

# Pensioners' guide

Wales

April 2010



Part of the Department for Work and Pensions





# Contents

Introduction .....	Page 6
Other formats .....	Page 6
Contacting us .....	Page 7
Call charges .....	Page 7
Textphones .....	Page 7
<b>1. Money and tax .....</b>	<b>Page 8</b>
State Pension .....	Page 8
Gender Recognition .....	Page 12
Graduated Retirement Benefit .....	Page 13
Long-term Incapacity Benefit Age Addition .....	Page 14
Adult Dependency Increase .....	Page 15
Over 80s Pension .....	Page 16
Christmas Bonus .....	Page 17
Putting off your claim to get the State Pension ...	Page 19
Pension Credit .....	Page 21
Pension Tracing Service .....	Page 24
Housing Benefit and Council Tax Benefit .....	Page 25
Community Care Grant .....	Page 26
Budgeting Loan .....	Page 27
Crisis Loan .....	Page 29
Pensions and benefits for people who live abroad ..	Page 31
Disabled pensioners and their carers .....	Page 34
Disability Living Allowance .....	Page 34
Attendance Allowance .....	Page 40
Carer's Allowance .....	Page 44
War Veterans .....	Page 45
War Disablement Pension .....	Page 46
Armed Forces Compensation Scheme .....	Page 47

War Widow's or Widower's Pension .....	Page 48
Pensioners and the tax system .....	Page 50
Age-related personal allowances .....	Page 50
Married Couple's Allowance .....	Page 51
Child Tax Credit .....	Page 52
Working Tax Credit .....	Page 54
Child Benefit and Guardian's Allowance .....	Page 56
Summary of taxable and non-taxable benefits and entitlements .....	Page 58
Lasting Power of Attorney .....	Page 59
<b>2. Health and Social Services .....</b>	<b>Page 61</b>
NHS Direct .....	Page 61
Help with health costs for pensioners .....	Page 62
Help with health costs for others .....	Page 63
Social Services .....	Page 65
Support for carers .....	Page 66
Direct payments .....	Page 67
NHS-funded nursing care in care homes .....	Page 68
A guide to disability rights and service .....	Page 69
Standards in health care, social care and housing services .....	Page 70
<b>3. Keeping warm and making improvements to your home .....</b>	<b>Page 71</b>
Winter Fuel Payment .....	Page 71
Cold Weather Payments .....	Page 72
Home Energy Efficiency Scheme (HEES) .....	Page 73
Energy Saving Trust .....	Page 74
Disabled Facilities Grants .....	Page 75
Sheltered housing .....	Page 76
Fire safety in the home .....	Page 79
<b>4. Learning .....</b>	<b>Page 81</b>
Careers Wales .....	Page 81

<b>5. Legal services, crime and security .....</b>	<b>Page 82</b>
Free legal advice and information .....	Page 82
Bogus callers .....	Page 82
Bogus traders .....	Page 86
Neighbourhood Watch .....	Page 87
Victim Support .....	Page 88
<b>6. Travel and leisure .....</b>	<b>Page 89</b>
Free local bus travel .....	Page 89
Half-price coach travel .....	Page 90
Free passport .....	Page 90
Re-applying for your driving licence .....	Page 91
Free TV licence for over-75s .....	Page 92
Free entry to museums and galleries .....	Page 92
<b>7. Volunteering .....</b>	<b>Page 94</b>
<b>8. Paid work .....</b>	<b>Page 96</b>
Jobcentre Plus services .....	Page 96
Jobcentre Plus help for people over 60 .....	Page 96
National minimum wage .....	Page 98
<b>9. Losing a loved one .....</b>	<b>Page 99</b>
Making a will .....	Page 99
Inheritance tax .....	Page 101
Inheriting State Pension .....	Page 102
Funeral Payment .....	Page 103
Bereavement Payment .....	Page 105
Where to get help and information .....	Page 106
A. Other organisations that can help you .....	Page 106
B. Leaflets you may find useful .....	Page 125

## Introduction

**This guide is for pensioners or people who are about to become pensioners.**

There are many things to think about when you become a pensioner, from looking after your money and making ends meet to keeping safe, warm and healthy. This guide tells you about the help and advice you can get from the Government and local councils. It also includes a range of phone numbers for other organisations that may help you.

We'd like to know what you think of this guide. If you'd like to comment, please fill in the feedback form at the back and send it to the Freepost address shown.

For more information about Pensions, visit our website at [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions). We also have a network of pension centres to deal with your questions and claims. You can contact them by phone, by post or by email. Pension centres work with other organisations in your area, such as local councils and Help the Aged or Age Concern.

We try to make sure that the information in this guide is up to date. However, this guide is not meant as a full statement of the law.

There are separate guides for people who live in England and Scotland. These are called 'Pensioners guide – England' and 'Pensioners guide – Scotland'. You can get them by calling **0845 7 31 32 33** (Textphone **0845 604 0210**).

## Other formats

**This leaflet is available in other formats.**

Call **0845 7 31 32 33** to find out more.

If you can't speak or hear clearly, you can use a textphone service on **0845 604 0210** to order leaflets.

## **Contacting us**

You can call us on **0845 60 60 265** (or **0845 60 60 275** if you speak Welsh and live in Wales).

Textphone **0845 60 60 285** (or **0845 60 60 295** if you speak Welsh and live in Wales).

## **Call charges**

Charges were correct as of the date on the back of this leaflet

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 6p a minute with a 10p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from abroad.

Calls to **0870** numbers from BT land lines should cost no more than 6p a minute with a 10p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from abroad.

Calls to **03** numbers from BT land lines should cost no more than 5p a minute with a 9p call set-up charge. However, calls to **03** numbers are usually included in the cost of any call plan you may have, so ask your service provider if you will be charged for those calls.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

If you are concerned about the cost you can ask our operator to call you back.

## **Textphones – if you have speech or hearing difficulties**

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

## 1. Money and tax

### State Pension

#### What is it?

There are 2 types of State Pension – basic and additional.

**Basic State Pension** – The amount of basic State Pension you may get depends on the number of qualifying years you build up using your National Insurance contributions record.

If you have paid, been treated as having paid or been credited with National Insurance contributions for a certain number of years during your working life, you may get a basic State Pension. The earliest you can get it is from State Pension age but you have to claim it.

You normally get contributions put on your record when in work, but if your earnings are above a specified lower limit, but below the threshold for paying contributions, we will put contributions on your record. You will not need to pay for them.

You can also be credited with National Insurance contributions during your working life. In certain circumstances you get credits when you are unable to work. For example, we will credit you with contributions each week while you are unemployed and signing on at a Jobcentre as available and looking for work.

From 6 April 2010, the number of qualifying years you need to get a full basic State Pension will be reduced to 30 years for women and men (before then it is normally 39 and 44 years respectively). You will need at least one qualifying year to give you some basic State Pension (rather than 10 or 11 years). We can base this on contributions you have paid, been treated as having paid, credited to you or a combination of two or all three. Each qualifying year of paid or credited contributions will be worth 1/30th of the full basic State Pension up to a



maximum of 30/30ths. So, one qualifying year of paid or credited contributions will give you 1/30th of the full basic State Pension, 15 qualifying years will give you a basic State Pension of 15/30ths (half of the full basic State Pension), and so on.

If you were a carer for a child or a disabled person throughout any tax year after 1978 up until 5 April 2010 and you were:

- not doing any paid work, or
- you had low earnings and did not get credits

you may have got Home Responsibilities Protection.

Home Responsibilities Protection reduces the number of years you need to have paid or been credited with enough contributions to get a full basic State Pension. Home Responsibilities Protection was awarded automatically if you got Child Benefit for a child under 16. But if you were caring for a disabled person or you were a foster carer, you usually had to complete an application form for it. You can find out more about this by visiting [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)

From 6 April 2010, we are replacing Home Responsibilities Protection with weekly credits for Parents and Carers. You can get these credits for any weeks when you are getting Child Benefit for a child under 12, you are an approved foster carer, or you are caring for one or more sick or disabled people for at least 20 hours a week.

If you reach State Pension age on or after 6 April 2010, any years of Home Responsibilities Protection you have been awarded before April 2010 have been converted to qualifying years of credits up to a maximum of 22 years.

If you have gaps in your National Insurance record, you may qualify for a basic State Pension of up to 60% of a full basic State Pension based on your spouse's or civil partner's record when he or she has reached State Pension age.

From 6 April 2010:

- married men and female civil partners will also be entitled to a pension based on their wife's or civil partner's record – but their wife or civil partner must have been born on or after 6 April 1950 and have reached State Pension age, and
- any pension for a wife, husband or civil partner will be payable whether their spouse or civil partner decides to claim or to defer his or her own State Pension.

The earliest date a male civil partner will be entitled to this is 6 April 2015 because that is the date that a man born on 6 April 1950 reaches pensionable age.

**Additional State Pension** – Additional State Pension depends on how much you have earned as an employee. Since April 2002, it has been known as the State Second Pension. If you are a carer, or have a long-term illness or disability, you may be treated as having earnings at a set level for additional State Pension purposes.

The Pensions Act 2007 makes several changes to the State Pension. Most of them affect people who reach State Pension age on or after 6 April 2010 (that is, women born on or after 6 April 1950 and men born on or after 6 April 1945). However, some of the changes could affect people who reach State Pension age before 6 April 2010.

If you are a woman born before 6 April 1950, your State Pension age is 60.

If you are a man born before 6 April 1959, your State Pension age is 65.

However, if you were born on or after these dates, your State Pension is changing. There are two main changes to State Pension age.

The first change is that the age at which women reach State Pension age will gradually increase to 65, the same for men. This increase will happen in stages between 2010 and 2020, and will affect you if you are a woman born on or after 6 April 1950 but before 6 April 1955. If you are a woman born on or after 6 April 1955 but before 6 April 1959, your State Pension age will be 65.

The second change is that the State Pension age for men and women will gradually increase from 65 to 68 between 2024 and 2046. This will affect everyone born on or after 6 April 1959. The increase will happen in stages as follows:

- The increase from 65 to 66 will be introduced between April 2024 and April 2026.
- The increase from 66 to 67 will be introduced between April 2034 and April 2036.
- The increase from 67 to 68 will be introduced between April 2044 and April 2046.

To work out your State Pension age you can use the State Pension age calculator on [www.direct.gov.uk/spacalculator](https://www.direct.gov.uk/spacalculator)

For more information about the changes introduced by the Pensions Act 2007, visit [www.direct.gov.uk/pensions](https://www.direct.gov.uk/pensions)

### **Will I have to pay tax on it?**

You will pay tax on your State Pension if your total taxable income is more than your personal allowance. For more on personal allowances, see page 50.

### **What should I do next?**

We'll send you a letter inviting you to claim your State Pension four months before you reach State Pension age. The letter tells you how to claim.

### **Where can I find out more?**

If we have not invited you to claim three months before you reach State Pension age, call us on **0800 731 7898** (textphone **0800 731 7339**). The line is open 8am to 8pm Monday to Friday (except public holidays), and 9am to 1pm on Saturday.

You can find out more by going to **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)** or in our more detailed leaflet on State Pensions. You can get a copy by phoning **0845 7 31 32 33** (textphone **0845 604 0210**).

### **Gender Recognition**

#### **What is it?**

From April 2005, if you have a full Gender Recognition Certificate, your State Pension age and the amount of State Pension you can get may change.

#### **What should I do next?**

You can find out more about how this may affect your State Pension from the gender recognition application form. See the section on the form called 'Guidance on benefits and pensions'.

You can find a copy of the form on the Gender Recognition Panel website at **[www.grp.gov.uk](http://www.grp.gov.uk)**. You can also ask the Gender Recognition Panel secretariat. For details of how to contact them, see page 107.

## **Graduated Retirement Benefit**

### **What is it?**

This benefit is based on graduated National Insurance contributions that you may have paid between April 1961 and April 1975.

### **Is this for me?**

If you were an employee at any time between April 1961 and April 1975 and paid graduated National Insurance contributions, you will get Graduated Retirement Benefit. We will pay it with your State Pension or on its own.

### **Will I have to pay tax on it?**

Yes, if your total taxable income is more than your personal allowance.

### **What should I do next?**

If you think this may apply to you, you can call us on **0800 731 7898**.

### **Where can I find out more?**

There is more information on **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)** or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

## **Long-term Incapacity Benefit Age Addition**

### **What is it?**

This is an automatic and permanent increase to your State Pension.

### **Is this for me?**

You will receive this if you were getting Incapacity Benefit that included an age addition at any time during the eight weeks leading up to the day you reach State Pension age.

However, if you are getting any additional State Pension, we will reduce the increase. The amount of your additional State Pension may mean you won't receive this increase.

### **Will I have to pay tax on it?**

Yes, if your total taxable income is more than your personal allowance.

### **What should I do next?**

Call us on **0800 731 7898**.

### **Where can I find out more?**

There is more information on [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions) or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

## **Adult Dependency Increase**

### **What is it?**

This is an increase in your State Pension for a husband, wife or someone who is looking after your children, as long as certain conditions are met.

From 6 April 2010, you will no longer be able to claim an Adult Dependency Increase. If you are already entitled to this increase on 5 April 2010, you will be able to keep it until you no longer meet the conditions for the increase, or 5 April 2020, whichever is first.

### **Will I have to pay tax on it?**

You will pay tax on your increase if your total taxable income is more than your personal allowance.

### **What should I do next?**

Call us on **0800 731 7898** (textphone **0800 731 7339**).

### **Where can I find out more?**

There is more information on **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)** or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

## **Over 80s Pension**

### **What is it?**

This is a State Pension for people aged 80 or over who have little or no State Pension.

### **Is this for me?**

If you are aged 80 or over and you are either not entitled to a basic State Pension, or you get one that is less than 60% of the full basic State Pension, then you may be entitled to the Over 80s Pension. To get it, you need to be living in England, Scotland or Wales now and have been living in any of them for a total of 10 years or more in any continuous period of 20 years after reaching 60 years of age.

### **Will I have to pay tax on it?**

You will pay tax on your Over 80s Pension if your total taxable income is more than your personal allowance. For more information on personal allowances, see page 50.

### **What should I do next?**

Call us on **0800 731 7898**.

### **Where can I find out more?**

There is more information in our leaflet on State Pensions. You can get a copy by phoning **0845 7 31 32 33** (textphone **0845 604 0210**).

You can also find out more on **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)** or by calling us on **0845 60 60 265** (textphone **0845 60 60 285**).



## **Christmas Bonus**

### **What is it?**

We pay this shortly before Christmas to people who are entitled to a qualifying benefit.

### **Is this for me?**

We'll pay the Christmas Bonus if you are entitled to at least one of the following qualifying benefits in the first full week in December and you currently or normally live in the UK, Switzerland or a member state of the European Economic Area:

- State Pension
- Attendance Allowance
- Pension Credit
- Carer's Allowance
- contributions-based Employment and Support Allowance (main phase)
- Disability Living Allowance
- War Widow's Pension
- War Disablement Pension (if you are over State Pension age)
- Widowed Mother's or Widowed Parent's Allowance
- Industrial Death Benefit, through a Widow's or Widower's Pension
- Long-term Incapacity Benefit
- Severe Disablement Allowance (transitionally protected)
- Unemployability Supplement or Constant Attendance Allowance paid under Industrial Injuries or War Pensions schemes
- Mobility Supplement.

You will only get one Christmas Bonus even if you are entitled to more than one qualifying benefit in the qualifying week.

### **Does putting off claiming (deferring) my State Pension affect payment of the Christmas Bonus?**

If you put off claiming or chose to give up your State Pension (see page 19), you will not qualify for a Christmas Bonus unless you are entitled to your State Pension during the qualifying week. To qualify for a Christmas Bonus, you must be entitled to one of the qualifying benefits (including State Pension) in the qualifying week. Usually, no one is entitled to any benefit (including State Pension) unless they have claimed it.

### **Will I have to pay tax on it?**

No.

### **What should I do next?**

You should not have to claim a Christmas Bonus. However, if you have not received a payment and think you are entitled, call us on **0800 731 7898**.

There is more information on **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)** or, you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

## Putting off your claim to get the State Pension

### What is it?

You may be able to get extra State Pension in future years by putting off your claim until a time that suits you. This means either delaying the year when your State Pension payments start or choosing to stop claiming your State Pension for a time. This is known as State Pension deferral.

The amount of extra money you get depends on how long you put off claiming your State Pension. There are two options:

- 1 You can choose a one-off lump sum if you put off claiming for a continuous period of at least 12 months. This lump sum is based on the amount of normal weekly State Pension you would have received, plus interest. The interest is added each week. The yearly interest rate is 2% above the Bank of England base rate. When you eventually claim it, you also get your State Pension paid at the normal rate.
- 2 You can choose to receive a higher weekly State Pension for the rest of your life. For every five weeks you put off claiming, you get around 1% extra. This is equivalent to an extra 10.4% for each full year that you put off claiming. We pay it on top of your normal weekly State Pension when you eventually claim it.

This is not calculated in the same way as interest on a savings account, where interest in the second year is paid both on the original deposit and on the interest earned in the first year (compound interest).

### **Is this for me?**

To put off claiming your State Pension, you need to be either claiming or able to claim your State Pension now. In either case, you need to think carefully about your options. It may be a good idea to discuss this matter with someone you can trust, with an independent financial adviser, or with organisations that support pensioners. If you are thinking about getting independent financial advice, don't forget that you may have to pay for it.

If you get a full Gender Recognition Certificate, your State Pension age may change and this may mean that you are no longer building up extra State Pension.

### **What if I am getting other benefits?**

If you get other benefits for any of the weeks that you put off claiming your State Pension, those weeks will not count towards the deferral period we use to work out your extra pension or lump sum.

### **Will I have to pay tax on the extra money if I put off claiming my State Pension?**

You have to pay tax on this extra money, as you do on the normal State Pension, if your total taxable income is more than your personal allowance. For more about personal allowances, see page 50.

### **What should I do next?**

If you want to put off claiming and you haven't already claimed your State Pension, you don't have to tell us. **But if you get another social security benefit you need to tell us what you want to do.**

If you have already claimed your State Pension, you can choose to cancel your claim for a while to build up this entitlement. You can make this choice only once.

In this case you will need to let us know that you want to cancel your entitlement to State Pension so you can earn extra pension or a lump sum. To do this, call us on **0845 60 60 265**.

If you have put off claiming your State Pension and you are now ready to claim, you should contact us.

### **Where can I find out more?**

For more information about delaying your claim to State Pension, you can get a leaflet by phoning **0845 7 31 32 33**. Or you can visit **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**

## **Pension Credit**

### **What is it?**

Pension Credit is a tax-free payment for those who have reached the minimum qualifying age living in Great Britain. You don't need to have paid National Insurance to get it.

There are two parts to Pension Credit – Guarantee Credit and Savings Credit.

**Guarantee Credit** may be paid to you if you have reached the minimum qualifying age. It tops up your income to a guaranteed minimum level.

The age at which you can get Pension Credit Guarantee Credit is gradually increasing from 60 to 65 between April 2010 and 2020. To find out the age at which you can apply for Pension Credit you should use the Pension Credit calculator at **[www.direct.gov.uk/pccalculator](http://www.direct.gov.uk/pccalculator)** or ask for our leaflet about Pension Credit.

**Savings Credit** is for those who have saved money towards their retirement. You may be able to get it if you are aged 65 or over.

You may be able to get Savings Credit as well as Guarantee Credit.

You may still get Pension Credit if you live with your grown up family or own your own home.

### **Can I apply for Pension Credit?**

You can apply up to four months before the date from which you want to start getting Pension Credit. If you were born before 6 April 1950, the earliest age you can get Pension Credit is 60. If you were born after this date, use the State Pension age calculator to find out the first date you can get Pension Credit.

The longest we can backdate your Pension Credit claim is three months.

If you apply for Pension Credit, we can also help you apply for Council Tax Benefit and Housing Benefit at the same time. You will only need to speak to one person and give your details once.

The age at which people can get Housing Benefit and Council Benefit for pensioners is also increasing from 60 to 65 between April 2010 and 2020.

### **Will I have to pay tax on it?**

No.

### **How do I apply for Pension Credit?**

The easiest way to apply is by phone.

### **You can call us on:**

- **0800 99 1234**, or
- a textphone on **0800 169 0133** if you have speech or hearing difficulties.

If applying by phone is difficult for you, in some circumstances we may arrange for someone to visit you.

When you call, we'll need the following information about you and any partner you have:

- Your National Insurance (NI) number. You will find this on payslips, tax papers and letters from the Department for Work and Pensions. Don't worry if you can't find it – you can still apply.
- How much money you have coming in each week; for example, details of any pension you get from a former employer or a personal pension plan, and how often it is paid.
- Your total savings and investments. We'll ask you for the most recent balance in your bank and savings accounts and details of any investments you have, such as shares, premium bonds and unit trusts.
- Your housing costs, such as mortgage interest, service charges or ground rent.

If you prefer, a friend or family member can call on your behalf.

We'll take your details and let you know what happens next.

If you have a partner, you will need to have the same kind of information about them. We'll treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

### **You can also apply in one of the following ways:**

- You can ask us to send you a form to fill in.
- You can fill in a form printed off our website at [www.direct.gov.uk/pensioncredit](http://www.direct.gov.uk/pensioncredit)

## **Pension Tracing Service**

### **What is it?**

The Pension Tracing Service, part of the Pension Service, helps individuals who have lost touch with their occupational or personal pensions.

### **What does it do?**

Using information you provide we search a database of over 200,000 schemes, to try and find the current contact details for your scheme. You use the information they give you to contact the scheme to see if you have any pension entitlement.

### **How do I apply for a trace?**

You should contact the Pension Tracing Service by:

- phone on **0845 600 2537** (lines are open 8am to 6pm Monday to Friday)
- textphone (if you have speech or hearing difficulties) on **0845 3000 169**
- going to the website at [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)
- writing to:

The Pension Tracing Service  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA.



## **Housing Benefit and Council Tax Benefit**

### **What are they?**

Housing Benefit is to help people on a low income pay some or all of their rent. Council Tax Benefit is to help people on a low income pay some or all of their Council Tax.

### **Are these for me?**

If you are on a low income, you may be entitled to these benefits. How much you get will depend, among other things, on your income, savings, rent and Council Tax.

Your local council deals with these benefits, and you can claim them even if you don't get other benefits.

### **Do I have to pay tax on them?**

No.

### **What should I do next?**

If you apply for Pension Credit, we can help you claim Housing Benefit and Council Tax Benefit at the same time.

If you don't claim Pension Credit, you can get forms for Housing Benefit and Council Tax Benefit from your council.

If you want more information, contact your local council. You can find the number in your phone book under 'Local government'. Or visit the Directgov website at [www.direct.gov.uk](http://www.direct.gov.uk), where you can find more information about Housing and Council Tax Benefit, and contact details for your council.

## **Community Care Grant**

### **What is a Community Care Grant?**

This is a tax-free amount of money that you don't have to repay. A Community Care Grant can help you cope with special difficulties.

### **What is it for?**

A Community Care Grant could help you:

- return to the community after being in care
- stay in your home rather than go into care
- set up home in the community after having an unsettled way of life, as part of a planned programme to resettle you
- care for a prisoner or young offender when they leave prison on temporary licence
- ease exceptional pressures on you and your family, or
- pay for certain travel expenses like going to a family funeral or visiting someone who is ill.

The form you fill in will help you give us the right information.

### **What kind of things can I apply for help with?**

Some examples are:

- furniture (like a sofa, armchair or bed)
- household equipment (like a cooker or fridge)
- bedding and clothing
- travel costs
- removal expenses
- storage charges, and connection charges.

## **Can I get a Community Care Grant?**

You may be able to get a Community Care Grant if you are getting:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- payment on account of one of these benefits.

You may also be able to get the grant if you are due to leave care within the next six weeks and are likely to get one of these benefits when you leave.

## **How do I apply?**

Contact Jobcentre Plus for a Community Care Grant application form by visiting [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or get the details from the phone book.

## **When do I apply?**

You should apply as soon as you need something. If you are in care and will need something when you leave, you can apply up to six weeks before the date you are due to leave.

## **Budgeting Loan**

### **What is a Budgeting Loan?**

This is a tax-free loan. No interest is charged but you do have to repay the loan.

Budgeting Loans help you spread the cost of things you need to buy from time to time.

## **Can I get a Budgeting Loan?**

You may be able to have a Budgeting Loan if you or your partner have been getting one of these benefits for at least 26 weeks, or payment on account of one of these benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

## **How do I apply?**

Contact Jobcentre Plus for a Budgeting Loan application form by visiting [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or get the details from the phone book.

## **When do I find out?**

We make most decisions within one week.

## **What if I can get a Budgeting Loan?**

We'll send you a letter offering the loan and saying how much you will have to repay each week.

Our letter may show you a choice of up to three loan amounts, each with a different weekly repayment rate. You can choose the one that suits you best.

The loan won't always be for as much as the whole amount you want.

Before offering a loan we'll look at how much you would need to repay each week. This is to check whether you can afford to repay all your loans within two years.

After you sign and return the letter, we'll pay the loan into your bank or building society account.

## **How do I repay the Budgeting Loan?**

We'll normally take a weekly amount from your:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

**If you stop getting these benefits, we'll set up another way for you to repay the loan. This may be from your other benefits or from other money, like wages. We'll start doing this as soon as we can after paying you the loan.**

## **What if I have trouble repaying it?**

Tell us as soon as possible. We may be able to help. For example, we may ask you to pay less each week but for a longer time.

Contact Jobcentre Plus as soon as possible if you have difficulty.

## **Crisis Loan**

### **What is a Crisis Loan?**

This is a loan we can give if there's no other way you can get help. It's free of interest and tax but you have to repay it. You don't have to be on benefits to apply.

### **What is a Crisis Loan for?**

A Crisis Loan is for something you need at once:

- in an emergency, or
- because of a disaster,

and the help you need:

- is not available from anywhere else, and
- is the only way to stop serious damage or risk to your or your family's health and safety.

A Crisis Loan is also for helping to pay rent upfront if you are leaving care and getting a Community Care Grant.

### **Who can get a Crisis Loan?**

Anyone aged 16 or over can apply for a Crisis Loan. You don't have to be getting any benefits.

### **What if I have savings?**

If you have savings or other money you can use, you may not get a Crisis Loan or you may get less than you asked for.

### **What if I can get a Crisis Loan?**

We tell you how much you can get, and we agree with you how much you have to repay each week. We make the weekly repayments as easy as possible for you to meet.

We put this offer in a letter that you need to sign before we can pay the loan.

If you applied by telephone, we normally ask you to go to the Jobcentre to sign the offer letter and collect the loan at the same time.

We normally give you a cheque in your name. You can cash it at a Post Office or pay it into an account.

### **How do I repay the Crisis Loan?**

We normally take a weekly amount from other benefits that you or your partner may get. If you don't get benefit, we'll ask you to repay us from other money, like wages.

### **What if I have difficulty repaying it?**

Tell Jobcentre Plus as soon as possible. We may be able to help. For example, we may ask you to pay less each week but for longer.

## **How do I apply?**

Contact Jobcentre Plus by visiting [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or get the details from the phone book.

If you are away from home and cannot get back, contact the office nearest to where you are.

## **Pensions and benefits for people who live abroad**

### **What are they?**

People who live abroad may be able to get State Pension and some other benefits. This can vary depending on the country they live in.

### **Are these for me?**

If you live abroad permanently, you may still be able to get:

- increases in your State Pension (in certain countries)
- a Winter Fuel Payment (if you qualified for this in the UK and you move to Switzerland or a country in the European Economic Area)
- a Bereavement Payment, or
- other benefits.

If you are going abroad temporarily, you may be able to get some of your benefits paid for a limited time. You should contact us to find out more.

### **Do I have to pay tax on these?**

If you are getting a UK State Pension or benefit while living abroad and want to know if you need to pay UK Income Tax, you should write to:

HM Revenue & Customs Centre for Non-Residents  
St John's House  
Merton Road  
Bootle L69 9BB  
England.

### **What should I do next?**

You should get advice as soon as possible if you are getting a State Pension or benefits and are planning to go abroad. Contact us or Jobcentre Plus.

Details of how to contact us are on page 7.



## **Where do I find out more information?**

To find out more about how the Government pays UK State Pensions and benefits to people living abroad, or what happens to your benefits when you move to a particular country, visit our website at [\*\*www.dwp.gov.uk/international\*\*](http://www.dwp.gov.uk/international)

Or write to:

International Pension Centre  
Department for Work and Pensions  
Tyneview Park  
Newcastle-upon-Tyne NE98 1BA.

You can also phone **+44 191 218 7777** if you are calling from abroad, or e-mail

[\*\*ttp.internationalqueries@thepensionservice.gsi.gov.uk\*\*](mailto:ttp.internationalqueries@thepensionservice.gsi.gov.uk)

If your question is about Winter Fuel Payments abroad, you should write to:

Winter Fuel Payment Team  
Room TC201  
Tyneview Park  
Newcastle upon Tyne NE98 1BA  
England.

## Disabled pensioners and carers

### Disability Living Allowance

#### What is Disability Living Allowance?

Disability Living Allowance is money to help you with extra costs if you have a disability severe enough that you need someone to help look after you or you have walking difficulties (or both). You must be under 65 when you claim.

Even if you are not actually getting the help you need, you can still get Disability Living Allowance.

You may not think of yourself as disabled, but if you have a health condition or illness that means you need the sort of help we tell you about below, you may be able to get Disability Living Allowance.

Your disability may be physical or mental or both. (Physical includes sensory disabilities such as blindness, and mental includes learning difficulties.)

Disability Living Allowance is:

- tax-free
- not usually affected by your income or savings
- not usually taken off other benefits and credits you receive, and
- not usually based on National Insurance contributions.

### **Is this for me?**

You may get Disability Living Allowance if you are under 65 years old when you claim, and your disability means that:

- you need help with your personal care or you need someone to supervise you for your own or someone else's safety (see below), or
- you cannot walk, or you find it very hard to walk, or you need help to get around (or you have both personal care or supervision needs and walking difficulties), and
- you have had these needs or walking difficulties (or both) for at least three months and they are likely to continue for at least a further six months.

Whether or not you work, you can still get Disability Living Allowance.

You don't usually need a medical examination.

### **What do 'help with personal care' and 'supervise' mean?**

'Help with personal care' means day-to-day help with things like washing, dressing, eating, going to the toilet and making yourself understood.

'Supervise' means helping you avoid substantial danger to yourself or other people, for example help with taking medicines; keeping you away from danger that you may not know is there; and stopping you hurting yourself or others.

## **How is Disability Living Allowance worked out?**

There are two parts to Disability Living Allowance – the care part and the mobility part. You can get money for just one part, or for both. How much you get is based on how much extra help you need.

### **Care part**

There are three care rates.

#### **Lowest rate**

You may get the lowest care rate of Disability Living Allowance if:

- you need help with personal care for some of the day, or
- your disability means you cannot prepare a cooked main meal for yourself.

#### **Middle rate**

You may get the middle care rate of Disability Living Allowance if you need:

- help with personal care frequently throughout the day
- help with personal care during the night
- someone to supervise you continually throughout the day to avoid substantial danger
- someone to watch over you at night to avoid substantial danger, or
- someone with you when you are on dialysis.

#### **Highest rate**

You may get the highest care rate of Disability Living Allowance if you need:

- help with personal care or someone to supervise or watch over you both throughout the day and during the night.

You may also be able to get this rate if you claim under the special rules (see page 38).

## Mobility part

There are two mobility rates.

### Lower rate

You may get the lower mobility rate of Disability Living Allowance if you can walk, but need guidance or supervision from another person to get around outdoors in places you don't know, most of the time. This is to stop you putting yourself or other people in danger.

You may need guidance or supervision because you:

- have difficulties with the way you behave
- are blind or deaf
- have difficulty talking to others, or
- need someone to keep an eye on you.

### Higher rate

You may get the higher mobility rate of Disability Living Allowance if, even when you use an aid (like a stick or a false leg), you:

- cannot walk at all
- can only walk a short way without being in severe discomfort, or
- could become very ill if you try to walk.

You may also be able to get the higher rate if you:

- have been assessed as 100% disabled because of loss of vision and at least 80% disabled because of loss of hearing, and need someone with you when you go outdoors
- have had both legs amputated at or above the ankle
- were born without legs or feet, or
- get the highest rate of the care part of Disability Living Allowance **and** are severely mentally impaired **and** have severe behavioural problems.

## **What if I am terminally ill?**

We have special rules for people who are terminally ill. (This means you have a progressive disease and you are not expected to live more than another six months.) You can get the highest care rate of Disability Living Allowance straight away.

You can claim Disability Living Allowance on behalf of a person who is terminally ill. They don't have to know about the claim and you don't have to get their permission to claim.

To claim under special rules, you will need to fill in the relevant sections of the Disability Living Allowance claim form and get a form to send with it (called DS1500) from your doctor, specialist or consultant. We'll deal with your claim as fast as we can.

## **How do I claim Disability Living Allowance or find out more information?**

To claim Disability Living Allowance, you need to fill in a claim form. Or you can claim online. There are several ways you can contact us:

### **By phone, on the Benefit Enquiry Line**

To get general advice or a claim form, and help with filling it in, you can call the Benefit Enquiry Line on:

- **0800 88 22 00** (phone), or
- **0800 24 33 55** (textphone).

You can phone us from 8.30am to 6.30pm Monday to Friday, or 9am to 1pm on Saturday.

If English is not your first language, you can use your own interpreter or one we provide.

### **By post, using the tear-off slip**

You can fill in and send us the tear-off slip from the leaflet 'Disability Living Allowance' to ask for a claim form. You don't need a stamp. We'll send you a claim form and notes to help you fill it in.

### **In writing, or email**

You can write to:

Disability Contact and Processing Unit  
Warbreck House  
Warbreck Hill  
Blackpool FY2 0YE

Or you can e-mail us at

**[DCPU.customer-services@dwpgsi.gov.uk](mailto:DCPU.customer-services@dwpgsi.gov.uk)**

### **Online**

You can visit the Directgov website for the widest range of online government information for the public, covering financial support, rights, employment, independent living and much more. The address for information for disabled people is **[www.direct.gov.uk/disability](http://www.direct.gov.uk/disability)**.

Through this website, you can also:

- claim Disability Living Allowance online
- fill in a claim form on your computer to print out and post to us, or
- print out a blank claim form, to fill in by hand and post to us.

## Attendance Allowance

### What is Attendance Allowance?

Attendance Allowance is money to help you with extra costs if you have a disability severe enough that you need someone to help look after you. You must be 65 or older when you claim.

Even if you are not actually getting the help you need, you can still get Attendance Allowance.

You may not think of yourself as disabled, but if you have a health condition or illness that means you need the sort of help we tell you about below, you may be able to get Attendance Allowance.

Your disability may be physical or mental or both. (Physical includes sensory disabilities such as blindness, and mental includes learning difficulties.)

Attendance Allowance is:

- tax-free
- not usually affected by your income or savings
- not usually taken off other benefits and credits you receive, and
- not usually based on National Insurance contributions.

### Can I get Attendance Allowance?

You may get Attendance Allowance if:

- you are 65 or over when you make your claim
- you are not entitled to Disability Living Allowance, and
- your disability means you need help with your personal care or you need someone to supervise you for your own or someone else's safety (see overleaf), and you have needed that help for at least six months.



You don't usually need to have a medical examination.

### **What do 'help with personal care' and 'supervise' mean?**

'Help with personal care' means day-to-day help with things like washing, dressing, eating, going to the toilet and making yourself understood.

'Supervise' means helping you avoid substantial danger to yourself or other people, for example, help with taking medicines; keeping you away from danger that you may not know is there; and stopping you hurting yourself or others.

### **How is Attendance Allowance worked out?**

There are two rates. The rate you get is based on how much help you need.

#### **Lower rate**

You may get the lower rate if you need:

- help with personal care frequently throughout the day
- help with personal care during the night
- someone to supervise you continually throughout the day
- someone to watch over you at night, or
- someone with you when you are on dialysis.

#### **Higher rate**

You may get the higher rate if you need:

- help with personal care or someone to supervise you both throughout the day and during the night.

You may also be able to get this rate if you claim under the special rules (see page 42).

### **What if I am terminally ill?**

We have special rules if you are terminally ill. (This means you have a progressive disease and you are not expected to live more than another six months.) You can get the higher rate of Attendance Allowance straight away.

You can claim Attendance Allowance on behalf of a person who is terminally ill. They don't have to know about the claim and you don't have to get their permission to claim.

To claim under special rules you will need to fill in the relevant sections of the Attendance Allowance claim form and get a form to send with it (called DS1500) from your doctor, specialist or consultant. We'll deal with your claim as fast as we can.

### **How do I claim Attendance Allowance or find out more information?**

To claim Attendance Allowance, you need to fill in a claim form. Or you can claim online. There are several ways you can contact us.

#### **By phone, on the Benefit Enquiry Line**

To get general advice or a claim form, and help with filling it in, you can call the Benefit Enquiry Line on:

- **0800 88 22 00** (phone), or
- **0800 24 33 55** (textphone).

You can phone us from 8.30am to 6.30pm Monday to Friday, or 9am to 1pm on Saturday.

If English is not your first language, you can use your own interpreter or one we provide.

### **By post, using the tear-off slip**

You can fill in and send us the tear-off slip from the leaflet 'Attendance Allowance' to ask us for a claim form. You don't need a stamp. We'll send you a claim form and notes to help you fill it in.

### **In writing, or email**

You can write to:

Disability Contact and Processing Unit  
Warbreck House  
Warbreck Hill  
Blackpool FY2 0YE.

Or you can email us at

**[DCPU.customer-services@dwpgsi.gov.uk](mailto:DCPU.customer-services@dwpgsi.gov.uk)**

### **Online**

You can visit the Directgov website for the widest range of online government information for the public, covering financial support, rights, employment, independent living and much more. The address for information for disabled people is **[www.direct.gov.uk/disability](http://www.direct.gov.uk/disability)**.

Through this website, you can also:

- claim Attendance Allowance online
- fill in a claim form on your computer to print out and post to us, or print out a blank claim form to fill in by hand and post to us.

## **Carer's Allowance**

### **What is it?**

Carer's Allowance is available to certain carers who look after a severely disabled person for at least 35 hours a week. The person you look after must be getting certain disability benefits for you to be able to claim Carer's Allowance.

### **Is this for me?**

You can claim Carer's Allowance if you are aged 16 or over; there is no upper age limit. However, if you get a State Pension that is worth the same as or more than Carer's Allowance, we cannot pay Carer's Allowance at the same time. If your State Pension is worth less than Carer's Allowance, we'll top up your State Pension to the level of Carer's Allowance. Even if we can't pay Carer's Allowance to you because you get more money from your State Pension, it may still be worth claiming Carer's Allowance. This is because it may help you get Pension Credit, Housing Benefit or Council Tax Benefit. If you are already getting Pension Credit, Housing Benefit or Council Tax Benefit, it may mean that we can pay you a higher amount of these benefits.

From 6 April 2010, if you have reached State Pension age and are caring for someone for more than 20 hours but less than 35 hours a week, you may get National Insurance credits to help improve your State Pension entitlement.

### **Where can I find out more?**

To find out more, call the Carer's Allowance Unit on **0845 608 4321** (textphone **0845 604 5312**).

## War Veterans

### Help for veterans

#### What is it?

The Service Personnel and Veterans Agency is part of the Ministry of Defence and provides free information and advice on issues that concern all veterans and their families.

Many charities also provide help for veterans. Some have a network of welfare workers, and others focus on areas such as employment, housing and helping veterans who have mental or physical disabilities.

The Service Personnel and Veterans Agency can provide help and advice on a wide range of subjects and can make sure your questions go to the right place.

#### Is this for me?

You are a 'veteran' if you:

- served in HM Armed Forces;
- were a volunteer in HM Armed Forces
- were a reservist (a member of the reserve armed forces), or
- took part in national service.

It doesn't matter when or how long you served. The Service Personnel and Veterans Agency may also help if you are related to a veteran.

#### What should I do next?

If you are a veteran, or a relative of a veteran, and you need help, you can phone the Service Personnel and Veterans Agency's helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open 8.15am to 5.15pm Monday to Thursday, and 8.15am to 4.30pm on Friday. If you are calling from abroad, dial **+44 1253 866043**.

### **Where can I find out more?**

For your nearest office, look in the phone book under 'The Service Personnel and Veterans Agency' or 'War Pensions Agency', or visit the Service Personnel and Veterans Agency's website at [www.veterans-uk.info](http://www.veterans-uk.info)

### **War Disablement Pension**

#### **What is it?**

A War Disablement Pension is a tax-free payment or weekly pension for veterans who have suffered injuries, wounds or illnesses while serving in HM Armed Forces.

#### **Is this for me?**

Veterans can claim if they served during any active conflict or peacetime service.

#### **Do I have to pay tax on it?**

No.

#### **How do I claim?**

Please contact the Service Personnel and Veterans Agency and ask for a claim form.

#### **What should I do next?**

If you think you may be able to claim a War Disablement Pension, contact the Service Personnel and Veterans Agency. You can call their helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open 8.15am to 5.15pm Monday to Thursday, and 8.15am to 4.30pm on Friday. If you are calling from abroad, dial **+44 1253 866043**.

You can also fax them on **01253 330561** or write to them at:

The Service Personnel and Veterans Agency  
Norcross  
Thornton-Cleveleys  
Lancashire FY5 3WP.

Website: **[www.veterans-uk.info](http://www.veterans-uk.info)**

### **Where can I find out more?**

You can also contact the War Pensioners' Welfare Service, which gives advice, guidance and practical help to war disablement pensioners and war widows, widowers or surviving civil partners and their dependants. For your nearest office, look in the phone book under 'The Service Personnel and Veterans Agency'.

The Service Personnel and Veterans Agency website also contains information on war pensions and allowances, information that may interest veterans, and links to other useful websites.

## **Armed Forces Compensation Scheme**

### **What is it?**

The scheme provides one-off tax-free compensation payments with extra benefits (in the form of a Guaranteed Income Payment) for people who are severely disabled. Unlike the War Pensions Scheme, you can make a claim while you are still serving in the forces.

### **Is this for me?**

You can claim compensation through the Armed Forces Compensation Scheme for injuries or illnesses you have suffered as a result of serving in the forces on or after 6 April 2005.

To qualify for the Armed Forces Compensation Scheme, you need to meet similar conditions to the War Pensions Scheme. The War Pensions Scheme provides compensation (as a

disablement pension and supplementary allowances) to veterans who were disabled as a result of their service and to the families of people who died serving in the forces.

### **What should I do next?**

You can claim the Armed Forces Compensation Scheme through the Service Personnel and Veterans Agency by calling their helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open 8.15am to 5.15pm Monday to Thursday, and 8.15am to 4.30pm on Friday. If you are calling from abroad, dial **+44 1253 866043**.

You can also fax them on **01253 330561** or write to them at:

The Service Personnel and Veterans Agency  
Norcross  
Thornton-Cleveleys  
Lancashire FY5 3WP.

Or visit their website at **[www.veterans-uk.info](http://www.veterans-uk.info)**

## **War Widow's or Widower's Pension**

### **What is it?**

War Widow's or Widower's Pension is a tax-free pension for surviving widows, widowers or civil partners of veterans who died as a result of serving in HM Armed Forces before 6 April 2005. You may also be able to get extra money or help with funeral costs.

### **Is this for me?**

If your husband, wife or civil partner died as a result of serving in the forces before 6 April 2005, you may be able to get a War Widow's or Widower's Pension under the War



## Pensions Scheme.

The Service Personnel and Veterans Agency will pay War Widow's or Widower's Pension if any of the following applied before 6 April 2005:

- Your husband, wife or partner died as a result of a war injury, or because of a war-risk injury as a merchant seaman. (For a definition of a 'war injury' or 'war-risk injury', please contact the Service Personnel and Veterans Agency.)
- Your husband, wife or partner was getting a War Disablement Pension at the 80% rate or higher and was getting Unemployability Supplement.
- Your husband's, wife's or partner's death was due to, or happened sooner because of, their service with the Polish Forces under British command in the Second World War, or their service with the Polish Resettlement Forces.
- Your husband, wife or partner received, or was entitled to, Constant Attendance Allowance under the War Pension Scheme at the time they died.
- Your husband, wife or partner was a civil defence volunteer or a civilian and their death was due to, or happened sooner because of, a war injury or war service injury they suffered while serving in the Second World War.

If you are a widow, widower or surviving civil partner whose husband, wife or partner left service before 31 March 1973, you can keep your pension if you remarry, form a civil partnership or live with a new partner after 6 April 2005. Otherwise this pension may stop.

## **Do I have to pay tax on it?**

No.

## **What should I do next?**

If you think you may be entitled to claim a War Widow's or Widower's Pension, phone the Service Personnel and Veterans Agency's helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open 8.15am to 5.15pm Monday to Thursday, and 8.15am to 4.30pm on Friday. If you are calling from abroad, dial **+44 1253 866043**.

You can also contact the War Pensioners' Welfare Service for advice, guidance and practical help. For your nearest office, look in the phone book under 'Service Personnel and Veterans Agency' or 'War Pensions Agency' or visit the website [www.veterans-uk.info](http://www.veterans-uk.info)

## **Pensioners and the tax system**

### **Age-related personal allowances**

#### **What are they?**

Everyone with an income has a personal allowance. This is the amount of income you can have without having to pay tax. The size of your personal allowance varies with your age. If your taxable income is more than your allowance, you will have to pay Income Tax. Your income could include pensions, salary and interest on savings.

#### **Are they for me?**

If you are aged 65 or over, as long as your income is below a certain limit, your tax-free allowance will be higher than for people who are under 65.

Your allowance increases further when you reach 75. Again, this is as long as your income is below a certain limit.

### **What should I do next?**

You don't have to claim the personal allowance – you should get it automatically. Your HM Revenue & Customs office will know your date of birth if you have filled in a tax return or a claim form. If you have not done this and you are 65 or over, you should tell your HM Revenue & Customs office your date of birth.

### **Where can I find out more?**

For more information about age-related personal allowances, please contact your HM Revenue & Customs office or visit the website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## **Married Couple's Allowance**

### **What is it?**

Married Couple's Allowance reduces the amount of income tax a married couple or civil partners have to pay. The amount you get depends on your age and the level of your income.

### **Is this for me?**

If you are married and either you or your partner was born before 6 April 1935, you can claim Married Couple's Allowance. You can also claim the allowance if either you or your civil partner was born before 6 April 1935.

For couples who married before 5 December 2005, the amount you get depends on the husband's total income from all sources. For civil partners and couples who married after 5 December 2005, the amount depends on the total income of the person with the higher income.

### **Will I have to pay tax on it?**

No. This allowance reduces the amount of tax you pay on your income.

### **What should I do next?**

If you, your husband, wife or civil partner are not getting the allowance and you think you may be entitled to it, contact your HM Revenue & Customs office.

For more information about Married Couple's Allowance, please contact your HM Revenue & Customs office or visit the website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## **Child Tax Credit**

### **What is it?**

Child Tax Credit supports families with children and young people aged 16 to 19. You can claim whether or not you are in work.

### **Is this for me?**

You may be able to claim Child Tax Credit if your income is up to £58,000 a year (or up to £66,000 a year if there is a child under one year old), and if any of the following applies:

- your child is under 16
- your child is aged 16 to 19 and in full-time non-advanced education or approved training
- your child is 16 or 17, has left full-time non-advanced education or approved training, and is registered for work, education or training with an approved body.

### **Will I have to pay tax on these?**

No.

### **Where can I find out more?**

To find out more about tax credits, phone the helpline on **0845 300 3900**.

If you have speech or hearing difficulties, a minicom and textphone service is available on **0845 300 3909**.

If you are calling from abroad and can't get through on the helpline numbers shown above, please call **+44 2890 538 192**.

The lines are open 8am to 8pm every day except Christmas Day, Boxing Day and New Year's Day.

If you prefer to speak to us in Welsh, phone **0845 302 1489**.  
The lines are open from 8.30am to 5pm Monday to Friday.

You can also get information from the HM Revenue & Customs website at **[www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)** or by writing to the following address:

Tax Credit Office  
Preston  
PR1 0SB.

## Working Tax Credit

### What is it?

Working Tax Credit tops up the earnings of working people (whether employed or self-employed) on low incomes, including those who don't have children. There are **extra** amounts for:

- working households in which someone has a disability, and
- the costs of qualifying childcare.

### Is this for me?

**If you are responsible for a child or young person**, you can claim Working Tax Credit if:

- you are aged 16 or over, and
- work at least 16 hours a week.

**If you don't have children**, you can claim Working Tax Credit if:

- you are aged 25 or over and work at least 30 hours a week
- you are aged 16 or over and work at least 16 hours a week and qualify for a disability element of Working Tax Credit
- you or your partner are aged 50 or over and work at least 16 hours a week and are returning to work after claiming certain out-of-work benefits.

### Will I have to pay tax on these?

No.

### Where can I find out more?

To find out more about tax credits, phone the helpline on **0845 300 3900**.

If you have speech or hearing difficulties, a minicom and textphone service is available on **0845 300 3909**.

If you are calling from abroad and cannot get through on the helpline number shown above, please call **+44 2890 538 192**.

The lines are open 8am to 8pm every day except Christmas Day, Boxing Day and New Year's Day.

If you would prefer to speak to us in Welsh, phone **0845 302 1489**. The lines are open from 8.30am to 5pm Monday to Friday.

You can also get information from the HM Revenue & Customs website at **[www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)** or by writing to the following address:

Tax Credit Office  
Preston  
PR1 0SB.

## **Child Benefit and Guardian's Allowance**

### **What are they?**

We pay Child Benefit to people who are bringing up children (under 16) and young people aged 16 to 19.

Guardian's Allowance is a tax-free payment for people who are bringing up other people's children. You don't have to be the child's legal guardian, but you must be getting Child Benefit for them.

### **Are these for me?**

You may be able to claim Child Benefit if any of the following applies:

- your child is under 16
- your child is aged 16 to 19 and in full-time non-advanced education or approved training
- your child is 16 or 17, has left full-time non-advanced education or approved training and is registered for work, education or training with an approved body.

You can claim Child Benefit even if your child doesn't live with you. However, if they live with someone else, you can only claim Child Benefit if:

- you pay towards the upkeep of your child
- the amount you pay is at least as much as the Child Benefit you get for your child, and
- the person bringing up your child is not claiming Child Benefit for them.

You can claim Child Benefit for a child even if you are not their parent, as long as you are responsible for the child.



You may be able to claim Guardian's Allowance if you are bringing up a child or children and both their parents have died. You may also be able to claim if one parent has died and at least one of the following statements is true:

- you don't know where the surviving parent is
- their parents were divorced and the surviving parent:
  - does not have custody
  - is not paying child maintenance for the child or young person
- there is no court order for the surviving parent to have custody or to pay maintenance
- the Child Support Agency has not made an assessment order for child maintenance
- the mother is dead, the child's parents were not married to each other and the father is not known or hasn't had his paternity confirmed
- the surviving parent is in prison with at least two years of the sentence left to serve, or is being kept in a hospital under a court order.

### **Will I have to pay tax on these?**

No.

### **Where can I find out more?**

If you would like to know more about Child Benefit or would like a claim pack, you can phone the Child Benefit Office on **0845 302 1444** (textphone **0845 302 1474**).

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day.

You can get Guardian's Allowance claim packs from the Guardian's Allowance Unit on **0845 302 1464**.

The lines are open 8.30am to 5pm Monday to Friday except bank holidays.

You can also find out more about Child Benefit and Guardian's Allowance from the HM Revenue & Customs website at **[www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit)**, where you can find an email link.

### **Summary of taxable and non-taxable benefits and entitlements**

These benefits are taxable (so if your total taxable income is more than your personal allowance, you will have to pay tax):

- State Pension
- Occupational pension
- Personal Pension (including Stakeholder Pension)
- Carer's Allowance (which used to be known as Invalid Care Allowance).

These benefits are not taxable (you won't have to pay tax on them):

- Pension Credit
- Housing Benefit and Council Tax Benefit
- Budgeting Loans
- Crisis Loans
- Community Care Grants
- Disability Living Allowance
- Attendance Allowance

- War Disablement Pension or War Widow's or Widower's Pension
- Winter Fuel Payments
- Cold Weather Payments
- Disabled Facilities Grants and help with home repairs and improvements given by local councils
- Funeral Payments
- Bereavement Payments
- Child Benefit
- Child Tax Credit
- Working Tax Credit
- Guardian's Allowance.

For more information on personal allowances and other taxable and non-taxable income, phone your local HM Revenue & Customs office. You can find their number in the phone book under 'Government offices'.

## **Lasting Power of Attorney**

### **What is this?**

Lasting Power of Attorney is a legal document that allows you (the donor) to choose someone now (the attorney) that you trust to make decisions on your behalf about things such as your property and affairs or personal welfare at some time in the future when you no longer wish to make those decisions or when you may lack the mental capacity to make them yourself.

A Lasting Power of Attorney can be used only when it has been registered with the Office of the Public Guardian.

If there is no Lasting Power of Attorney, the Court of Protection may need to appoint someone to manage your financial affairs. That person is known as a deputy.

You may have to consider asking the court to appoint a deputy if you have a friend or relative who has lost their mental ability to deal with their affairs and has not chosen an attorney. You can find out more about appointing a deputy by contacting the Office of the Public Guardian.

### **Is this for me?**

This could be for you if you want to choose someone to deal with your finance and property or health and welfare affairs in case you become unable to do so yourself in the future.

### **Where can I find out more?**

For more information on Lasting Power of Attorneys and appointing a deputy, you can:

- visit the website [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)
- phone **0845 330 2900** (9am to 5pm Monday to Friday – but from 10am on Wednesdays)
- e-mail [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)
- write to:

Office of the Public Guardian  
PO Box 15118  
Birmingham  
B16 6GX.

**Please note that Office of the Public Guardian staff cannot provide legal advice. We recommend that you consider seeking your own independent legal advice.**

## 2. Health and social services

Getting older does not mean being less fit or healthy. Research shows that staying physically active will give you more stamina, stronger muscles and better posture. It will also lower the risk of developing heart disease and osteoporosis (brittle bones) or having a stroke, as well as making you feel and look better. Getting some exercise also boosts your energy levels, helps you stay a healthy weight and can make you feel better about yourself. A healthy diet is also important (see [www.food.gov.uk](http://www.food.gov.uk)). Remember that if you have worries about your health, or want advice about any health matter, you should contact your GP or visit the website at [www.patient.co.uk](http://www.patient.co.uk)

### NHS Direct

#### What is it?

NHS Direct provides confidential health advice and information 24 hours a day. NHS Direct can help if you are feeling ill and are not sure what to do, or would like to find out more about a condition or treatment, or need details of local health services.

#### Is this for me?

Anyone in England who needs health advice or information can use NHS Direct.

#### Where can I find out more?

You can:

- visit [www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)
- go to NHS Direct Interactive on digital TV – simply press the 'Interactive' button on your Sky Digital remote control and scroll down to page 2, or go to Channel 100 on Freeview, or
- call NHS Direct on **0845 46 47**.

A confidential interpretation service is available in many languages. A textphone service is also available on **0845 606 4647** for people who find it hard to speak or hear clearly.

## **Help with health costs for pensioners**

### **What is it?**

As a pensioner, you may be able to get help with a range of health-related costs such as:

- NHS prescriptions
- eye tests
- NHS dental care
- wigs and fabric supports
- glasses or contact lenses
- the cost of travelling to appointments for treatment and tests arranged by an NHS doctor or dentist.

### **Is this for me?**

Certain rules apply:

- 1 If you are 60 or over, you can get free NHS prescriptions and eye tests.
- 2 If you get the Guarantee Credit part of Pension Credit, you and your partner may be able to get free NHS dental treatment, wigs and fabric supports. You and your partner may also get vouchers towards the cost of glasses or contact lenses and have your travel costs paid when you attend appointments for treatments and tests arranged for you by an NHS doctor or dentist.

If your partner is under 60, and you get the Guarantee Credit part of Pension Credit, they may also get help with health costs. By 'partner' we mean your husband, wife or civil partner, or someone you are living with as if you are married or in a civil partnership. For more information on Pension Credit, see page 21.

- 3 If you don't get the Guarantee Credit part of Pension Credit but have savings below a certain level, the NHS Low Income Scheme may be able to help you with various health-related costs.
- 4 You can claim help through the scheme if you have savings below a certain level.

If you have a valid exemption certificate for a War Disablement Pension, you will get free NHS prescriptions and other help with health costs if the treatment is for your accepted disability. See the section on War Disablement Pension on page 46 for more information.

### **Help with health costs for others**

You may be able to get help with health costs if you are getting:

- Income Support
- income-based Jobseeker's Allowance
- Working Tax Credit with Child Tax Credit
- Working Tax Credit with a disability element (for you), or a severe disability element (for you or your partner), or
- Child Tax Credit without Working Tax Credit
- income-related Employment and Support Allowance.

You can get help with health costs if you are receiving one of the tax credits described above and your family income is below the limit set by the Department of Health.

## Where can I find out more?

You can find more about getting help with health costs and the NHS Low Income Scheme:

- on the internet at [www.dh.gov.uk/helpwithhealthcosts](http://www.dh.gov.uk/helpwithhealthcosts), or
- by calling the 'Help with health costs' advice line on **0845 850 1166**. Lines are open 8am to 6pm, Monday to Friday, and 9am to 3pm on Saturday.
- You can also write to:  
Help with health costs  
NHS Business Services Authority  
Sandyford House  
Newcastle-upon-Tyne NE2 1DB.

NHS forms order line for help with health-cost forms and leaflets:

- E-mail [nhsforms@spsl.uk.com](mailto:nhsforms@spsl.uk.com)
- Web [www.nhsforms.co.uk](http://www.nhsforms.co.uk)
- Phone **0845 610 1112**

Lines are open 8am to 6pm, Monday to Friday and 9am to 3pm on Saturday

If you have a valid war pension exemption certificate, phone the Service Personnel and Veterans Agency's helpline on **0800 169 22 77** for information about help with health costs.



## **Social Services**

### **What is it?**

Social services offer a range of community services through your local council. These may include:

- meals-on-wheels
- home help
- day care
- respite care
- support for carers, and
- short-term or long-term residential care in a care home.

Your local social services department will discuss your needs with you. If you meet the rules, they may give you a care plan – this sets out details of the way they will meet your needs.

You may have to pay towards the cost of some services.

Social services staff work closely with NHS staff, such as doctors and nurses, to assess your needs and plan your care.

### **Is this for me?**

If you need help to:

- continue to live independently in your own home
- move into sheltered housing
- move into extra-care housing, or
- move into a care home,

then your social services department may be able to help.

### **Where can I find out more?**

For more information, you should contact your local social services department. You can find the address and phone number in the phone book under 'Local government'.

Your doctor's surgery, local advice centre or library may also be able to help.

## **Support for carers**

### **What is it?**

Many people look after others but don't get the support they need and are entitled to.

You and the person you look after may each be able to get help from your local council or the NHS. Both can tell you about benefits and other help available. This includes help to take a break from looking after the person.

You may also be able to get help with household tasks or changes to your home to make caring easier. You can ask your local council to carry out a 'community care assessment' with the person you care for. This will find out what help they need. As their carer, you will also get a chance to say what you feel they need.

You can also ask your council for a separate carer's assessment at any time. This will help you find out about the support you can get to help you carry on caring for as long as you want to, or are able to.

### **Is this for me?**

You may be able to get carer's support if you look after someone who:

- has a disability
- could not manage without your help
- needs help with washing, eating or dressing
- needs someone to collect their medicines for them and make sure they take them on time

- needs someone to collect their benefits or pensions for them, or
- needs someone to pay their bills or help them manage their money.

You may not see yourself as a carer. You may feel that you are simply looking after your partner, child, relative or neighbour. Even so, help may be there for you.

### **What should I do next?**

Your local council's social services department can tell you about your rights and what help is available. You can also ask your GP, district nurse or health visitor to help you contact the council.

You can find the address and phone number of your local social services department in the phone book under 'Local government'.

### **Where can I find out more?**

You can find more information for carers on these websites:

- [www.carersuk.org](http://www.carersuk.org)
- [www.carers.org](http://www.carers.org)
- [www.carers.gov.uk](http://www.carers.gov.uk)

## **Direct payments**

### **What are they?**

Direct payments can be made to disabled people aged 16 or over, to people with parental responsibility for disabled children, and to carers aged 16 or over for carer services.

Before November 2009, a person had to be able to consent to a direct payment and have the capacity to manage it, but they could have help in managing their payment on a day-

to-day basis. From November 2009, regulations extended direct payments to people who were previously excluded – those who lack capacity to consent and others with mental health conditions.

### **Are they for me?**

You may be able to get direct payments if you have a disability and are receiving community care services, or you are over 65 and your care needs have been assessed.

### **What should I do next?**

Your local council's social services department can tell you about your rights and what help is available.

You can find the address and phone number of your local social services department in the phone book under 'Local government'.

## **NHS-funded nursing care in care homes**

### **What is it?**

If you live in a care home that is licensed to provide nursing care, the NHS may pay for the nursing care you need. The level of care you need must be assessed by a registered nurse.

Your other needs may be assessed by social services. If your income and savings are over a certain amount, you may have to pay for some or all of the parts of your care that don't involve nursing.

### **Is this for me?**

You can get NHS-funded nursing care if a registered nurse decides that you need it and you live in a care home. This applies even if you don't get help with your other care-home costs from your social services department.

### **What should I do next?**

The nursing care co-ordinator in your care home will arrange to assess your needs. You should tell him or her if you don't want the NHS to be involved in your care.

You can find out more from your primary care trust.

## **A guide to disability rights and services**

### **What is it?**

If you have a disability or you look after a relative or friend with a disability, you can get a Government guide called 'HB6 A Practical Guide for Disabled People or Carers'. It tells you about your rights and the services you can use. It covers everything from money to holidays, and housing to leisure time.

It also describes services from the Government and local councils and from voluntary organisations such as Age Concern and the Royal Association for Disability and Rehabilitation (RADAR).

You can get 'HB6 A Practical Guide for Disabled People or Carers' from the Department of Health's website at [www.dh.gov.uk](http://www.dh.gov.uk)

## **Standards in healthcare, social care and housing services**

### **What are these?**

Councils and your local NHS write charters to tell you what you can expect from healthcare, social care and housing services. These are known as 'Better care, higher standards' charters.

### **Are these for me?**

The charters may be useful for you if you use healthcare, social care and housing services and want to know more about what standards of service you should expect.

### **Where can I find out more?**

Contact your local council to find out more about services in your area. You can find the address and phone number of your local council in the phone book under 'Local government'.

### **3. Keeping warm and making improvements to your home**

During the winter months, the most important thing is keeping warm so you can stay healthy. To reduce your heating costs and to keep out draughts and damp, it's worth keeping your home in good condition. You can get help to do this – please read this section to find out what help there is and where to go for it.

#### **Winter Fuel Payment**

##### **What is it?**

A Winter Fuel Payment provides help towards the extra costs of keeping warm in winter. It is payable to most people who have reached the State Pension age for women. If you are aged 80 or over, you may get extra money.

##### **Is this for me?**

You could get this payment if you have reached the qualifying age and normally live in Great Britain or Northern Ireland on any day in the week of 20–26 September 2010. There are some exceptions; for example, if you have been in hospital for more than 52 weeks, you won't get the payment.

From April 2010, in line with the increase in State Pension age for women, the qualifying age for Winter Fuel Payments will rise from 60 to 65 for both men and women. To qualify for a Winter Fuel Payment for 2010/11, you must be born on or before 5 July 1950 and meet the eligibility criteria in the third week of September 2010.

Once you have qualified for a Winter Fuel Payment, you may be able to continue to receive future payments if you move to another European Economic Area country.

### **Will I have to pay tax on it?**

You don't have to pay tax on any Winter Fuel Payments you may receive.

### **What should I do next?**

We'll pay most people automatically before Christmas each year, but some people will need to claim.

Contact us to find out if you are entitled and whether you need to claim. You can find out more in the leaflet 'Your guide to Winter Fuel Payments or on our website at [www.direct.gov.uk/winterfuel](http://www.direct.gov.uk/winterfuel). Or, for more information, you can phone the Winter Fuel Payment helpline on **0845 9 15 15 15**. The line is open 8.30am to 4.30pm Monday to Friday. (A textphone service is also available on **0845 601 5613** for people who can't speak or hear clearly.)

## **Cold Weather Payments**

### **What are they?**

Cold Weather Payments are made during periods of very cold weather to help towards extra heating costs. If you qualify, we'll pay you a set amount for each week of very cold weather.

To get a Cold Weather Payment, the average temperature for the area you live in must be recorded as, or forecast to be, 0°C or below for seven days in a row. Met Office weather stations give us this information.

### **Are they for me?**

You may be able to get Cold Weather Payments if:

- you get Pension Credit,
- you have a child with a disability or aged under five, or
- you get one of these other benefits and have a pensioner or disability premium on top of it:
- Income Support



- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance.

### **Will I have to pay tax on them?**

No.

### **What should I do next?**

Nothing. We make the payments automatically.

## **Home Energy Efficiency Scheme (HEES)**

### **What is it?**

The Home Energy Efficiency Scheme (HEES) could help you improve the heating system and insulation in your home and make it more energy efficient.

### **Is this for me?**

You may be able to get a HEES grant if you or your partner are a homeowner or tenant of a private or social landlord and:

- you are aged 80 or over, or
- you are getting one or more of the following benefits:
  - Council Tax Benefit (which may include a disability premium)
  - Income Support
  - Income related Employment and Support Allowance
  - Income-based Jobseeker's Allowance or Working Tax Credit, which may include a disability element (but your income must be below a certain level)
  - Child Tax Credit (but your income must be below a certain level)
  - Attendance Allowance
  - Disability Living Allowance
  - Pension Credit
  - Housing Benefit, which may include a disability element.

### **What if I don't qualify?**

If you don't qualify for the main HEES grant, but are an owner occupier or have a leasehold interest of more than 21 years, you may be eligible for a partial grant voucher of up to £500. You can use the voucher to pay towards the cost of heating work or insulation work.

### **What should I do next?**

You should contact Eaga partnership to find out if you can receive help. Call **0800 316 2815**.

### **Where can I find out more?**

There is more about who is entitled to a HEES grant at [www.heeswales.co.uk](http://www.heeswales.co.uk)

## **Energy Saving Trust**

### **What is it?**

The Energy Saving Trust offers you free advice on how to save energy in your home and save money on your fuel bills.

### **Is it for me?**

If you want to save energy, make your home warmer and cut your fuel bills, you can get free, impartial advice from your nearest Energy Saving Trust advice centre. They can give you a free energy report that recommends the most cost-effective measures for your home. They can also tell you about grants available for energy-related home improvements and put you in touch with local professional installers and trades people.

### **Where can I find out more?**

To contact the Energy Saving Trust, please phone **0800 512 012** or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk). All advice is free of charge.

## **Improvements to your home**

### **Disabled Facilities Grants**

#### **What are they?**

To enable you to carry on living independently, local councils provide Disabled Facilities Grants that help pay for changes to your home, such as stairlifts, door widening, ramps and level-access showers.

Councils also have a wide range of powers to provide help towards repairs, improvements and changes. Help may include:

- a grant
- a loan, or
- freeing up some of the value of your home.

Important: If you want a Disabled Facilities Grant or other help from your council towards repairs, improvements or changes, you should contact them before you start any work.

#### **Are they for me?**

If you have a disability and are a homeowner, a social housing tenant or a private tenant, you may be able to get a grant. Your income and savings will affect the level of grant you can get, through a means test.

#### **What should I do next?**

For more information on Disabled Facilities Grants and other help from your local council, contact your local Care and Repair Agency or your council.

Care and Repair agencies will advise you on how to adapt, repair, improve and maintain your home. This includes doing various things that can help you stay in your own home, such as:

- reviewing your housing options
- working out whether you can get any help or welfare benefits
- dealing with technical matters, and
- other support services.

### **Where can I find out more?**

For more information about how to find your local authority or about adaptations, please visit [www.direct.gov.uk](http://www.direct.gov.uk)

For details of your local Care and Repair Agency call **0300 111 3333**.

## **Sheltered housing**

### **What is it?**

Sheltered housing means homes that have been designed to meet an older person's needs.

Whether you are single or a couple and you want to rent or buy, sheltered housing could be an option. Schemes vary, but they usually combine good-quality housing with security and the independence of 'your own front door'.

Schemes often offer services such as a warden or resident manager, a 24-hour alarm service, laundry services, shared areas and social activities.

Some schemes – known as 'very sheltered' or 'extra care' housing schemes – offer personal care tailored to your needs, as well as warden services.

If you decide to rent or buy sheltered housing, you may need to pay a regular service charge to cover all services, including management and maintenance costs.

If you get Housing Benefit or Pension Credit, this could help you with the rent or some of the service charges.

Councils can sometimes provide warden services to people who aren't in sheltered housing schemes. They do this under the Supporting People programme.

With this type of support, you would get regular visits from a support worker. The support worker could:

- offer advice on claiming benefits
- help you deal with your gas, electricity, phone and other bills, and
- offer other practical support to help you to live in your own home longer.

### **Is this for me?**

Sheltered housing may be for you if you are aged 60 or over and you want to live in housing designed for older people.

### **What should I do next?**

To find out more about sheltered housing schemes in your area, contact your local council, housing associations and private retirement-housing providers and arrange to visit some schemes.

### **Where can I find out more?**

You can get information about local Supporting People services from your local Supporting People Team. This may be part of your local council or your county council. Contact details are on the Supporting People website at [www.spkweb.org.uk](http://www.spkweb.org.uk)

You can find out more about local services from the Supporting People Directory of Services at [www.spdirectory.org.uk](http://www.spdirectory.org.uk)

You can also get advice and information on various options by contacting one of the organisations listed below:

**Elderly Accommodation Counsel**

Phone **0800 377 7070**

Website **[www.housingcare.org](http://www.housingcare.org)**

**Help the Aged SeniorLine**

Phone **0808 800 6565**

Textphone **0800 26 96 26**

Website **[www.helptheaged.org.uk](http://www.helptheaged.org.uk)**

E-mail **[seniorline@helptheaged.org.uk](mailto:seniorline@helptheaged.org.uk)**

**Age Concern Information Line**

Phone **0800 00 99 66**

Website **[www.ageconcern.org.uk](http://www.ageconcern.org.uk)**

Factsheets are available from:

Freepost (SWB 30375)

Ashburton

Devon TQ13 7ZZ.

## Home safety

### Fire safety in the home

#### What is it?

Older people are at greater risk from fire than other age groups. But they needn't be. You can prevent fire by taking simple steps, such as not leaving the cooker when you are cooking, taking care with electrical goods, and making sure you have put out cigarettes and candles properly.

You are more than twice as likely to die in a fire in the home if you do not have a working smoke alarm. A smoke alarm is the easiest way to tell you there may be a fire, giving you time to escape. An alarm is cheap, easy to get hold of and easy to fit. There is every reason to have one and no reason not to. Test your smoke alarms every week to make sure they are working properly.

If you are buying a new smoke alarm, you should consider buying a 10-year alarm, which has a sealed battery that doesn't need changing. But don't forget that all types of alarm need to be tested once a week. You can get free personal advice on preventing fires in your home from your local fire and rescue service.

Firefighters will be willing to visit your home to check you are safe. They will fit smoke alarms or check they are in the best place and may supply a free one where necessary.

### **Is this for me?**

Yes, it's for everyone. You should do all you can to prevent fire.

### **Where can I find out more?**

For advice, information or to arrange a home visit, contact your Community Fire Safety Officer at the Fire and Rescue Service Headquarters for your area. The address and number are in the phone book.

You can also get fire-safety advice and information on the internet by visiting [www.direct.gov.uk/firekills](http://www.direct.gov.uk/firekills)



#### **4. Learning**

For help with using computers and access to the internet, contact Careers Wales:

Phone: **0800 100 900** or **02920 906 801**.

Website: **[www.careerswales.com](http://www.careerswales.com)**

## **5. Legal services, crime and security**

Everyone wants to feel safe and secure in their own home and when they are out and about. There are many things you can do to make your home safer, and many services to offer advice and support to you.

### **Free legal advice and information**

#### **Community Legal Advice**

This is the first organisation you should contact for legal help and information (including Family Law) in England and Wales:

Phone: **0845 345 4 345**

Lines are open 9am to 8pm Monday to Friday, 9am to 12.30pm Saturday.

E-mail: **[webadmin@communitylegaladvice.org.uk](mailto:webadmin@communitylegaladvice.org.uk)**

Website: **[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)**

#### **Bogus callers and traders**

There are criminals who will try to con their way into your home and steal things from you.

If you follow a few common-sense tips, you can protect yourself and your family and reduce the risk of being a victim of bogus callers.

#### **Bogus callers**

##### **Who are they?**

Most people who call at your home will be genuine, but sometimes people may knock on your door and try to trick their way into your home. The main aim of bogus callers is to get into homes to steal money or valuables. You should always be careful when a stranger calls at your door.

You cannot tell who is a bogus caller just by looking at them or from their age. They may be male, female, young or old. They may be smartly dressed and claim to be from the council, the police, a gas or electricity company or a health organisation. They often pose as water-company workers.

They may invent an emergency or ask to use the phone or for a drink of water. They may ask to wash their hands or claim they have lost a pet or ball in your back garden.

They may work alone, but often they work with someone else. While one of them is distracting you on your doorstep, the other will enter the house without you seeing them.

### **What should I do next?**

You can help prevent this type of crime if you are careful.

To reduce the risk, take the following four steps:

- Lock – keep the front and back doors locked, even when you are at home.
- Stop – before you answer the door, stop and think if you are expecting anyone. Check that you have locked the back door and taken the key out. Look through a spyhole or window to see who is calling.
- Chain – if you decide to open the door, put the door chain or bar on first. (Normally, when the door is shut and locked, you should leave the bar or chain off in case you need to get out in an emergency.) Keep the bar or chain on while you are talking to the person on the doorstep.
- Check – Ask the caller for identification (ID) before you let them in. Check it by calling the company they represent. Use the number in the phone book or from directory enquiries, not the one on the ID card. (The ID may be fake!) Close the door while you do this. Don't let them in until you have checked they are genuine.

If, after making these checks, you are not sure whether the caller is genuine (especially if you weren't expecting them), tell them to come back later and give them a time when someone can be with you. Genuine callers won't mind waiting while you phone to confirm their identity and will be happy to come back at a more convenient time for you.

If you think you have had a bogus caller at your door, report it to the police right away. Try to give the police a description of the person. The sooner the police know that bogus callers are working in the area, the sooner they can catch them and let other people in the area know.

**Remember – if in doubt, keep them out!**

### **What else can I do?**

There will be partnerships working in your area to reduce crime.

The Crime Prevention Officer at your local police station, or the Community Safety Manager at your local council, may be able to help. Their addresses and numbers are in the phone book.

You should check if you have a Neighbourhood Watch group in your area. Voluntary organisations (such as Age Concern and Help the Aged) may also be able to offer you help.

Ask your utility companies (gas, electricity and water companies) about their password schemes. Under these schemes, you choose a password that only you and the company know. When a company representative has to call at your home, you can ask them for the password to confirm their identity.

If you don't want to deal with unknown callers yourself, find a trusted friend or neighbour who can come and support you. Ask the caller to return when you have someone with you.

Finally, try to avoid keeping large amounts of cash at home.

For more information, go to the following websites:

- [www.homeoffice.gov.uk/crime-victims/reducing-crime/burglary](http://www.homeoffice.gov.uk/crime-victims/reducing-crime/burglary)
- [www.crimereduction.gov.uk/boguscaller1.htm](http://www.crimereduction.gov.uk/boguscaller1.htm)

## **Bogus traders**

### **What are they?**

Bogus traders will call you on the phone or knock on your door to try and sell you things that you hardly ever need or are very expensive. They may also offer to do work or repairs that you don't need, or quote one price to do work and then increase it once they have started. Their work will usually be of poor quality. These traders may also offer to take you to the bank or building society to withdraw money to pay them.

Don't accept anything they offer or sign anything, even if the trader is trying hard to persuade you.

Anyone can be fooled by a bogus trader, but older people are tricked most often.

Bogus traders will use various methods to get into your home. The following are examples of things they may say:

- 'I notice you have loose tiles on your roof.'
- 'This special offer is only available today.'
- 'I have some leftover tarmac and could do your drive.'
- 'I notice your tree looks dangerous.'
- 'Your garden needs a tidy.'

### **What should I do next?**

- Don't buy goods or services from people who call at your home.
- Make sure you get more than one quote for work from reliable companies.
- Only deal with callers who have made an appointment to see you.

- Don't keep large amounts of money in your home.
- Keep doors locked and use the door chain or bar.
- Always carefully check the caller's identity.

### **Where can I find out more?**

For more information or if you have any questions, contact your local citizens advice bureau ([www.nacab.org.uk](http://www.nacab.org.uk)), who will let you know what rights you have. Or contact your local Trading Standards Department ([www.tradingstandards.gov.uk](http://www.tradingstandards.gov.uk)), which enforces the law on doorstep selling. The contact numbers are in the phone book.

You can also get a factsheet on doorstep selling from Consumer Direct. See page 119 for contact details.

## **Neighbourhood Watch**

### **What is it?**

Neighbourhood Watch is a partnership of individuals and families in a neighbourhood who come together to help make it safer.

They work with the local police, community safety departments of local councils, and other voluntary groups.

Each scheme is led by a volunteer who encourages neighbours to get together and discuss how to make their streets or estate safer. They keep in close touch with local police to share information and advice.

### **Is this for me?**

Anyone can get involved in a Neighbourhood Watch scheme.

### **What should I do next?**

Contact your local police station. The address and number are in the phone book.

There's also more on the internet at

**[www.neighbourhoodwatch.uk.com](http://www.neighbourhoodwatch.uk.com)**

### **Victim Support**

#### **What is it?**

Victim Support is a voluntary organisation. It offers free confidential support, help and information to victims of crime. If the police catch the person accused of the crime and the case goes to court, you can also get help from Victim Support's Witness Service.

#### **Is this for me?**

You can use Victim Support if you have been a victim of crime.

#### **Where can I find out more?**

If you have been a victim of crime and would like to talk to someone in confidence, you can phone the support line on **0845 30 30 900**. The line is open 9am to 9pm Monday to Friday, from 9am to 7pm at weekends, and from 9am to 5pm on public holidays.

You can also phone your local Victim Support office directly. You will find their number in the phone book under 'Victim Support'.

Or you can visit the website at **[www.victimsupport.org.uk](http://www.victimsupport.org.uk)**



## **6. Travel and leisure**

When you stop working, or reduce the number of hours you work, you will probably find you have more leisure time to enjoy. You may like to travel around and visit friends or places of interest. As you get older, you can get a range of benefits to help you make the most of your free time. This section tells you more about them.

### **Free local bus travel**

#### **What is it?**

People aged 60 or over are entitled to a bus pass to travel free on any local bus service in England at off-peak times. 'Off-peak' is from 9.30am to 11pm. You can get a new bus pass free from your local council, or from your Passenger Transport Executive if you live in a major city outside London.

A standard design of bus pass is available from your local council, showing the England-wide entitlement. If you live in London, your Freedom Pass gives you the England-wide entitlement.

Each local council can offer more than this minimum if it wants to. Yours will be able to tell you more about what it offers.

#### **Is this for me?**

If you live in Wales and are aged 60 or over, your local council or Passenger Transport Executive must provide a free pass that allows you to travel for free on local bus services anywhere in Wales at off-peak times. Other travel concessions may also be available in your area.

If you are under 60 but meet one or more disability conditions, you may also get a free pass.

### **Where can I find out more?**

Contact your local council, your Passenger Transport Executive or London borough. The address and phone number are in the phone book under 'Local government'.

### **Half-price coach travel**

#### **What is it?**

If you are 60 or over, some coach companies offer half-price coach fares on long-distance journeys across England and Wales, and into Scotland. You can get details from the coach companies that take part in the scheme.

### **Free passport**

#### **What is it?**

You may qualify for a free standard 10-year passport.

#### **Is this for me?**

If you were born on or before 2 September 1929, you qualify.

#### **Where can I find out more?**

Contact the UK Passport Advice Line. Call **0300 222 0000**. The line is open 24 hours a day, seven days a week.

## Re-applying for your driving licence

### What is it?

Your licence normally lasts until you are 70, when it will need to be renewed. You don't have to pay a fee to renew the licence.

### Is this for me?

This applies if you are 70 or over. When you renew your licence at 70, it will then last for a maximum of three years at a time.

### What should I do next?

The Driver and Vehicle Licensing Agency will send you a renewal form shortly before your driving licence is due to run out.

### Where can I find out more?

Visit [www.direct.gov.uk/motoring](http://www.direct.gov.uk/motoring). Or you can phone the Driver and Vehicle Licensing Agency on **0870 240 0009** (textphone **01792 766 366**). The line is open 8am to 8.30pm Monday to Friday, and 8am to 5.30pm on Saturday.

### **Free TV licence for over-75s**

Anyone aged 75 or over can get a free TV licence for their main home. The scheme is run by TV Licensing. The licence also covers any other members of the household who live at this address. The free licence won't be issued automatically – you need to apply for it. If you are aged 74, you can buy a short-term licence, which will be valid until the end of the month before your 75th birthday.

#### **What should I do next?**

To claim your free TV licence, write to TV Licensing at Bristol BS98 1TL. Or you can phone them on **0844 800 6779**.

In all cases, they will ask you to provide your name, address, date of birth and National Insurance number. For more about TV licensing, visit [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

### **Free entry to national museums and galleries**

#### **What is it?**

You can visit the collections of the seven museums and galleries sponsored by the Welsh Assembly Government and run by Amgueddfa Cymru – National Museum Wales. These are:

- National Museum Cardiff
- St Fagans: National History Museum
- National Waterfront Museum, Swansea
- Big Pit: National Coal Museum
- National Roman Legion Museum
- National Wool Museum
- National Slate Museum

Most council and university-funded museums and galleries are also free, and museums that do charge will usually give a discount to pensioners.

**Is this for me?**

Yes, any pensioner can benefit.

**What should I do next?**

If you would like to visit a museum and you're not sure whether it's free, check with the local tourist information centre.

If you have access to the internet, check the museum's details on [www.culture24.org.uk](http://www.culture24.org.uk)

## **7. Volunteering**

Whether you want to help other people, keep active or make friends, volunteering can change lives.

As a pensioner, you have a lifetime's worth of skills, knowledge and experience. You might make a real difference to other people's lives. Why not give volunteering a try?

### **Volunteering**

#### **What is it?**

Many pensioners volunteer to help other people and their local community. There is a huge range of things you could do: from listening to children read, or visiting people who are housebound, to more specialist advice such as giving legal advice for a local charity. The list is endless. Your skills and experience will make a real difference whatever you decide to do. And for you, volunteering can help you keep active, meet people and have fun.

#### **Is this for me?**

You can start volunteering at any age. Even just an hour or two a week can make a real difference. Volunteering should not affect your Pension Credit or other benefit entitlements.

Organisations should provide training and support when you begin volunteering and they should be able to meet your out-of-pocket expenses. When you work with vulnerable people such as children, organisations will need to arrange suitable references and checks.

Everyone has something to offer – your community needs you now!

### Where can I find out more?

- You can visit the National Database for Volunteering Opportunities on the internet at [www.do-it.org.uk](http://www.do-it.org.uk)
- You can contact your local Volunteer Centre to find out about things you can do. To get its details, visit [www.volunteering-wales.net](http://www.volunteering-wales.net)
- You can contact Community Service Volunteers (CSV) and the Retired and Senior Volunteer Programme (RSVP), who offer easy ways for older people to get involved in their communities. Contact **0207 643 1385** or e-mail [rsvpinfo@csv.org.uk](mailto:rsvpinfo@csv.org.uk)
- You can contact WRVS, a large national charity run by volunteers, on **0845 601 4670** or visit the website at [www.volunteerwithwrvs.org.uk](http://www.volunteerwithwrvs.org.uk)

## **8. Paid work**

Staying in or returning to work – full-time or part-time – can keep you active and get you more money.

Reaching State Pension age doesn't mean you have to give up work, whether it is paid or voluntary. You can choose to keep on working while taking your State Pension, or delay your claim and be paid more pension later. The Government also offers schemes and incentives to help you find work.

### **Jobcentre Plus services**

#### **What are they?**

Jobcentre Plus has several services to help you find work, no matter what your age.

#### **Are they for me?**

Most Jobcentre Plus services have no upper age limits. For example, 'New Deal 50 plus' offers one-to-one help with looking for work at a Jobcentre.

You may also be able to get the 50-plus element of the Working Tax Credit when you start work or become self-employed, and an in-work training grant.

### **Jobcentre Plus help for people over 60**

Some benefits (for example, Jobseeker's Allowance and Incapacity Benefit) stop when you reach State Pension age. Remember, from April 2010, the maximum age for some benefits will rise in line with the increase in women's State Pension age. Many of the other services you can get through Jobcentre Plus have no upper age limit. This includes support from personal advisers; using Jobpoints to search for job and learning opportunities; and access to a database of jobs on the internet. New Deal 50 plus and work trials are available on a



voluntary basis to people who have received certain benefits for six months or more.

If you get Pension Credit, you can access most current back-to-work programmes and services.

### **What should I do next?**

To find out more about Jobcentre Plus services, contact your Jobcentre. You can also visit the website at

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

## **National minimum wage**

### **What is it?**

The national minimum wage is a guaranteed hourly rate to protect your pay.

### **Is this for me?**

If you do paid work, you should be paid at least the national minimum wage.

### **Where can I find out more?**

Phone the pay and rights helpline on **0800 97 2368**. It's open 8am to 8pm Monday to Friday, and 9am to 1pm on Saturday.

## 9. Losing a loved one

**It is good to know that your loved ones will be helped when you are gone.**

Losing a loved one is always very difficult and emotional. The last thing you want to worry about is money. There are things you can do before you die to make life simpler for your loved ones, such as making a will or planning for inheritance tax.

Please read this section to find out more about the help and advice available.

### **Making a will**

#### **What is it?**

Making a will gives you control over what happens to your property, money and belongings (your estate) after you die.

You can say who will benefit, and also set out special arrangements for the people you care most about.

For example, you may want to leave your grandchildren some money but you don't want them to receive it until they reach the age of 25. To do this, you can set up a trust in your will appointing trustees to look after the money until your grandchildren's 25th birthdays.

In your will, you also have to name the people (called 'executors') who will be responsible for carrying out your wishes. You should ask them first. If you don't appoint people to act as your executors, the court will do so.

If you don't make a will, your estate will be shared among the people listed in the 'rules of intestacy' (dying without a will). These people include your husband, wife or civil partner, your children, your parents, your brothers and sisters, and other blood relatives.

### **Is this for me?**

Anyone over the age of 18 can make a will, as long as they are able to make their own decisions.

### **What should I do next?**

You can prepare your own will. Some people use ready-made will forms bought from stationery shops. But you should consider getting legal help because you will need to make sure your will is legally valid.

### **Where can I find out more?**

Your local library or citizens advice bureau should have information.

You can get general information from the Community Legal Advice helpline on **0845 345 4 345**. It's open 9am to 8pm Monday to Friday, and 9am to 12.30pm Saturday.

Or you can go to the website at  
**[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)**

You can also contact the Law Society, which has details of local solicitors, on **0207 242 1222** or at  
**[www.lawsociety.org.uk](http://www.lawsociety.org.uk)**

## **Inheritance tax**

### **What is it?**

When you die, inheritance tax is charged on your estate if it's worth above a certain amount. Your estate includes:

- everything owned in your name
- your share of anything you jointly own with someone else
- assets held in trust from which you get a benefit, and
- gifts you make in the 7 years before you die.

There will probably be no inheritance tax to pay on things such as small gifts or gifts to UK charities. Your husband, wife or civil partner will probably not have to pay inheritance tax on anything you pass on to them.

### **Is this for me?**

If your estate is currently worth more than a certain amount, there may be inheritance tax to pay when you die.

### **Where can I find out more?**

Read the 'Customer Guide to Inheritance Tax'. It's on the HM Revenue & Customs website at

[www.hmrc.gov.uk/cto/iht.htm](http://www.hmrc.gov.uk/cto/iht.htm)

You can also phone the Probate and Inheritance Tax helpline on **0845 302 0900**. It's open Monday to Friday from 9am to 5pm.

## **Inheriting State Pension**

### **What is it?**

You may be able to get some State Pension based on what your husband's, wife's or civil partner's National Insurance record.

### **Is this for me?**

If you are a widow, widower or surviving civil partner your husband's, wife's or civil partner's National Insurance record may be used to give you a basic State Pension or an improved basic State Pension.

Also, depending on your age and whether you have children, you may get some of your husband's, wife's or civil partner's additional State Pension after they die.

There is a limit to the additional State Pension you can receive. The limit includes any additional State Pension you get in your own right and any inherited additional State Pension.

If you re-marry or form a new civil partnership before State Pension age, you won't be able to inherit any of your former husband's, wife's or civil partner's State Pension.

### **Will I pay tax on it?**

Yes, if your total taxable income is more than your personal allowance.

### **What do I do next?**

Call The Pension Service on **0845 60 60 265**.

### **Where do I go for more information?**

See our website at **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**

There are also more details in a leaflet about inheriting State Earnings-Related Pension Scheme. See page 109 for details of how to obtain this leaflet from the Pension Service Leaflet Order Line.

## Funeral Payment

### What is a Funeral Payment?

If you or your partner are on a low income and have to arrange a funeral, you may get some help with the costs.

**This is a one-off, tax-free payment to help cover the necessary costs of a funeral.**

### How much help can I get?

The Social Fund can help to pay for a simple, respectful, low-cost funeral.

This includes:

- the necessary costs of burial or cremation fees
- a new burial plot (if a burial is chosen)
- certain other expenses, and
- up to £700 for any other funeral expenses like funeral director's fees, a coffin or flowers.

We may take off an amount for:

- any assets of the person who has died which are available to you or a member of your family
- any lump sum from a pre-paid funeral plan or insurance policy payout, and
- costs paid by a charity, relative or other grant.

### **Do I have to repay the Funeral Payment?**

A Funeral Payment has to be repaid from any estate of the person who has died. Their estate includes money, property and other things they owned.

**Any home that is still lived in by the partner or personal things left to relatives do not form part of the estate.**

### **Who can get a Funeral Payment?**

You or your partner must get one of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Working Tax Credit that includes a disability or severe disability element
- Child Tax Credit at a rate higher than the family element
- Housing Benefit, or
- Council Tax Benefit.

It must also be reasonable for you or your partner to pay for the funeral.

We may need to consider the circumstances of other relatives of the person who has died.

**Normally the person needs to have been living in the UK when they died. The funeral usually needs to be held in the UK.**

### **How do I claim?**

Contact Jobcentre Plus for a claim form by visiting [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or get the details from the phone book.



### **When should I claim?**

You must claim within 3 months of the funeral date.

Even if you are waiting for a decision on a benefit that will qualify you for a Funeral Payment, you must still claim within the 3-month time limit.

### **Bereavement Payment**

#### **What is it?**

This is a tax-free, lump-sum payment to help you when your husband, wife or civil partner has died.

#### **Is this for me?**

To get a Bereavement Payment you must usually be under State Pension age (currently 65 for men and 60 for women).

Even if you are over State Pension age, you may be able to get one if your husband, wife or civil partner was not getting a State Pension.

#### **What should I do next?**

The time limit for claiming a Bereavement Payment is 12 months after the person's death. So if you think you may be able to claim, fill in a claim form as soon afterwards as possible. You can get one from us or Jobcentre Plus.

#### **Where can I get more help?**

Cruse Bereavement Care and several other organisations provide emotional and practical support after someone has died. Phone **0844 477 9400** or visit

**[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)**

## **Where to get help and information**

This directory is in 2 sections:

**A** Other organisations that can help you.

**B** Leaflets you may find useful.

Organisations and leaflets are listed alphabetically under the same headings as the information in this leaflet.

### **A. Other organisations that can help you**

#### **1. Money and tax**

##### **Carer's Allowance Unit**

Phone: **01772 899 729**

Textphone: **01772 562 202**

##### **Centre for Non-Residents**

For information on tax if you live abroad.

Phone: **+44 151 210 2222**

Textphone: **+44 151 472 6112**

##### **Child Benefit office**

Phone: **0845 302 1444**

Textphone: **0845 302 1474**

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day and New Year's Day.

Guardian's Allowance claim packs: you can get one of these by calling the Guardian's Allowance Unit on **0845 302 1464**. The line is open 8.30am to 5pm Monday to Friday except bank holidays.

### **Benefit Enquiry Line**

For advice and information on benefits for people with a disability and their carers.

Phone: **0800 88 22 00**

Textphone: **0800 24 33 55**

The line is open from 8.30am to 6.30pm Monday to Friday and 9am to 1pm on Saturday.

### **Gender Recognition Panel secretariat**

PO Box 6987

Leicester LE1 6ZX

or telephone **0845 355 5155**

### **HM Revenue & Customs**

You can find their number in the phone book under 'Government offices'.

### **HM Revenue & Customs Centre for Non-Residents**

Write to:

St John's House

Merton Road

Bootle

Merseyside

L69 9BB

England.

### **International Pension Centre**

For advice and information from the Department for Work and Pensions on benefits for people who live abroad.

Phone: (from abroad) **+44 191 218 7777**

Write to:

Department for Work and Pensions  
Tyneview Park  
Newcastle-upon-Tyne  
NE98 1BA  
England.

E-mail: **[tvp.internationalqueries@thepensionservice.gsi.gov.uk](mailto:tvp.internationalqueries@thepensionservice.gsi.gov.uk)**

### **Office of the Public Guardian**

For more information on Lasting Power of Attorney and appointing a deputy, you can:

- visit the website **[www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)**
- phone **0845 330 2900** (9am to 5pm Monday to Friday - but from 10am on Wednesday)
- email **[customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)**
- write to:

Office of the Public Guardian  
PO Box 15118  
Birmingham  
B16 6GX.

### **Older People's Commissioner**

Helps to safeguard and promote the interests of people in Wales who are aged 60 or more.

Phone: **02920 445030**

E-mail: **[ask@olderpeoplewales.com](mailto:ask@olderpeoplewales.com)**

Website: **[www.olderpeoplewales.com](http://www.olderpeoplewales.com)**

### **The Pensions Advisory Service**

For help with a problem, complaint or dispute with a private or occupational pension arrangement.

Phone: **0845 601 2923**

E-mail: **[enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)**

### **Pension Credit**

To apply for Pension Credit, call one of the following numbers.

Phone: **0800 99 1234**

Textphone: **0800 169 0133**

The line is open from 8am to 8pm, Monday to Friday and 9am to 1pm Saturday.

When you call, it would be helpful if you have the following information ready:

- your National Insurance number
- information about any money you have coming in
- information about your savings, and
- details of the account you would like to use to receive Pension Credit payments.

If you have a partner, you will need to have the same information about them. We use 'partner' to mean your husband, wife or civil partner, or the person you live with as if you are married to them or in a civil partnership with them.

### **Pension Service Leaflet Order Line**

Phone: **0845 7 31 32 33**

Textphone: **0845 604 0210**

Website: **[www.direct.gov.uk/tpsleaflets](http://www.direct.gov.uk/tpsleaflets)**

### **Pension Tracing Service**

A free service to trace a pension scheme you may have had in the past.

Phone: **0845 600 2537**

Textphone: **0845 300 0169**

Website: **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**

Address:

Pension Tracing Service,  
The Pension Service,  
Room TB201,  
Tyneview Park,  
Whitley Road,  
Newcastle-upon-Tyne,  
NE98 1BA.

### **State Pension claim line**

Phone: **0800 731 7898**

Textphone: **0800 731 7339**

The line is open from 8am to 8pm Monday to Friday (except public holidays) and from 9am to 1pm on Saturday.

### **Tax help for older people**

An independent charity that provides advice to pensioners who have an income of less than £15,000 a year.

Phone: **0845 601 3321**

Write to:

Tax help for older people  
Pineapple Business Park,  
Salway Ash,  
Bridport,  
Dorset DT6 5DB.

## **Tax Credits Helpline**

Phone: **0845 300 3900**

Textphone: **0845 300 3909**

If you prefer to speak to us in Welsh, phone **0845 302 1489**.

If you live abroad and can't get through on the helpline numbers shown above, please call **++44 2890 538 192**.

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

## **Tax Credit Office**

Write to:

Tax Credit Office

Cop Lane

Preston

PR1 0SB

## **The Service Personnel and Veterans Agency**

For general advice and help filling in claims for war pensions.

Phone: **0800 169 22 77** (UK only), or  
**+44 1253 866043** (from abroad)

Textphone: **0800 169 3458** (UK only)

The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Friday.

Address:

The Service Personnel and Veterans Agency

Norcross

Thornton-Cleveleys

Lancashire

FY5 3WP.

Website: **[www.veterans-uk.info](http://www.veterans-uk.info)**

### **War Pensioners' Welfare Service**

For your nearest office, look in the phone book under 'Service Personnel and Veterans Agency' or 'War Pensions Agency'.  
Or, visit The Service Personnel and Veterans Agency's website at [www.veterans-uk.info](http://www.veterans-uk.info)

## **2. Health and social services**

### **Carers UK carers line**

This association provides information on benefits and how to access support services within your area.

Phone: **0808 808 7777**

### **Deafblind UK**

For people who are both deaf and blind.

Phone: **0800 132 320**

### **Department of Health publications order line**

Phone: **0300 123 1002**

### **Dial UK**

For advice and information on having a disability.

Phone: **01302 310 123**

### **Disabled Living Foundation**

For advice and information on equipment for everyday life.

Phone: **0845 130 9177**



## **Help with Health Costs**

For advice on who qualifies for help with health costs phone the advice line: **0845 850 1166**

Lines are open 8am to 6pm, Monday to Friday.

Website: **[www.dh.gov.uk/helpwithhealthcosts](http://www.dh.gov.uk/helpwithhealthcosts)**

Write to:

NHS Business Services Authority  
Sandyford House  
Newcastle-upon-tyne  
NE2 1BD

NHS forms order line for help with health cost forms and leaflets:

E-mail **[nhsforms@spsl.uk.com](mailto:nhsforms@spsl.uk.com)**

Web **[www.nhsforms.co.uk](http://www.nhsforms.co.uk)**

Phone: **0845 610 1112**

Lines are open 8am to 6pm, Monday to Friday, and 9am to 3pm on Saturday.

## **Mencap**

Supports people with learning disabilities and their families and carers.

Phone: **0207 454 0454**

## **NHS Direct**

Phone: **0845 46 47**

Textphone: **0845 606 46 47**

Department of Health publications order line: **0300 123 1002**

For documents and leaflets produced by the Department of Health.

A confidential interpretation service is available in many languages. For patients' safety, calls to NHS Direct are recorded.

Website: **[www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)**

Interactive TV:

Go to NHS Direct Interactive on digital TV – simply press the 'Interactive' button on your Sky Digital remote control and scroll down to page 2. Or go to Channel 100 on Freeview.

## **Nursing Home Fees Agency**

Free advice and information on getting and paying for care.

Phone: **0800 99 88 33**

### **Royal National Institute of Blind People**

Phone: **0303 123 9999**

### **Royal National Institute for Deaf People**

Phone: **0808 808 0123**

Textphone: **0808 808 9000**

### **SANE: Saneline**

Advice, support and information for people who have a mental illness, and for their families, professionals and the public.

Phone: **0845 767 8000**

### **Social Services Department**

You can find the address and phone number in the phone book under 'Local Government'.

Your doctor's surgery, local advice centre or library may also be able to help.

## **3. Keeping warm and making improvements to your home**

### **Care and Repair in Wales**

Care and Repair helps older homeowners maintain, repair and adapt their homes. They can visit you at home to discuss what repairs you would like, possible solutions, likely costs and any possible sources of funding. The service is free.

To find out more or to arrange a visit call your local Care and Repair Agency on **0300 111 3333**.

### **Eaga partnership**

Phone: **0800 316 2805**

Website: **[www.warmfront.co.uk](http://www.warmfront.co.uk)**

### **Elderly Advice, Information and Mediation Service (AIMS)**

For information, legal advice and a service for sorting out disputes if you live in sheltered housing.

Phone: **0845 600 2001**

### **Energy Saving Trust**

Phone: **0800 512 012**

All advice is given free of charge.

### **Home Improvement Trust**

You may be able to get a low-cost loan from the Home Improvement Trust if you are living on a low income or you do not have any savings or investments.

Find out about low-cost loans for homeowners from the Home Improvement Trust.

Phone: **0800 783 7569**.

The line is open from 9am to 5pm, Monday to Friday.

### **Royal Society for the Prevention of Accidents**

Royal Society for the Prevention of Accidents is a registered charity that provides information and advice on safety issues within the home.

Phone: **0121 248 2000**

### **Shelterline**

A 24-hour national housing helpline.

Phone: **0808 800 44 44**

### **Home Energy Efficiency Scheme (HEES)**

For help with improving the heating and insulation in your home.

Phone: **0800 316 2815**

Website: **[www.heeswales.co.uk](http://www.heeswales.co.uk)**

### **Winter Fuel Payment Centre**

(European Economic Area and Switzerland residents only)

Phone: **+44 191 218 7777**

Write to:

Winter Fuel Payment team  
Room TC201  
Tyneview park  
Newcastle upon Tyne  
NE98 1BA  
England

### **Winter Fuel Payment helpline**

Phone: **0845 9 15 15 15**

Textphone: **0845 601 5613**

The line is open from 8.30am to 4.30pm, Monday to Friday.

## 4. Learning

### Careers Wales

Phone: **0800 100 900** or **02920 906 801**

Website: **[www.careerswales.com](http://www.careerswales.com)**

### University of the Third Age

The University of the Third Age is a network of self-organised adult groups who enjoy learning. You can phone this number to find out more, including where and when your local group meets.

Phone: **0208 466 6139**

### Workers' Educational Association

Provides high-quality learning opportunities for all adults.

Website: **[www.wea.org.uk](http://www.wea.org.uk)**

## 5. Legal services, crime and security

### Citizens Advice

You can find the number of your local bureau in the phone book or via the Citizens Advice Bureau website at

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

### Community Legal Advice

For information on getting legal advice (including family law).

Phone: **0845 345 4 345**

The line is open 9am to 8pm, Monday to Friday and 9am to 12.30pm on Saturday. If you're worried about the cost of the call, just ask an adviser to call you back. Mobile phone users can text 'legalaids' and their name to **80010** and an operator will call them back.

Website: **[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)**

### **Consumer Direct**

Phone: **0845 404 0506**

Website: **[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)**

### **Law Society**

Phone: **0207 242 1222**

### **Victim Support**

If you have been a victim of crime and would like to talk to someone in confidence, you can phone the support line.

Phone: **0845 30 30 900**

The line is open from 9am to 9pm Monday to Friday, from 9am to 7pm at weekends, and from 9am to 5pm on public holidays.

Website **[www.victimsupport.org.uk](http://www.victimsupport.org.uk)**

## **6. Travel and leisure**

### **Department for Culture, Media and Sport**

For information on getting free entry to national museums and galleries in Wales, see the website:

**[www.wales.gov.uk/topics/olderpeople/leisureandvolunteering](http://www.wales.gov.uk/topics/olderpeople/leisureandvolunteering)**

### **Driver and Vehicle Licensing Agency**

Gives advice on licensing drivers and vehicles.

Phone: **0870 240 0009**

Textphone: **01792 76 63 66**

The line is open from 8am to 8.30pm Monday to Friday, and from 8am to 5.30pm on Saturday.

### **Traveline**

For information on all types of public transport in England, Wales and Scotland.

Phone: **0871 200 22 33**

The line is open from 8am to 8pm, 7 days a week (not including Christmas Day, Boxing Day and New Year's Day).

Website: **[www.traveline.org.uk](http://www.traveline.org.uk)**

### **TV Licensing**

For information on free television licences for people over 75.

Phone: **0845 603 6999**

Write to:

TV Licensing

Bristol

BS98 1TL.

Website: **[www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)**

In all cases, you will be asked to provide your name, address, date of birth and National Insurance number.

### **UK Passport Advice Line**

Phone: **0300 222 0000**

Textphone: **0300 222 0222**

The line is open 24 hours a day, 7 days a week.



## **7. Volunteering**

### **Community Service Volunteers**

Community Service Volunteers offer easy ways for older people to get involved in their communities.

Phone: **0207 643 1385**

E-mail: **[rsvpinfo@csv.org.uk](mailto:rsvpinfo@csv.org.uk)**

### **National Database for Volunteering Opportunities**

Website: **[www.do-it.org.uk](http://www.do-it.org.uk)**

### **Volunteering Wales**

Find your local Volunteer Centre

Website: **[www.volunteering-wales.net](http://www.volunteering-wales.net)**

### **Women's Royal Voluntary Service**

Phone: **0845 601 4670**

Website: **[www.volunteerwithwrvs.org.uk](http://www.volunteerwithwrvs.org.uk)**

Lines are open from 9am to 5pm, Monday to Friday.

### **REACH**

Arranges voluntary places for experienced managers or professionals.

Phone: **0207 582 6543**

## **8. Paid work**

### **Jobcentre Plus**

To find a job visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Phone: **0845 606 0234**

Textphone: **0845 605 5255**

### **National Minimum Wage helpline**

If you work and want more information about the national minimum wage, phone **0800 917 2368**.

The line is open from 8am to 8pm Monday to Friday, and 9am to 1pm Saturday.

## **9. Losing a loved one**

### **Cruse Bereavement Care**

Cruse offers free information, support and welfare advice to anyone who has been affected by someone dying.

Phone: **0844 477 9400**

Website: [www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

Write to:

Cruse Bereavement Care

126 Sheen Road

Richmond-upon-Thames

TW9 1UR.

### **Probate and Inheritance Tax**

Phone: **0845 302 0900**

For information see the HM Revenue & Customs website

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## 10. Other organisations that can help you

### Age Concern Information Line

Provides a wide range of information on issues affecting older people and their carers. It also provides details of local Age Concern groups.

Phone: **0800 00 99 66**

Website: **[www.ageconcern.org.uk](http://www.ageconcern.org.uk)**

Fact sheets are available from:

Freepost (SWB 30375)

Ashburton

Devon

TQ13 7ZZ.

### Counsel and Care

Advice for people over 60, their friends and families.

Phone: **0845 300 7585**

### Elderly Accommodation Counsel

Phone: **0207 820 1343**

Website: **[www.housingcare.org](http://www.housingcare.org)**

### Help the Aged and SeniorLine

For practical support to help older people live independent lives, such as free advice leaflets and a welfare rights advice line. It also offers a range of paid-for services and products tailored to meet the needs of people over 50.

Phone: **0808 800 6565**

Textphone: **0800 26 96 26**

Website: **[www.helptheaged.org.uk](http://www.helptheaged.org.uk)**

E-mail: **[seniorline@helptheaged.org.uk](mailto:seniorline@helptheaged.org.uk)**

### **The Royal British Legion Legionline**

Provides information for the former members of the legion and their dependants.

Phone: **0845 772 5725**

### **Directgov website**

Directgov provides information from UK government departments on topics ranging from money and benefits to local NHS services.

Visit **[www.direct.gov.uk](http://www.direct.gov.uk)** for more information.

## **B. Leaflets you may find useful**

### **1. Money and tax**

**Pension Credit**

**State Pensions**

**State Pension Deferral**

You can get these leaflets from us. See page 109 for details of how to get in touch with us.

### **2. Health and social services**

**A Practical Guide for Disabled People or Carers**

You can get this publication from the Department of Health's website at [www.dh.gov.uk](http://www.dh.gov.uk)

**NHS-funded nursing care in care homes – what it means for you**

You can get this leaflet by phoning **0870 1555455**.

### **3. Keeping warm and making improvements to your home**

Eight key questions and answers on sheltered housing

You can get this leaflet by phoning **01992 513302**.





## Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of April 2010.

Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making financial decisions based on this leaflet.

## The leaflet is available in Welsh and other formats:

phone **0845 7 31 32 33**.

If you can't speak or hear clearly, you can order our leaflets from our textphone service on **0845 604 0210**.

You can also see this leaflet on the internet, at

**[www.direct.gov.uk/tpsleaflets](http://www.direct.gov.uk/tpsleaflets)**

ISBN: 978-1-84947-205-0

© Crown copyright.

Produced by The Pension Service, part of the Department for Work and Pensions.

Printed in the UK. April 2010. PG2





You do  
not need  
a stamp.

Freepost RLXH-JUEU-GZCH  
Pension Guide  
Northampton  
NN3 6DF

## We would like your views about this leaflet..

Please answer the questions below, tear off this slip and return it to the Freepost address over the page. Your answers are completely confidential and will only be used to improve the leaflet.

How helpful was this leaflet in answering your questions?

☐ Very helpful ☐ Quite helpful ☐ Not very helpful ☐ Not helpful at all

How easy was it to find the information you wanted?

☐ Very easy ☐ Quite easy ☐ Not very easy ☐ Not easy at all

Are there any parts of this leaflet you could improve in any way?  
If so, which parts and how would you improve them?

---

---

---

Do you think you will refer to this leaflet again in the future?

☐ Y ☐ N

Please use this space to make any other comments about this leaflet

---

---

---

You do not have to fill in this part, but if you do it will help us to understand more about our customers.

Are you: M ☐ F ☐

How old are you? \_\_\_\_\_

What is your postcode?

Product code PG2 April 2010

You should only use this form to comment about the leaflet. We only use this form to help us improve our service. We cannot answer questions about benefits or allowances that you ask on this form.