowance care component, Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Benefit or War Disablement Pension; and
- you are not in full-time education or earning more than £95 a week.

Carer's Allowance is paid at £53.10 a week. You may also get money added to your Carer's Allowance for a dependent adult who lives with you, such as your spouse or civil partner. This does not have to be the person you care for.

Making a claim

Claiming Carer's Allowance can affect some other benefits that you, or the person you care for, receive.

If you are receiving Carer's Allowance when you start claiming State Pension, your Carer's Allowance may be adjusted. If your State Pension is paid at a higher rate than your Carer's Allowance, you will not be paid Carer's Allowance. However, your situation will fall into the 'underlying entitlement' rules. This means you will qualify for a **carer premium** which will be added to another means-tested benefit you claim, such as Housing Benefit or Council Tax Benefit.

Claiming Carer's Allowance can affect the amount of Pension Credit you receive. The figure used to work out how much you are entitled to – your Standard Minimum Guarantee – will increase. See the section on Pension Credit for more information.

However, before you make a claim for Carer's Allowance, check whether the person you care for receives any income-related benefits such as Pension Credit, Income Support, Housing Benefit or Council Tax Benefit, any of which could include an extra payment for Severe Disability. Their benefit may be reduced if you start to receive Carer's Allowance.

What next? You can apply for Carer's Allowance with form DS700 or DS700 (SP) if you claim a State Pension. You can get a form from a social security office or by calling the Benefit Enquiry Line on 0800 88 22 00 (textphone: 0800 24 33 55). You can also contact the Carer's Allowance Unit for a form by calling 01253 856 123.

Useful contacts

Age Concern

Information Line: 0800 00 99 66

Web: www.ageconcern.org.uk

Call its free information line to find out whether there is a local Age Concern near you, and to order free copies of our information guides and factsheets.

In Northern Ireland, contact:

Age Concern and Help the Aged Northern Ireland

Tel: 028 9032 5055

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Web: www.olderpeoplescotland.org.uk

Web: www.ageconcernscotland.org.uk

Age Concern Cymru

Tel: 029 2043 1555

Web: www.accymru.org.uk

Benefits Enquiry Line

Tel: 0800 882 200

Text phone: 0800 243 355

Web: www.direct.gov.uk

Disability and Carers Service

Tel: 0845 7 12 34 56

Carers UK

Careline: Tel: 0808 808 7777

Web: www.carersuk.org.uk

Information and support for carers including information about benefits for carers.

Citizens Advice Bureau (CAB)

Free, confidential and independent advice, face-to-face or by telephone. To find out where your nearest branch is call: 020 7833 2181

The Pension Service

Tel: 0800 99 1234

Web: www.thepensionservice.gov.uk

Winter Fuel Payment helpline

For information and application forms to claim the payment

Tel: 0845 915 1515

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Gifted Housing A unique range of support services and care benefits provided to home donors. Call 01225 447 800.

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Home shopping High-quality, affordable items to make everyday living easier, safer, more comfortable and more enjoyable. Shop online at www.helptheaged.org.uk/shopping or call 0800 169 1609 for a catalogue.

Insurance Home cover. Call 0800 022 3175 or visit www.intunegroup.co.uk/home*

SeniorLink A home telephone service that connects you to a response centre for emergency assistance or reassurance (24 hours). Call 0845 053 2306.

Information and advice

Care Fees Advice Service Specialist advice for anyone entering or already in care, regardless of means. Call freephone 0500 76 74 76 or visit www.helptheaged.org.uk/carefees

SeniorLine In Great Britain, call freephone 0808 800 6565 or, in Northern Ireland, 0808 808 7575 for free, confidential and impartial advice on benefits, care and housing issues.

Equity Release Service Impartial, whole-of-market advice on all aspects of equity release. Call 0845 2300 820 or visit www.intunegroup.co.uk/equityrelease*

Wills Advice Service Free, confidential advice about making a will, for people of state retirement age. Call 020 7239 1965 for a free information pack.

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Insurance Motor insurance with no age barriers. Call 0800 022 3174 or visit www.intunegroup.co.uk/motor*

SeniorMobility Helping older people's groups and projects to purchase vehicles and transport equipment. Call 020 7239 1825.

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June 2009

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8184 06/09 Copyright © Age UK 2009

Fighting for disadvantaged older people in the UK and overseas,

WE WILL:

COMBAT POVERTY wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

REDUCE ISOLATION so that older people no longer feel confined to their own home, forgotten or cut off from society

CHALLENGE NEGLECT to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

DEFEAT AGEISM to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

PREVENT FUTURE DEPRIVATION by improving prospects for employment, health and well-being so that dependence in later life is reduced



Head Office, 207–221 Pentonville Road, London N1 9UZ

T 020 7278 1114 F 020 7278 1116

E info@helptheaged.org.uk www.helptheaged.org.uk

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