

Easy Guide to Benefits for the 60+

2011/12





Contents

Introduction	Page 1
State Pension	Page 2
Pension Credit	Page 3
Attendance Allowance (AA)	Page 5
Disability Living Allowance (DLA)	Page 7
Council Tax & Housing Benefit	Page 10
Other Benefits & Services Available	Page 11

Introduction

The Easy Guide to Benefits for the 60+ has been produced jointly by Trust, Hanover (Scotland) and Bield Housing Associations.

It was originally developed by the Pension Benefit Outreach Project and is now produced by the three Associations' Benefits Advice Service and Equal Opportunities Programme.

The guide explains the most commonly received benefits in straightforward, easy to understand language. This will help older people and their families/carers know if they are entitled to receive these benefits and which ones they are eligible to apply for. It is aimed at all older people who would benefit from using it, not just for residents of the three housing associations.

The Guide is available in the following languages: Arabic, Bengali, Chinese, Hindi, Punjabi and Urdu. If you would like it in an alternative format e.g large type, in another language or braille (or know of someone who would find this useful) please request this from one of the housing associations whose contact details appear on the back page.

The benefits rates shown are those applicable for the current financial year. The figures are updated in April each year.

This publication is a general guide to benefits and is not a full and authoritative statement of the law or an alternative to seeking benefits advice from a reputable advice service or government agency. We have made every effort to ensure that the information in the guide is correct at the date of publication. It is reviewed regularly. You are advised to check all figures and rates of payment prior to making an application.

Further information can be obtained from the Department of Work and Pensions or local advice centres such as the Citizens' Advice Bureau. If you are a resident of the three housing associations, information can be obtained from onsite members of staff if you live in one of the associations' staffed developments or directly from one of the associations (contact information is at the back of this guide).

This guide can be downloaded in PDF format at - www.EqualityScotland.com or www.trustha.org.uk or www.hsha.org.uk or www.bield.co.uk

State Pension

What is it?

State pension is awarded on the basis of National Insurance Contributions paid during the working life, which are currently:

- Men born before 6 April 1945 usually need 44 qualifying years.
- Women born before 6 April 1950 usually need 39 qualifying years.
- Men born on or after 6 April 1945 need 30 qualifying years.
- Women born on or after 6 April 1950 need 30 qualifying years.

The government has announced new proposals for increasing State Pension age. This would mean that from December 2018 the State Pension age for both men and women would start to increase to reach 66 by April 2020. Women's State Pension age would increase more quickly to 65 between April 2016 and November 2018. Any change to the timetable needs the approval of Parliament. The government is also considering the timetable for future increases to the State Pension age from 66 to 68.

I did not pay enough N.I contributions, will I still be entitled to a State Pension?

Up until 5 April 2010, many people who cared for others were eligible for Home Responsibilities Protection (HRP). HRP helped protect your State Pension entitlement for years when you were not working or your earnings were low and you were receiving a qualifying benefit. If you reach State Pension age after 5 April 2010, you will receive NI credits rather than HRP.

The new NI credits replaced HRP from 6 April 2010. If you have built up HRP before 6 April 2010 then up to 22 of these years will automatically be converted into NI credits. These NI credits will then count towards your basic State Pension.

A woman who has never worked may be able to receive a pension through her husband's contributions if he has made any. She will be able to claim the married women's pension when her husband reaches state pension age.

If you are not receiving any State Pension because you think you do not have enough qualifying years or you think you may not be eligible for some other reason, you should still claim. You may be entitled to a pension and you could be missing out.

How much will I receive?

This table below is just a guide, as individual circumstances can affect the amount you receive. This means you will not always be able to work out exactly how much you will get by using these figures.

Basic State Pension (per week)

Based on your own or your late spouse's NI contributions	£102.15
Based on your spouse's NI contributions	£61.20
Non-contributory over 80 pension	£61.20

How do I apply?

You will be sent an invitation to apply for State Pension 4 months before you reach pensionable age. If you have not received your invitation 3 months before you reach pensionable age you should contact the State Pension claim line on 0800 731 7898 and request a Claim Pack.

Pension Credit

What is it?

Pension Credit is an entitlement for people aged 60+ which could mean extra money for you. This was introduced by the Government in October 2003, to replace Income Support for older people. In addition to this people aged 65 and over may be entitled to Savings Credit which means they may be rewarded for having savings or a second pension.

The age from which you can get the Guarantee Credit - the qualifying age - is gradually increasing from 60 to 65 in line with women's State Pension age. Changes to the State Pension age are likely to affect the Pension Credit qualifying age.

Pension Credit is an income-related benefit that provides, or contributes to, a guaranteed level of income. (see below)

How do I qualify?

You may qualify for Pension Credit if you have an income of less than:

- £137.35 per week for a single person
- £209.70 per week for a couple

The person who applies for Pension Credit must be at least 60 years of age; it does not matter if their partner is under 60. You must also be a permanent resident in the U.K.

However if you are age 65 and over, you are likely to be entitled to Pension Credit even if your weekly income is up to around:

- £189 per week for a single person
- £276 per week for a couple

You may still be able to get Pension Credit if your weekly income is more than these amounts if, for example, you or your partner are disabled, a carer or have certain housing costs.

Only use the amounts shown as a guide. The rules for benefits mean that your individual circumstances may affect the amount you can get. This means you will not always be able to work out exactly how much you will get by using these figures.

What happens if I have savings?

Savings under £10,000 are disregarded. Savings over £10,000 are taken into account at the rate of £1 per week income for every £500 of savings. For example - a couple with £14,000 savings would find their entitlement reduced by £8 per week.

How much will I receive?

Pension Credit is calculated in two stages.

Stage 1

Guarantee Credit - this guarantees everyone aged 60 and over an income of at least:

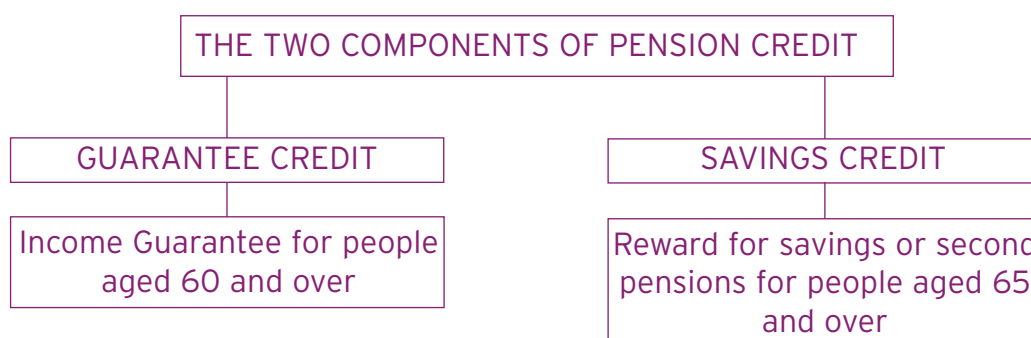
- £137.35 per week for a single person
- £209.70 per week for a couple.

Stage 2

Savings Credit - if you are aged 65 or over you may be rewarded for saving for your retirement by up to:

- £20.52 per week for a single person
- £27.09 per week for a couple.

If you apply, you may be entitled to up to 3 months back dated payments if you could have claimed earlier. If you pay any kind of maintenance or factoring bills for the property you live in, Pension Credit may take this into account and may increase your award to contribute towards this cost.



Can I receive Pension Credit if I am in receipt of Attendance Allowance / Disability Living Allowance?

If you receive Attendance Allowance (AA) or Disability Living Allowance (DLA), this is NOT counted as income for Pension Credit purposes. You may be able to receive extra benefit if you are living alone and nobody receives Carer's Allowance for you. The table below explains how much extra you may receive.

	Single Person Per week	Couple Per week
Basic Guarantee Credit	£137.35	£209.70
One person in receipt of AA or DLA middle or higher rate of Care.	£192.65	£209.70
Two people in receipt of AA or DLA middle or higher rate of Care.	–	£320.30

However if you are over 65, you may receive more than the figures shown above. If you receive Guarantee Pension Credit you will automatically be entitled to full Housing and Council Tax Benefit. This application will be completed at the same time as your Pension Credit form. If you are already in receipt of Pension Credit, you can apply for Housing and/or Council Tax Benefit by providing your local council with a copy of your Pension Credit award letter.

How can I apply?

You can contact the Pension Credit application line on free phone 0800 99 1234 to request help with applying or speak to your local benefit advisory centre.

Attendance Allowance (AA)

What is it?

Attendance Allowance is an entitlement to help you fund assistance if you find everyday tasks such as dressing and washing yourself difficult, or if you need personal supervision to ensure that you are safe.

You may be able to apply through the special rules if you have a terminal illness. Your application requires to be supported by a statement (DS1500) from your doctor or consultant which confirms that you are terminally ill. In these circumstances no qualifying period applies.

Examples of assistance required:

- Help with personal care such as washing and toileting.
- Help with eating or dressing.
- Help with mobility.
- Help with medication.
- Help with communication.
- Help with other personal care tasks.
- Health or disability conditions, which mean you require help with personal tasks.

You can receive Attendance Allowance even if you live on your own and no one is actually giving you the care or supervision that you need.

The benefit is paid whatever your income, savings or other benefits. Receiving the benefit may mean you could receive extra Pension Credit, Housing Benefit and Council Tax Benefit.

Can I apply?

You can apply if you are:

- over 65 and have had difficulties with the above tasks for more than 6 months.
- a permanent resident of the United Kingdom.
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days.
- terminally ill.

How much will I receive?

AA is paid at two different rates depending on how the illness or the disability affects you.

Higher Rate £73.60 per week

Lower Rate £49.30 per week.

To qualify for the higher rate, you need to show that you require frequent care/supervision throughout the day and the night. If you are terminally ill you will qualify for the higher rate.

To qualify for the lower rate, you need to show that you require care/supervision just during the day or just during the night.

How can I apply?

You can apply by phoning the appropriate Disability Benefits Centre for where you live for an application pack:

Disability Benefits Centre for the Glasgow area 0141 249 3581/3580

Disability Benefits Centre for all other areas in Scotland 08457 123456

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and another date by which it must be returned. It MUST be returned within the stated six weeks to obtain benefit from the date it was requested.

Disability Living Allowance (DLA)

What is it?

Disability Living Allowance (DLA) is a benefit for people who have personal care needs or have difficulties with mobility because of an illness and/or a disability, for example assistance and/or supervision required with:

- washing and toileting.
- eating or dressing
- mobility
- communication
- preparation of cooked meals
- other personal care tasks.

DLA has two parts, the care component and the mobility component. Depending on your needs, you may receive one component of Disability Living Allowance or both. DLA can only be claimed by those under 65 years, although once awarded it can continue indefinitely beyond the age of 65.

You can receive Disability Living Allowance (DLA) even if no one is actually giving you the care or supervision that you require.

The benefit is paid whatever your income, savings or other benefits. Receiving the middle or the higher rate of the care component means you can receive extra Pension Credit, Housing Benefit and Council Tax Benefit.

Can I Apply?

You can apply if you are:

- under 65 and have had difficulties with the above tasks for more than 3 months.
- needing that level of help for the next six months after your claim.
- a permanent resident of the United Kingdom.
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days.



How much will I receive?

The care component is paid at the following three rates depending on how often you require care and how much care you need.

Higher Rate £73.60 per week

Middle Rate £49.30 per week

Lower Rate £19.55 per week

To qualify for the lower rate you must satisfy the following conditions:

- You need some help in connection with bodily functions, such as washing dressing or going to the toilet, for a significant part of the day.
- You are unable to prepare a cooked main meal, such as cutting or peeling vegetables, or unable to plan a meal because of a mental disability.

To qualify for the middle rate you must satisfy the following conditions:

- You need frequent attention throughout the day in connection with your bodily functions, such as washing, dressing or going to the toilet.
- You require supervision to avoid danger to yourself and/or others
- You require another person to be awake at night to assist/watch over you in order to avoid danger to yourself or others.

To qualify for the higher rate you must satisfy the following conditions:

- You need frequent help and/or supervision throughout the day and the night.
- You are terminally ill, therefore no qualifying period would apply.

The mobility component is paid at two rates, depending on how much difficulty you have with walking.

Higher Rate £51.40 per week

Lower Rate £19.55 per week

You can qualify for the lower rate:

- If you cannot walk outdoors without guidance or supervision from another person for most of the time. This could be because of a physical or mental disability.

You can qualify for the higher rate:

- If your mobility problems are worse than this, so that you are unable to walk or virtually unable to walk because of pain, the effect on your health or the limitations on your walking. You can only receive the higher rate of mobility component if your difficulties with walking are caused by a physical disability.

How do I apply?

You can apply by phoning the appropriate Disability Centre for where you live for a DLA application pack.

Disability Benefits Centre for the Glasgow area - 0141 249 3581/3580

Disability Benefits Centre for all other areas in Scotland 08457 123456

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and another date by which it must be returned. It MUST be returned within the stated date to obtain benefit from the date it was requested.

Help with filling in the forms

You can get help and advice about completing the claim form for Disability Living Allowance or Attendance Allowance, as the forms are lengthy. You can use the Forms Completion Service offered by the Benefits Enquiry Line. Alternatively, you could consult an experienced adviser at the Citizens Advice Bureau, who can help you complete the paper work.

Council Tax and Housing Benefit

What is it?

Council Tax Benefit is assistance towards paying your council tax bill whether you rent or own your home, or live rent-free. Depending on your circumstances you may receive full Council Tax Benefit, which would mean that all of your bill would be paid for you, or partial Council Tax Benefit which would mean that part of it would be paid for you and you would require to pay the balance yourself.

Housing Benefit is assistance towards paying your rent if you rent your accommodation. As with Council Tax, you may receive full or partial benefit. If you receive partial benefit you would require to pay the balance yourself.

If you receive the Guarantee part of Pension Credit you are automatically entitled to full housing and council tax benefit.

Can I apply?

People on low incomes who pay rent and/or council tax may be entitled to help. The introduction of Pension Credit means many more pensioners now qualify for Council Tax Benefit for the first time. You do not have to be receiving Pension Credit or other benefits to be eligible. It may be best to apply for Pension Credit first as if this is awarded you automatically qualify for housing and council tax benefit.

The upper savings limit of £16,000 still applies unless Guarantee Pension Credit is in payment. This means if you have savings of more than £16,000 then you will not be eligible for Housing or Council Tax benefit. However if you are in receipt of Guarantee Pension Credit, the upper limit of £16,000 does not apply.

How do I apply?

If you claim Pension Credit you will receive forms to claim Housing or Council Tax Benefit with your claim pack. Complete and return these forms to your local council, with your Pension Credit award letter, if you have one. If you are not in receipt of Pension Credit you can still apply for these benefits; the forms are available from your local council.

Other Discounts

If you don't qualify for full Council tax benefit, you may be entitled to the 25% reduction for single person households. Also if you are disabled you may be able to get further help. For more information contact your local council.

Other Benefits and Services Available

There are many other services and benefits available for the 60+. A brief overview will be given in this section. If you require more information about any of the services in this section, please see the contact details provided.

Carer's Allowance

To receive Carer's Allowance (CA) you must:

- be caring for a person receiving either the higher or middle rate care component of Disability Living Allowance or Attendance Allowance.
- be aged 16 or over.
- be caring for at least 35 hours a week.

Carers Over State Pension Age

If you receive Pension Credit and you look after someone who is receiving Attendance Allowance or the care component of Disability Living Allowance at the middle or higher rate, you may be entitled to a carer premium of £31.00 which will be added to your Pension Credit.

If you are entitled to, but not actually paid CA on account of the overlapping benefit rule, you will receive the carer premium added to your Pension Credit and the person being cared for will keep the severe disability premium. For this you must have a state pension of more than £55.55 per week for the overlapping rule to take effect. This can be very complicated as an award of Carer Allowance can reduce your benefits, therefore always seek advice before you make the application for Carer Allowance.

Contact

You can now claim Carer Allowance online at: <http://www.dwp.gov.uk/> or by post:

CA Unit
Palatine House
Lancaster Road
Preston
PR1 1HB



Winter Fuel Payments

A Winter Fuel Payment is an annual payment to help people aged 60 and over with their winter heating bills.

If you are aged 60-79 and you are entitled to receive a Winter Fuel Payment, you will receive either £125 or £250, depending on your circumstances.

If you are aged 80 or over and you are entitled to a Winter Fuel Payment, you will receive either £200 or £400 depending on your circumstances.

If you are receiving a State Pension or any other benefits then you will receive the payment automatically. However if you are over 60 years old and do not receive a State Pension or any other benefits then you will need to apply. You can still apply for Winter Fuel Payments even if you do not receive any benefits.

Changes from Winter 2010-11

The qualifying age for Winter Fuel Payments will rise gradually from age 60 to 65 between 2010 and 2020. This is to keep in line with changes to the State Pension age for women. To have reached the qualifying age for a Winter Fuel Payment for winter 2010/11 you will need to be born on or before 5 July 1950. If you have already received the Winter Fuel Payment in a previous year you will not be affected.

Contact

The Winter Fuel Payment Helpline is on :
08459 15 15 15 (0845 601 5613 for textphone users).

Or by post at:

Winter Fuels

Unit 16, Coalfield Way, Ashby De La Zouch, LE65 1JF

Help with Health Costs

People over the age of 60 are entitled to free NHS prescriptions and sight tests.

However if you receive the Guarantee Pension Credit then you will also be entitled to:

- Free NHS Dental treatment.
- NHS wigs and fabric support.
- A voucher towards the cost of glasses or contact lenses.
- Refunds of necessary travel costs to receive NHS treatment under the care of a consultant for you or your partner.

You can receive help with fares or other travel expenses for yourself and anyone who needs to travel with you if you are incapable of getting to hospital on your own. You can also get help if you need to accompany a child. The cost covered is normally that by the cheapest method of transport available. If you cannot use public transport because of your disability you can claim the cost of taxi fares or the cost of car fuel (you should get the agreement of the hospital first and be in receipt of Guarantee Pension Credit).

Contact

For more information contact: 0845 850 1166. Or your local GP Surgery.

Social Fund (Community Care Grant)

Community Care Grants are intended to promote community rather than residential care. They enable you to buy essential items without having to pay the money back. Essential items include bedding, clothing, cookers, furniture and carpets. However, there is no limit to what is claimed so long as it is not an excluded item and a case is made for it.

Can I Apply?

To qualify you must be receiving Pension Credit, Income Support or be due to leave institutional or residential care within 6 weeks of your application for a Community Care Grant and be likely to get one of these benefits when you leave. You must also need the grant for one of the following purposes:

- To help you re-establish yourself in the community following a stay in residential or institutional care.
- To help those without a settled way of life to resettle into the community.
- To help you remain in the community rather than enter institutional or residential care.
- To ease exceptional pressure on you and your family.

Budgeting Loans

These are interest free repayable loans. Payment is limited to between £100 and £1500. The amount is reduced by any capital/savings in excess of £1000, or £2000 for those 60 and over.

To qualify you must have been on pension credit for 26 weeks before you apply and you can only claim for:

- furniture/household equipment.
- clothing/footwear.
- rent in advance.
- removal expenses to secure new accommodation.
- improvement, maintenance and security of your home.
- travelling expenses.
- expenses connected with seeking or re-entering work.
- hire purchase debts and other debts for any of the above items.

The amount of loan offered depends on your budget and your personal circumstances including the number of people in your household and the length of time you have been on the qualifying benefit.

Contact

Contact your local JobCentre Plus office or The Social Security office for further information or you can download a SF500 claim form at www.jobcentreplus.gov.uk

Care and Repair

Care and Repair Services in Scotland can assist people over 60 and those with a disability to carry out necessary repairs, improvements or adaptations to their homes, helping them access grants and other funding for the work enabling them to live independently in the community in increased comfort and safety. You can apply to this service if you are an owner occupier, private tenant or a crofter.

Services from Care and Repair include:

- advising on whether the work required will be eligible for grant assistance.
- assisting with applications for grants.
- helping you choose reliable contractors to carry out the work in your home.
- liaising between you, the council, trades people and others involved.

Examples of work regularly carried out are:

- replacing windows.
- roof repairs.
- treating dampness and dry rot.
- bringing homes up to the Tolerable Standard.
- adaptations to bathrooms or kitchens for people with disabilities.

A few Care and Repair schemes also provide a Handyman Service or a Small Repairs Service where jobs such as fitting locks, handles, cabinets or even changing a light bulb can be undertaken. Sometimes the services are free apart from materials used, sometimes there is a small charge.

For information about Care and Repair in your area Contact
Care and Repair Forum Scotland
135 Buchanan Street Suite 2.5
Glasgow G1 2JA
Tel. 0141 221 9879
E-mail: enquiries@careandrepairsotland.co.uk
Web: www.careandrepairsotland.co.uk

Scottish Government Energy Assistance Package

The Energy Assistance Package is a package to help maximise incomes, reduce fuel bills and improve the energy efficiency of homes.

You can get free expert energy advice by calling the Energy Savings Scotland Advice Centre on 0800 512 012. You may be entitled to further assistance, such as free insulation measures or the installation of a new central heating system.

Who is eligible?

You will qualify for a grant if you, or your partner, receive one of the following qualifying benefits:

- Attendance Allowance
- Council Tax Benefit
- Disability Living Allowance
- Disability Working Allowance
- Disabled Person's Tax Credit
- Family Credit
- Housing Benefit
- Income-based Jobseekers Allowance
- Income Support
- Industrial Injuries Disablement Benefit, which must include Constant Attendance Allowance
- War Disablement Pension, which must include the mobility supplement or Constant Attendance Allowance
- Working Tax Credit
- State Pension Credit - with Guarantee element

If you are aged 60 or over and do not receive one of the qualifying benefits, you could be entitled to a grant of up to £125.

How to apply

To find out more about the Energy Assistance Package or to arrange a no-obligation survey, visit the Scottish Government website or phone free on 0800 316 6009. A minicom number is available for people who have difficulty with hearing or speech on 0131 244 1829. You can call from 8.30 am to 5.30 pm, Monday to Friday.

Notes:

Bield, Hanover (Scotland) and Trust are specialist housing associations providing housing, care and support services primarily for older people throughout Scotland, as well as some general needs housing for other age groups.



Our objective is to enable older people to live independent and fulfilling lives by providing high quality housing, care and support services.

If you would like to know more about us or want to make an application to live in one of our properties, please contact us.

We look forward to hearing from you!



www.trustha.org.uk
Charity No. SC009086



www.hsha.org.uk
Charity No. SC014738



www.bield.co.uk
Charity No. SC006878



Trust Housing Association Ltd.
12 New Mart Road
Edinburgh EH14 1RL
Tel: 0131 444 1200
www.trustha.org.uk

Trust Housing Association Ltd.
Pavilion 5 (First Floor)
Watermark Business Park
345 Govan Road
Glasgow G51 2SE
Tel: 0141 227 1994

Isle of Arran Homes
Springbank, Brodick
Isle of Arran KA27 8BE
Tel: 01770 303 700



Hanover (Scotland) Housing Association Ltd.
95 McDonald Road
Edinburgh EH7 4NS
Tel: 0131 557 7404
www.hsha.org.uk

Hanover (Scotland) Housing Association Ltd.
Pavilion 5 (Ground Floor)
Watermark Business Park
345 Govan Road
Glasgow G51 2SE
Tel: 0141 553 6300

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Tel: 0141 270 7200



HAPPY TO TRANSLATE

Easy Guide to Benefits for the 60+

الدليل الميسر للإعانات للبالغين ٦٠ سنة فما فوق
40 বছরের বেশির বছরের লোকদের জন্য যেসব সুবিধা (সহায়তা) পাওয়া যায় সেসব নিয়ে
60 سال سے زائد عمر کے لوگوں کو دستیاب ہونے والے ہر سے میں آسان گائیڈ
60+ ਤੋਂ لیا جاتا فائدہ کے سبب سے متعلقہ سہی سہی سہارا پڑھنا
60+ के हितों के लिए एक आसान गाइड (पुस्तक)
有關年滿60歲老人的福利指南

www.EqualityScotland.com



Promoting Choice and Opportunity for Black & Minority Ethnic Communities