

Factsheet



Extra money if you are aged 60 or over

Make Every **£** Count

The information and benefit rates in this leaflet are correct at April 2009

EXTRA MONEY IF YOU ARE AGED 60 OR OVER

If you are aged 60 or over the information in this factsheet will tell you about extra income you may be able to get. It will help you decide if you qualify, tell you how you can claim and show you how much you might get paid. You may be entitled to other benefits apart from the ones mentioned in this factsheet. If in doubt, always seek further advice.

If you are aged 60 or over you may be able to get:

- state pension
- pension credit
- housing benefit
- council tax benefit and council tax discounts/reductions
- winter fuel payment

If you have an illness or disability you may also be able to claim

- attendance allowance **OR** disability living allowance
- employment and support allowance

If you look after someone you may be able to claim

- carer's allowance

Other help available includes the following:

war pensions; help from the social fund; heating and insulation grants through the warm front scheme; health benefits; and help with TV licences.

THE PENSION SERVICE

The Pension Service (part of the Pension, Disability and Carers Service) provides information about extra money and pensions for people aged 60 and over. It is part of the Department for Work and Pensions (DWP) providing a single point of contact with a number of regional centres across the country. Although there is a 'face to face' local service which is able to provide home visits to people's homes, there is no local office open to the public.

The pension centre for Hertfordshire is currently based in Burnley. The Pension Service can be contacted by telephone, post, fax, e-mail and digital TV. However, the main point of contact is by telephone, and the staff are trained to deal with most enquiries in this way. In addition, the Pension Service will offer a home visit to help claim any extra money or pensions if necessary.

The Pension Service has a national telephone line - 0845 6060265 for any general enquiries but see below for claim line numbers which may be free depending on your telephone service provider.

STATE PENSION (SP)

What is it?

State pension is a weekly income normally paid once you reach pension age. It is usually based on your (or your spouse's/civil partner's) national insurance contribution record and is taxable.

Category A pensions are based on your own national insurance contributions record.

Category B pensions are based on your spouse's/civil partner's national insurance contributions and can be paid to married women, civil partners, widows, and some widowers and surviving civil partners.

Category D pensions are only paid to people aged 80 and over who do not qualify for either a Category A or Category B pension and also meet certain other criteria.

Can I defer claiming my pension?

You can choose not to claim your SP when you reach retirement age. If for example you want to continue working, or you have an occupational pension, you may wish to "defer" claiming. In April 2005 new rules were introduced which make it more worthwhile to consider deferring your pension.

- The deferment rate is 1% for every 5 weeks. This puts the annual rate at 10.4%.
- There is no longer a 5 year limit on the extent of deferment.
- You can choose to take a lump sum at the end of the deferment rather than an increased pension. The lump sum will be the amount of the pension not claimed, plus compound interest (based on 2% above the Bank of England base rate), so long as the deferment lasts at least 52 weeks.
- If you defer for less than a year and choose the lump sum instead of an increase, all you get back is the unclaimed pension with no interest added.
- If you opted to defer your pension before April 2005, you will only get the option of a lump sum for any pension deferred after April 2005.
- The lump sum will be taxable (as it is made up of taxable income), but won't count as capital when calculating income for any means-tested benefits like pension credit or housing/council tax benefit.

NB If you are claiming any extra money through means-testing you will be treated as receiving your SP even though you may have opted to defer it.

The DWP produce a leaflet on deferred pensions called 'Your State Pension Choice – pension now or extra pension later'(SPD1) which is available from the pension service website www.thepensionservice.gov.uk

How much is paid?

The basic rate of pension for a single person is £95.25 each week, and £152.30 for a couple. Some people may get more than the basic rate (e.g. if you earned a graduated or earnings related pension) or less than this (eg because of long gaps in your contribution record or if you paid reduced contributions at the married woman's rate). Some couples may get more if they have both worked and each earned a pension in their own right - it all depends on your (or your spouse's/civil partner's) national insurance record. Category D pensions are £57.05 a week.

Who can claim?

You can claim SP up to 3 months before you reach pension age. However, the pension service says that recent improvements to their systems means that you don't need to claim your pension until 2 months before retirement age. This is currently 60 for women and 65 for men.

NB: The pension age for women will be equalised gradually to age 65. This process will begin in 2010 and be complete by 2020. This means that women who reach retirement age during this period will have to wait longer before they will be eligible to receive their pension.

How to claim

You must complete a claim form in order to get your pension – it will not be paid automatically. The form BR1 (BR 2488 for Category D pensions) is available from the pension service. If you have not heard from them and it is less than three months until you turn 60/65 then you should contact them and ask them to send you a form. You can also claim your pension by telephone. Your details will be taken and you will be sent the form to check and sign. The service is available from 7am-7pm Monday to Friday.

Telephone the pensions claim line for a form or to claim by phone on: 0800 731 7898. This number is free to people calling from a standard BT land line. The Pension Service is working towards the feasibility of providing free calls to customers calling from non-BT land lines, e.g. mobile phones, calls from abroad etc. However, there is no date for when this might be. In the meantime, if you ask, they will ring you back at the start of the call. Free call facilities are also available for BT land line customers using the SP National Text Phone on: 0800 731 7339.

If you have access to the internet, you can download the claim form from www.thepensionservice.gov.uk

Backdating

Since 6 April 2006 all claims for state pension can be backdated for up to 12 months as long as you would have been entitled to claim.

State Pension Forecast

It is possible to check your contribution record by requesting a state pension forecast. This can be done at any time up until three months before you reach retirement age. The forecast will give you your current state pension entitlement based on the records held by H.M. Revenue and Customs.

To request a forecast ring the retirement pension forecasting team on: **0845 300 0168**. A new e-service that provides an online state pension forecast is now available by registering via the government gateway on www.thepensionservice.gov.uk/statepensionforecast

The forecast tells you in today's prices:

- the amount of state pension you have already earned
- the amount of state pension you can expect at state pension age – based on what you have already earned and what you might earn before you reach state pension age.

In most cases the forecast can be provided online while you wait. You can also submit 'what if' questions to see how changes in your circumstances, such as retiring early, could affect your financial situation.

For those due to retire after April 2010, a pension forecast can only be obtained on line.

PENSION CREDIT

What is it?

Pension credit is administered by the Pension Service. It aims to provide a minimum level of income to all those aged 60 and over and give extra cash to people aged 65 and over who have modest incomes and have made savings for their retirement.

Capital

Pension credit has no upper capital limit. From April to November 2009 any savings you have below £6,000 are ignored (£10,000 if you are in a care home). From November 2009 the amount of disregarded capital will increase to £10,000 for all pension credit claims. The assumed income that you get from capital will be £1 for every £500 that you have above these amounts.

How does it work?

Pension credit has two parts: the guarantee credit and the savings credit.

The Guarantee Credit

The guarantee credit is a basic amount set by the government each year:

£130 if you are single

£198.45 for a couple

if your income is below this you may qualify for some pension credit to top up your income to the basic amounts.

The Pension Service will refer to this in their letters to you as the **appropriate amount or the standard amount**. Additional amounts can be added if you have a severe disability, caring responsibilities or any housing costs, e.g. mortgage interest.

The pension credit is means-tested and therefore your income and savings will make a difference to the amount you can get.

Your income is compared to your appropriate amount and if it is less you will be paid the difference in pension credit.

The Savings Credit

If you are aged 65 or over (or one of a couple where one of you is aged 65 or over) you may be entitled to a savings credit. This can be paid with or without a guarantee credit. It will be paid if you have modest savings or extra pensions for your retirement. The savings credit will be calculated by taking into account certain income above a threshold (sometimes called a starting point). For this year the threshold will be:

£96.00 if you are single

£153.40 for a couple

The maximum savings credit you can get will be:

£20.40 if you are single

£27.03 for a couple

The actual amount you get will depend on your appropriate amount (see above) and the amount of qualifying income that you (and your partner) have.

You may be eligible for some savings credit if your weekly income is **less** than:

£181.00 if you are single

£266.03 for a couple

If your income is above these amounts you may still qualify if you are a carer or severely disabled or have certain housing costs. The calculation for the savings credit is more complicated than for the guarantee credit and there are many situations where you may qualify for the pension credit. Seek advice.

Assessed income period

If you are aged 65 or over, an assessed income period will usually apply. This means that you do not need to report changes to pensions, annuities or capital as they happen. However, other changes in circumstances still need to be reported as they happen, for

example, when someone else comes to live in your household. The Pension Service should write and tell you what changes need to be reported at once.

The assessed income period normally lasts for 5 years. It may be shorter if, for example, you or your partner will reach 65 in the next 5 years or a second pension or annuity is expected to start or change (other than the normal yearly increase) or your capital is expected to increase significantly in the next 12 months. If your pension credit award started in October 2003, the assessed income period may last up to 7 years.

How does pension credit affect housing and council tax benefits?

You will get the maximum amount of housing and council tax benefit if you are awarded the guarantee credit - although this may be reduced if, for example, you have other people living with you. (See below or factsheet E5: 'extra money for your housing costs' available on line at www.hertsdirect.org/benefits)

Any savings credit will count as income for housing and council tax benefit but you may still qualify for some help. However, the capital limit for housing benefit is still £16,000 for anyone getting the savings credit *only*.

How to claim

Claim on a form available from the Pension Service or over the phone on **0800 99 1234**. You can also get an application form and more information from www.thepensionsservice.gov.uk.

Since October 2008, customers phoning the pension service to claim pension credit have also been able to claim housing benefit/council tax benefit at the same time. The pension service will take the information and pass it directly to the local authority for them to administer the claim. You should not have to supply further information to the local authority.

Backdating

Pension credit can be backdated for up to 3 months as long as you can show you were entitled for the whole of the period in which you wish to claim.

HOUSING BENEFIT (HB)

What is it?

Housing benefit is paid by your local council to help people who live in rented accommodation meet the costs of their rent. It is means-tested so any income or savings you have may affect the amount that is paid.

Who can claim?

You must be liable for rent and have savings of £16,000 or less. If you are aged 60 or over and receive the guarantee credit part of pension credit, the £16,000 capital limit does not apply and you will still be able to get full eligible housing benefit.

How much is paid?

As housing benefit is means-tested, the amount you could receive will depend on a number of factors including how much income and savings you have, the composition of your household, whether you are disabled or a carer etc.

Non-dependant deductions

Your housing benefit may be less if other people share your home, e.g. an adult son or daughter. This is known as a non-dependant deduction. However, if you are aged 65 or over and a non-dependant arrives in your household or an existing non-dependant's income increases, the increase or deduction from your housing benefit will not be applied for 26 weeks.

If you have a non-dependant aged 60 or over living with you who gets pension credit, there will not be a deduction from your benefit for that person whether they work or not. There are also other circumstances where a non-dependent deduction won't be applied. Seek advice about this or see our factsheet E5 '**extra money for your housing costs**' available on-line at www.hertsdirect.org/benefits

How to claim

You can claim on a form available from your local council or you can claim on form HCTB1 that comes with the pension credit form or see above if you are also claiming pension credit

The Pension Service works closely with local authorities. Therefore, if you are claiming pension credit and you are aged 65 or over your local authority should not need to re-assess all your income and savings if the Pension Service has already done this. They should accept the Pension Service assessment without needing to recheck or verify this information.

You can ask for benefit to be backdated for up to 3 months as long as you are entitled during that period.

Local Housing Allowance

Local housing allowance (LHA) is a new way of calculating housing benefit for those renting in the private sector (but not local authority or housing association tenants). It applies mainly to new claimants.

Local housing allowance will be based on the area in which the property is located (this is known as the broad rental market area and should be widely publicised) and the number of people living in the claimants household.

For more information about help with housing costs, see factsheet E5: 'extra money for your housing costs' available on-line at www.hertsdirect.org/benefits

HELP WITH COUNCIL TAX

What is it?

There are 3 different ways for getting help to pay your council tax:

- discounts
- a disability reduction
- council tax benefit.

You can get help through all three schemes at the same time, if you satisfy the conditions. Also, some homes are exempt from council tax – seek further advice on this.

Who can claim?

If you are liable for the council tax bill you may be able to claim:

- a **discount** – the discount scheme looks at the number of adults in your home. If you live alone you get 25% discount. If you live with other people some of them may be disregarded e.g. people who are severely mentally impaired, certain types of carers, students. You can get a discount of up to 50%.
- a **disability reduction** – you may be able to get a reduction if a child or adult living in your home is disabled, and you have a room that is needed, or mainly used by them e.g. you have brought a bed downstairs changing the use of the downstairs room to a bedroom, or they need a second bathroom or kitchen or space is made to enable use of a wheelchair in the home. If you qualify for a reduction, your council tax bill is reduced to the amount payable for a home in the band below yours. If your home is in the lowest band, your bill is reduced by one-sixth.
- **council tax benefit** - this is paid by the local council to help people on a low income with their council tax bill. Your council tax can be reduced by either main council tax benefit **or** (less common) second adult rebate. Main council tax benefit depends on your income and your savings – if you have more than £16,000 then you are not eligible at all, unless you are getting the guarantee part of pension credit. Second adult rebate does not depend on your or your partner's income/savings but looks at other people (e.g. non-dependant son/daughter) who live in your home and takes into account **their** financial circumstances. You will get whichever of these is worth the most.

How much is paid?

If you are getting the guarantee credit part of pension credit you are eligible for maximum council tax benefit, but this can be reduced depending on who else lives with you and what their weekly income is. See the note above on non-dependant deductions in housing benefit for when this will apply.

How to claim

Your local council has claim forms for discounts, reductions and council tax benefit. Normally the same form is used to work out both housing and council tax benefit. However, if you are claiming pension credit the Pension Service will usually check to see if you have claimed council tax benefit and if you haven't you can make a claim at the same time (see above under claiming pension credit)

You can ask for benefit to be backdated for up to 3 months as long as you are entitled during that period.

See our factsheet E5 '**extra money for your housing costs**' for more information about council tax, available on-line at www.hertsdirect.org/benefits

WINTER FUEL PAYMENT

What is it?

This is a one off payment made each year to help with the cost of winter fuel bills. Most people aged 60 years and over can get a winter fuel payment. There is an extra amount if you or your partner is aged 80 or over. The payment is made between November and January. It is paid to households where someone is aged 60 or over in the qualifying week. For 2009-10 this is the week beginning Monday 21st September 2009. Any household with someone aged 80 or over on any day in the qualifying week should also get the extra payment.

How much is paid?

At time of print the amounts for winter 2009/10 are still to be confirmed but amounts per household for 2008/09 were £250 or £400 (for those aged 80 or over). Some people living in care homes will receive 50% of the winter fuel payment.

How do I claim the winter fuel payment?

If you are getting a state pension or another social security benefit you should automatically receive any payment you are entitled to without having to make a claim. If you do not get any of the above payments and think you are eligible you must claim before 30th March for the winter that has just past. However there are no time limits for claiming winter fuel payments for the winters of 1997/98, 1998/99 & 1999/2000 if you should have received a payment but did not.

For more information telephone the Winter Fuel Payments Helpline: 08459 151515. (Textphone 08456 015613) or visit: www.thepensionservice.gov.uk/winterfuel

COLD WEATHER PAYMENT

What is it?

This is a payment for a period of very cold weather. If you qualify you can get it in addition to a winter fuel payment.

Who can claim?

You will get a cold weather payment automatically if you (or your partner) are getting pension credit and you are aged 60 or over. You get a payment for each week when the average temperature in your area is forecast or recorded as being at or below 0°C for 7 consecutive days.

How much is paid?

The payment is currently £25 for each week of cold weather.

EXTRA MONEY FOR PEOPLE WITH AN ILLNESS OR DISABILITY

ATTENDANCE ALLOWANCE (AA)

What is it?

Attendance allowance is paid to you if you have an illness or disability which means you need help throughout the day and/or night to look after yourself, or you need someone to keep an eye on you to keep you safe.

The sort of things you might need help with include getting in/out of bed; washing; dressing; eating and drinking; moving around the house; getting to and using the toilet; taking medicines; seeing and communicating.

You might need someone to keep an eye on you because you are forgetful, or easily confused, or at risk of causing harm to yourself or others.

You do not actually have to be getting the help in order to qualify, but have to show that it is reasonably required (not medically required). You can still get attendance allowance even if you live alone.

Attendance allowance is not means-tested so it does not matter what other income or savings you have. It is also tax-free.

Who can claim?

You must be aged 65 or over to claim AA. If you are aged under 65 then see disability living allowance below.

You normally will have needed help for six months before benefit can be claimed but there are special rules if you have a terminal illness and these may mean you can claim sooner. A claim can be made on your behalf if you cannot manage your own affairs.

How much is paid?

There are two levels of benefit. If you need help during the day **or** night then the lower rate of £47.10 may be paid. If you need help during both the day **and** night, or you are terminally ill, then the higher rate of £70.35 may be paid.

How to claim

You can get the attendance allowance claim pack from the Pension Service office, or by ringing the Benefits Enquiry Line Tel: 0800 882200 (Textphone 0800 24 33 55).

The form asks questions about your care needs. It is very important that you give as much information as possible because the decision on your claim is usually based on this information and is made by a person who doesn't see you.

N.B. If your claim for attendance allowance is successful then you may qualify for pension credit, housing or council tax benefit, even if you have applied for these in the past and been refused. If you already receive any of these benefits you may be able to get more. You should notify the relevant offices as soon as possible to ensure that you are not missing out on extra money that you could be entitled to.

Your carer may be able to claim carer's allowance for looking after you, but this could stop you qualifying for more benefit. You should always seek advice after an award of attendance allowance is made to ensure you do not miss out.

DISABILITY LIVING ALLOWANCE (DLA)

What is it?

There are two parts to DLA – the care part and the mobility part.

The **care part** is similar to attendance allowance (see above), and is paid if you have difficulty in looking after yourself or if you need supervision to keep you safe.

You may also qualify if you cannot manage to prepare and cook a main meal for one person, even if all of the ingredients are provided.

The **mobility part** can be paid if you have a lot of difficulties when walking outside; perhaps you experience pain or breathlessness after only a short distance, or can only walk very slowly.

You may qualify for a lower level of this benefit if you can walk but need someone with you to show you the way or to ensure you are safe. Your ability to manage familiar routes without help is ignored.

Who can claim?

If your difficulties begin before your 65th birthday, **and** you make a claim before you reach 65, then you can apply for this benefit. Once you have been awarded DLA you can continue to receive it after you turn 65, as long as your condition does not improve.

You should normally have needed help for three months before you claim, and be likely to continue to need help for another six months, in order to qualify. However if you have a terminal illness, then special rules may apply that mean you can claim straight away.

You do not actually have to be getting any help in order to qualify, but have to show that it is reasonably required (not medically required). You can still get disability living allowance even if you live alone.

If you are 65 or over then you should claim attendance allowance – see above.

How much is paid?

The care part can be paid at one of three different rates, and you will get the highest one you qualify for:

£18.65 if you need help with cooking **or** with looking after yourself for part of the day

£47.10 if you need help during the day **or** night

£70.35 if you need help during the day **and** night

The mobility part has two rates:

£49.10 - if you have a lot of physical problems with walking. Some people who have a learning disability **and** severe behavioural problems may also get this.

£18.65 - if you need guidance or supervision from someone else when walking.

Your DLA award may include both the mobility and the care parts, or just one of these.

How to claim?

You can get the DLA1 claim pack from the Pension Service office or by ringing the Benefits Enquiry Line Tel: 0800 882200 (Textphone 0800 24 33 55)

N.B. If your award of DLA includes the middle or higher rate of the care part then you may now qualify for pension credit, housing benefit or council tax benefit, even if you have applied in the past and been refused. If you are already getting these benefits, you may now be entitled to extra money. You should notify the relevant benefit offices of the DLA decision.

Alternatively, your carer may be able to claim carer's allowance for looking after you, but this could stop you qualifying for more help. You should always seek advice after an award of

DLA is made to ensure you do not miss out.

For more information about disability living allowance and attendance allowance please see leaflet 1 in our '**extra money if you are ill or disabled**' information pack available at www.hertsdirect.org/benefits

EMPLOYMENT AND SUPPORT ALLOWANCE

If you are under pension age (currently 60 for a woman and 65 for a man) and have limited capability for work due to illness or disability you may be able to get employment and support allowance (ESA). If you have paid enough national insurance contributions you may get contributory ESA. ESA is worth £64.30 for the first 13 weeks and may increase after this depending on your level of incapacity. If you have not paid enough contributions, or are entitled to extra benefit to top up your contributory ESA, you may be able to get income related ESA. You will be credited with national insurance contributions whilst being paid ESA.

If you do claim ESA then normally you must not do any work. However there are some exceptions such as voluntary work and certain 'permitted' paid work. Seek advice first if you plan to do any of these.

You will need to attend work focused interviews and undergo a work capability assessment. This will look at whether you have limited capability for work and whether you have limited capability for work related activity. If you are deemed to have a limited capability for work related activity you will be placed in the 'support group' and get a higher rate of ESA. If not, you will be placed in the 'work-related activity group' and have to participate in work focused activity as a condition of getting benefit.

If you were getting incapacity benefit, or income support on the basis of incapacity, prior to the introduction of ESA in October 2008, you will stay on these benefits until migrated across to ESA at some point in the future.

Claim ESA by phoning your local jobcentre plus contact centre on 0800 055 6688 or via www.dwp.gov.uk/eservice.

CARER'S ALLOWANCE (CA)

What is it?

Carer's allowance can be paid to you if you look after someone who receives either attendance allowance, or the middle or higher rate of the care part of disability living allowance, for 35 hours or more each week. You do not have to be related to, or live with, the person you look after, and you can also earn up to £95.00 a week.

How much is paid?

The basic weekly benefit is £53.10 – but you may not be paid any benefit if you are already getting the same amount or more of a different benefit, eg state pension, incapacity benefit or

contributory ESA. However, you should still have an 'underlying' entitlement to carer's allowance, even if you do not receive it, which may give you extra pension credit or housing or council tax benefit or could mean that you become entitled to them for the first time. If you are in this position you should always notify the Pension Service and relevant benefit office of your 'underlying' entitlement to carer's allowance so that you don't miss out on extra benefit.

How to claim

You can get the DS700 claim form from the Benefit Enquiry Line, Tel: 0800 882200. The Carer's Allowance Unit's number is 01253 856123. If you have speech or hearing problems, dial 01772 899489. Alternatively, you can download the claim form from: www.dwp.gov.uk
N.B. By claiming CA you may adversely affect the benefits of the person you look after - always seek advice before making a claim for CA.

OTHER HELP FOR PENSIONERS

Child Tax Credit – You may get child tax credit if you have a dependant child and your income is less than £58,000 per year or £66,000 if you have a child under one. (These figures could be more in certain circumstances.) It is paid to the main carer with child benefit.

Working Tax Credit – You may get working tax credit if you are working and on a low income. There is no upper age limit.

War Pensions – These are paid if you have an illness or injury caused or made worse by service in the armed forces. If you were a civilian and were injured during the second world war you may also get a pension. Prisoners of war may also be eligible. If you are a dependent of someone who has died and falls into one of these categories you may be eligible to claim a war pension.

The ex-gratia payments of £10,000 paid to ex prisoners of war in Japan during World War Two or their widows/widowers, are ignored indefinitely when calculating your entitlement to means-tested benefits. Payments of compensation to certain people who suffered atrocities in World War 2 are also ignored for pension credit, housing and council tax benefits.

For more information call the Veterans Agency freephone 0800 169 2277, textphone 0800 169 3458 or e-mail help@veteransagency.mod.uk

Pre-1953 Irish Contributory Pension – If you migrated to this country from Ireland in the 1950's you may be able to claim the Irish Contributory Pension. You must have at least 5 years paid insurance made up of either national health insurance or a combination of social insurance and national health insurance pre-1953.

If you think you may be entitled to this pension, you should firstly contact the pensions office of the country you now live in. Apply to the DWP, Overseas Pension Directorate, Newcastle-upon-Tyne, NE98 1BA or telephone the nearest Irish advice agency in the area where you live for more information and help with applying.

Free ten-year passport – You are eligible for a free passport if you were born on or before the 2 September 1929. This scheme includes all who contributed to the war effort including those on the Home Front. Refunds are available if you have applied and paid for a passport

since the 19 May 2004 when the scheme was first announced. Phone the Passport Adviceline for more information on 0870 521 0410.

Social Fund – This helps with expenses that you cannot pay for out of your weekly income, and can be paid as grants or loans. There are two parts to the fund:

- the discretionary social fund – this has a limited budget and your needs are balanced against other people's. You may be able to get a community care grant, a budgeting loan or a crisis loan. It can help you for example, with the cost of one-off items that you could not budget for from your weekly income or pay for the cost of visiting someone in hospital.
- the regulated social fund – e.g. funeral grant, or the cold weather payments mentioned earlier in this factsheet.

To claim from the social fund telephone 0845 850 0032

Please see our factsheet E4 '**extra money from the social fund**' available at www.hertsdirect.org/benefits for more information.

The Warm Front Scheme – this provides grants to help with heating or insulating your home if you receive an income or disability related benefit. The Government is making more money available to people under this scheme. If you are getting certain benefits you may be eligible for up to £3,500 to help with installation of central heating. Other pensioners can get up to £300 towards the cost of installation. For more information Tel: 0800 316 6011 Minicom 0800 072 0156 or see www.direct.gov.uk.

Health Benefits – If you (or your partner) get the guarantee part of pension credit then you do not have to pay for:

- NHS prescriptions (already free if you are aged 60 or over)
- NHS dental treatment
- travel to hospital for NHS treatment
- sight tests (already free if aged 60 or over), and you will get a voucher towards the cost of your glasses

If you are not getting the guarantee part of pension credit, then you may qualify under the low income scheme. You should complete an HC1 form available from your doctor, dentist, optician, the Pension Service or you can phone the NHS Business Services Authority for a claim form on 0845 850 1166. If you qualify for full help the Health Benefits Division will send you back an HC2 certificate. If you get partial help then they will send you an HC3 certificate and you will need to show the certificate each time you have treatment.

TV Licences – Free licences are issued to households where there is someone aged 75 or older.

Concessions – If you are aged 60 or over you are entitled to free off-peak bus travel. Your local council may also offer concessions like free or reduced admission to council facilities. Contact them for further details.

CHALLENGING DECISIONS

If you are unhappy with a decision about your benefits you can usually ask for it to be looked at again (**revision**) or you can formally **appeal** against the decision to an independent tribunal. If you are successful, any change is normally backdated to the time of the original wrong decision. There are strict time limits if you want to challenge a decision. If you miss the time limit, **which is usually one month from the date of the decision letter**, you can only put in a late challenge in exceptional circumstances.

Tax credit decisions can be revised for certain decisions eg if there is a change of circumstances, if they have made a mistake or if they think the award is wrong. However, unless you are simply reporting a change of circumstances, it is generally better to request an appeal if you are unhappy with a decision. You should do this within 30 days of the date the decision was sent out to you. You can only put in a late challenge in exceptional circumstances.

For more information about challenging decisions see leaflet 9 in our **'extra money if you are ill or disabled'** pack.

FURTHER INFORMATION

Many benefits have general "conditions of entitlement" which mean you may have to have been living in the UK for a period of time before you are eligible to claim.

A stay in hospital or in a care home may also affect your benefit entitlement – there are different rules for different benefits, so you should always seek further advice.

For details about your local Citizens Advice Bureau contact www.hertfordshirecab.org.uk or the Customer Services Centre at Hertfordshire County Council (HCC) on 01438 737400 or 01923 471555 if you are calling from an 020 8 or 01923 number. You can also access more information from the HCC website at www.hertsdirect.org.uk

For legal help and information and details of other advice agencies in Hertfordshire, contact the Community Legal Advice helpline on 0845 3454345 Mon - Fri 9 am-6.30 pm. (8 pm from July 09) /Sat 9-12.30 or visit the website at www.communitylegaladvice.org.uk

This information is for guidance only and is not an authoritative statement of the law

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