



Benefits For People Over 61

April 2011 – April 2012

Written by

welfare benefits

unit

Serving
York & North Yorkshire

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INTRODUCTION

This guide is written and produced by the Welfare Benefits Unit and funded by North Yorkshire County Council and the City of York Council.

The Welfare Benefits Unit produces information on benefits for both advice workers and the general public. It works closely with Citizens Advice Bureaux and Age Concerns in York and North Yorkshire, who can give advice to individuals.

This guide is available, free of charge, to all residents in North Yorkshire. If you would like the guide in another format, such as large print, please contact us.

If you have any comments or suggestions about the guide, or you would like to order a copy, contact us at:

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This guide has been written specifically for those aged 61 or over. If you are under 61, some of the details are different; seek advice.

The benefit rates increase every April, if you are reading this after April 2012, contact us for an up-to-date copy of this guide.

If you have any further queries, contact your local Age Concern or Citizens Advice Bureau (details are at the back page of this booklet).

There are a number of rules regarding being in and living in Great Britain. Your right to benefit may also be affected by your immigration status. For more information see the UK Border Agency website www.bia.homeoffice.gov.uk

STATE PENSION

Before 6 April 2010 pension age was 60 for women and 65 for men. The pension age for women will be raised from 60 to 65 between April 2010 and December 2018. If you were born after 5 April 1954 your pension age is 66.

The date women reach their pension age is also the date at which both men and women reach their **Pension Credit qualifying age**. The table below gives the qualifying ages for the first year.

Date of birth	Pension age
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012

To check your State Pension entitlement you can ask the Pensions Service for a pension forecast. Contact the State Pension Forecasting Team on 0845 300 0168 (textphone 0845 300 0169) or visit www.direct.gov.uk.

Category A State Pension is based on your own National Insurance contributions. Category B State Pension is based on the National Insurance contributions made by your spouse or civil partner (or late spouse or civil partner). The Category D State Pension for people age 80 or over is non-contributory.

Weekly Rate:

Category A	£102.15
Category B for spouse or civil partner	£61.20
Category B for widows, widowers and surviving civil partners	£102.15
Category D	£61.20

If you are entitled to a Category A pension you may be able to claim an addition for an adult dependant.

The basic rates can be reduced if your National Insurance record is insufficient.

The State Pension can be increased by:

- an additional pension under the SERPS scheme or State Second Pension
- a graduated pension
- 25p age 80 or over
- £10 Christmas Bonus

Earnings will not affect your pension, although the pension is taxable.

ADDITIONAL STATE PENSION

The State Second Pension (S2P) replaced the State Earnings Related Pension Scheme (SERPS) in 2002. Under SERPS employees with earnings over a specified limit built up an additional State Pension. State Second Pension extended this provision: low and moderate earners, and certain disabled people and carers will be credited into S2P building up extra pension entitlement for each year they qualify.

DEFERRED PENSION PAYMENT

You can choose to delay claiming your State Pension. If you do you can get either a higher weekly State Pension or a one-off taxable lump sum payment.

To get an extra weekly amount (1% for every 5 weeks delay) you must put off claiming for at least 5 weeks. You can claim a lump sum payment if you have delayed claiming your State Pension for at least 12 months in a row.

How to claim

The Pension Service should automatically send you a claim form about four months before you reach State Pension age. If you do not receive your form contact the Pension Service on 0845 60 60 265 (textphone 0845 60 60 285). You can download a claim form and may be able to claim online at www.direct.gov.uk

For detailed information about the State Pension contact the Pension Service on 0845 606 0265 (textphone 0845 606 0285).

PENSION CREDIT

Pension Credit can be claimed if you have reached the qualifying age - see page 3.

Pension Credit consists of two parts:

- **Guarantee credit** ensures that no one lives on less than a set amount. This is **£137.35** per week for a single person and **£209.70** for a couple. Extra amounts are payable if you qualify for the severe disability addition, you are a carer or you have relevant housing costs. If your income is less than your needs you will be topped up to these amounts.
- **Savings credit** is payable for those aged 65 or over who have modest savings and extra income above the savings credit threshold eg. an occupational pension or savings above £10,000. The maximum amount of savings credit is £20.52 per week for a single person or £27.09 for a couple. Savings credit can be paid on top of guarantee credit or on its own if you do not qualify for guarantee credit.

■ Example

■ Irene is a single pensioner aged 67. She has a total income of £110 a week. She will receive a guarantee credit top-up of £27.35 to bring her income up to the guarantee credit level of £137.35. Her income is £6.85 over the savings credit threshold of £103.15 for a single person. This will entitle her to savings credit of £4.11 a week (60% of £6.85). This gives Irene a total income of £141.46 a week.

■ Example

■ Freda aged 61 and Trevor aged 67 have a total
 ■ weekly income of £170 a week. They will receive
 ■ guarantee credit top-up of £39.70 a week to
 ■ bring their income up to the guarantee credit
 ■ level of £209.70. Their income is £5.45 over
 ■ the savings credit threshold of £164.55 for a
 ■ couple. This will entitle them to savings credit of
 ■ £3.27 a week (60% of £5.45). This gives Freda
 ■ and Trevor a total income of £212.97 a week.

Pension Credit figures

Standard minimum guarantee

Single	£137.35
Couple	£209.70

Additional amounts

Severe disability	£55.30 (per qualifying person)
Carer	£31.00 (per carer)

How to claim: Phone the Pension Credit application line on 0800 99 1234 (textphone 0800 169 0133). You can also download a claim form from www.direct.gov.uk

HOUSING BENEFIT

Housing Benefit helps you pay your rent if you have a low income. You must have £16,000 or less in savings unless you get Pension Credit guarantee credit when you will qualify for full help regardless of savings or capital.

- You may not get all your rent covered if you have other adults living with you. However, if you or your partner are on any level of Disability Living Allowance care component, Attendance Allowance or registered blind, then no deductions are made for other adults living in the household.
- Certain things are not covered by Housing Benefit eg. charges for meals or fuel.
- If you are a private tenant, the amount of rent included in your Housing Benefit calculation may be less than you actually pay.
- A carer premium and/or severe disability premium may be included in your Housing Benefit calculation.
- For each £1 you have above Pension Credit guarantee credit level, you lose 65p in Housing Benefit.

It is important to tell the Housing Benefit section when any changes happen to you or your partner.

How to claim: Your claim for Pension Credit can include a claim for Housing Benefit. Otherwise contact your local authority for a claim form.

COUNCIL TAX AND COUNCIL TAX BENEFIT

Council Tax is a property-based tax. Usually the resident of the property will be liable to pay the Council Tax. Where more than one person is liable for the Council Tax bill, they are liable for their own proportion of the bill but can also be held responsible if the others do not pay. This is known as joint and several liability. For more information on paying less Council Tax contact your local authority.

HOW CAN I PAY LESS COUNCIL TAX?

Discounts

If you live alone you will get 25% discount on your Council Tax bill. You will also get a 25% discount if only one person is treated as living in the house because the others do not count as residents eg. someone who is severely mentally impaired or in hospital.

If no one lives in the house or the house is treated as having no residents, you will get a 50% discount on the bill. Your local authority can reduce or remove the discount in some cases eg. if you have a second home. If your house is empty it may be exempt from Council Tax.

Disability Reduction Scheme

Council Tax can be reduced if the house is occupied by someone who is permanently and substantially disabled and has been provided with another bathroom, kitchen or other room or has extra space to move a wheelchair around. Council Tax for properties in bands B to H will be reduced by one banding rate. Band A properties will be reduced by one-sixth of your bill.

Second Adult Rebate

Some Council Tax payers, who are not themselves on a low income, may still get a rebate because they live with other adults who are on a low income. You may be able to get up to a 25% discount under the Second Adult Rebate scheme.

Council Tax Benefit

You can claim Council Tax Benefit if you have a low income and £16,000 or less in savings. The savings limit does not apply if you receive Pension Credit guarantee credit.

The rules for awarding Council Tax Benefit are similar to Housing Benefit. If you are on Pension Credit guarantee credit, or a similar level of income, you will get the maximum help available.

- You may not get full help from Council Tax
- Benefit if you have other adults living with you.
- However, if you or your partner are on any rate
- of Disability Living Allowance care component,
- Attendance Allowance or registered blind, then
- no deductions are made for adults living in the
- household.

For each £1 you have above your Pension Credit guarantee credit level you lose 20p in Council Tax Benefit.

How to claim: Your claim for Pension Credit can include a claim for Council Tax Benefit. Otherwise contact your local authority for a claim form.

BENEFITS IF YOU ARE UNABLE TO WORK

INCAPACITY BENEFIT

Incapacity Benefit is for people unable to work because of illness or disability. It was abolished for new claims on 27 October 2008.

Long-term Incapacity Benefit will stop when you reach pension age. You may then be able to claim State Pension instead.

EMPLOYMENT AND SUPPORT ALLOWANCE

Employment and Support Allowance was introduced in October 2008 and is for people with limited capability for work because of illness and disability. Employment and Support Allowance consists of two parts: **contributory** (based on National Insurance contributions) and **income-related**. You may claim both. You can claim until you reach pension age (see page 3).

TAX CREDITS

There is no upper age limit for claiming tax credits. Child Tax Credit gives financial help to people who have children. Working Tax Credit is for claimants who are in work but on a low income. Her Majesty's Revenue and Customs is responsible for administering tax credits.

CHILD TAX CREDIT

You can claim Child Tax Credit if you are responsible for a child or young person who normally lives with you. You can claim for a child up to 31 August following their 16th birthday or up to age 20 if the young person is in full-time non-advanced education or unwaged work-based training. You do **not** have to be working to get Child Tax Credit.

The amount of Child Tax Credit you receive depends on the number of children you are responsible for and your income.

WORKING TAX CREDIT

You can claim Working Tax Credit if you are working. People with children, or over 50 returning to work after a period on benefits, or aged 60 or over, or those with an illness or disability, have to work at least 16 hours a week; all others need to be aged 25 or over and work at least 30 hours.

The amount of Working Tax Credit depends on your circumstances. For example, the number of hours you work or if you are disabled. If you have children you may qualify for help towards the cost of childcare.

How to claim: Phone the Tax Credits Helpline on 0845 300 3900 (textphone 0845 300 3909).

BENEFITS IF YOU ARE DISABLED

ATTENDANCE ALLOWANCE

Attendance Allowance is paid if you are aged 65 or over and need help with personal care or watching over. If you are under 65, see Disability Living Allowance on page 15.

There is no upper age limit for claiming Attendance Allowance. To get it you have to show that you need help with personal care or you need somebody to supervise you to make sure there is no danger to you or to anyone else. You do not actually have to get help or supervision, but must show you require it. There is no help with mobility problems that start from the age of 65.

Help with bodily functions: You have to need frequent help with your bodily functions. This means help during the day with things like getting up, washing, dressing, going to the toilet, eating and drinking, hearing and seeing. At night, it means you need help with things like being turned in bed, or getting up to go to the toilet.

Supervision: To show that you need supervision during the day, you will need to show that somebody needs to be around to avoid substantial danger to yourself or others. At night, you will need to have somebody awake for prolonged or repeated periods to watch over you.

Terminally ill means suffering from a progressive disease from which death may 'reasonably be expected' in the next six months. You will qualify for the higher rate of Attendance Allowance immediately without having to show that you require help with bodily functions or supervision. Your doctor will be asked to confirm the nature of the

illness. Another person can apply on behalf of someone who is terminally ill, without their knowledge or consent.

Renal Dialysis: Special rules apply if you are undergoing renal dialysis that might help you to qualify for Attendance Allowance at the lower rate.

Six months qualifying period: You must have needed help for at least six months before payment can begin, but you can send in your claim during the six month waiting period. Those who are terminally ill do **not** have to complete the qualifying period, nor do those reclaiming within two years of last receiving Attendance Allowance.

Rates of Attendance Allowance: If you need help by day **or** by night, but not both, you get the lower rate. If you need help **both** by day **and** at night, or are terminally ill, you get the higher rate. The higher rate is £73.60 a week and the lower rate is £49.30 a week.

- Attendance Allowance is **not** counted as income
- when calculating Pension Credit, Housing
- Benefit or Council Tax Benefit. It can give you
- **increased entitlement** to those benefits, so
- tell the relevant local offices if you are awarded
- Attendance Allowance. They will check if you
- are entitled to extra money.

Note: Attendance Allowance may stop being paid if you have a stay in a care home or hospital (see pages 21 and 24).

How to claim: You can get a claim form from the Benefit Enquiry Line on 0800 88 22 00 (textphone 0800 24 33 55). You can also download a claim form or claim online at www.direct.gov.uk

DISABILITY LIVING ALLOWANCE

Disability Living Allowance is paid if you have a physical or mental illness or disability and need:

- help with personal care, or supervision to avoid substantial danger, **or**
- help with getting around outdoors, **or**
- help with both of these.

You can only get Disability Living Allowance if you first need help with personal care or supervision, or have difficulty getting around before you are aged 65. Once it is awarded it will continue to be paid irrespective of age, provided you continue to meet the qualifying conditions.

Disability Living Allowance: care and mobility

Disability Living Allowance has two separate components:

- a care component, paid at three different levels
- a mobility component, paid at two levels.

care component		mobility component	
£73.60	higher rate	£51.40	higher rate
£49.30	middle rate	£19.55	lower rate
£19.55	lower rate		

You can claim one or both components.

Three months qualifying period: Except for the terminally ill, you must have needed care or had walking problems for three months, and you must be likely to satisfy the conditions for at least a further six months.

Terminal illness means an illness which is likely to limit life expectancy to six months or less. If you have a terminal

illness you should qualify for the higher rate care component immediately, regardless of the amount of care you need.

Renal Dialysis: Special rules apply if you are undergoing renal dialysis that might help you to qualify for the middle rate care component.

Can I get the care component of Disability Living Allowance?

You can qualify for the lower care component (£19.55) if you need help with personal care for part of the day **or**, you could not prepare a cooked main meal for yourself if the ingredients were provided.

Middle and higher care components are awarded if you have day or night care or supervision needs.

By day, you must:

- need frequent help throughout the day with bodily functions such as washing, dressing, eating or using the toilet, **or**
- need continual supervision to avoid substantial danger to yourself or others.

By night, you must:

- need prolonged or repeated attention in connection with your bodily functions, **or**
- need watching over in order to avoid substantial danger to yourself or others.

How much care component will I get?

If you need help or supervision both day **and** night, or you are terminally ill, you will get the higher rate of £73.60.

If you only need help or supervision during the day **or** the night you will get the middle rate of £49.30.

If you only need help during part of the day or you cannot prepare a meal for yourself you will get the lowest rate of £19.55.

Can I get the mobility component of Disability Living Allowance?

The mobility component is paid if you have difficulty with walking. You must claim before age 65. Once payable there is no upper age limit.

You qualify for the **higher rate** of £51.40 a week if:

- you are unable to walk, **or**
- you are virtually unable to walk, **or**
- the exertion required to walk would constitute a danger to your health, **or**
- you have had both legs or feet amputated or were born without legs or feet, **or**
- you have a severe visual impairment, **or**
- you are both deaf and blind and you need someone with you when you are outdoors, **or**
- you are severely mentally impaired, have severe behavioural problems and you qualify for the highest rate of Disability Living Allowance care component.

You qualify for the **lower rate** of £19.55 a week if you are physically **or** mentally disabled and need guidance or supervision from another person when walking outdoors on routes you are not familiar with.

You must have had difficulty with getting around for at least three months, and be likely to continue to do so for six months or more. If you are terminally ill (see page 15) you do not have to satisfy the 3 month test, however you must

complete the mobility section of the form as the mobility component is not awarded automatically.

How to claim: You can get a claim form from the Benefit Enquiry Line on 0800 88 22 00 (textphone 0800 24 33 55). You can also download a claim form or claim online at www.direct.gov.uk

How will it affect my other benefits?

Disability Living Allowance is **not** counted as income when calculating Pension Credit, Housing Benefit or Council Tax Benefit. It can give you **increased entitlement** to those benefits, so tell the relevant local offices if you are awarded Disability Living Allowance. They will check if you are entitled to extra money.

Motability, road tax and Blue Badge

If you get the **higher rate** of mobility component, you can choose to use the money towards leasing a car under the Motability Scheme. You need at least a 12 month award to do this. For further details contact the Motability scheme by ringing 0845 456 4566 (textphone 0845 675 0009) or visit their website www.motability.co.uk. You will also be entitled to free road tax from the Vehicle Licensing Agency and a Blue Badge from Social Services to help with parking.

CARER'S ALLOWANCE

Carer's Allowance is a benefit for people who regularly spend 35 hours or more a week caring for a person who gets either Attendance Allowance or Disability Living Allowance care component at the middle or higher rate.

Carer's Allowance is £55.55 a week.

Your average earnings must not be over £100 a week. Do not count income tax, National Insurance contributions, half of any contributions you make towards a personal or occupational pension scheme. Also deduct certain care costs for the person you are caring for or childcare.

You must not be studying for 21 hours or more a week.

Carer's Allowance overlaps with State Pension so you will not be paid Carer's Allowance if you have a basic State Pension which is worth more. However, entitlement to Carer's Allowance may lead to an increased entitlement to other benefits.

The **carer addition** or **premium** is an extra amount of Pension Credit guarantee credit, Housing Benefit or Council Tax Benefit for carers who qualify for Carer's Allowance. The carer addition/premium is worth up to £31.00 a week. Carers entitled to Carer's Allowance are also able to earn £20 a week without it affecting these benefits.

Carer's Allowance is taxable and is taken into account as income for means-tested benefits.

How to claim: You can get a claim form from the Benefit Enquiry Line on 0800 88 22 00 (textphone 0800 24 33 55).

You can also download a claim form or claim online at www.direct.gov.uk

CARE HOME FUNDING

PERMANENT RESIDENTS

If you are a resident in a care home you must usually pay towards the cost.

Depending on your income and savings you may be able to claim Pension Credit to help meet the cost of care. Benefits do not cover the full cost of care. Many people who need help with care home fees get it from Social Services. If you have capital of £23,250 or less Social Services will normally pay the remaining charge if they assess you as needing care.

If you choose a home that charges more than Social Services will normally pay, a **third party** other than your spouse or civil partner (eg. relatives or a charity) will have to pay the difference. You, the resident, can only pay the extra from **your** own income if Social Services are funding you while you wait for your property to sell.

If your income and savings are too high you will have to fund the cost of your stay in the care home.

If you are a permanent resident in a care home and the NHS pays for the total cost of your care, the rules are different to those given here. See the section on benefits in hospital.

'Tariff income' from capital

You will be treated as having extra income (called tariff or deemed income) if you have capital above £10,000 for Pension Credit or £14,250 for Social Services.

You will be treated as having £1 a week income for each £500 or part £500 over the threshold for Pension Credit; £1 a week for each £250 or part £250 for Social Services. So if you have £13,000 you will be treated by Pension Credit as

having £6 a week tariff income, while Social Services will treat you as having nil tariff income.

Benefits in care

Attendance Allowance and Disability Living Allowance care component are usually payable for a maximum of the first 28 days in care. If you pay your own fees, they remain payable.

Disability Living Allowance mobility component continues to be paid when in a care home.

You also keep £10 a week of any **War Pension or Armed Forces Compensation**.

Pension Credit is also payable in care. Pension Credit is calculated using a standard minimum guarantee plus any additional amounts you are entitled to, just as if you were living in the community. You will no longer be treated as part of a couple, except in limited circumstances when your partner is sharing a room with you.

Working out what you pay

When working out how much you have to pay for your care, Social Services can only count your own income and savings. You should not be jointly assessed with anyone else, not even your spouse or civil partner.

If you are publicly funded you must contribute most of your income to pay for your care, except £22.60 a week personal expenses allowance.

Social Services will disregard your Disability Living Allowance mobility component, £10 a week War Pension/Armed Forces Compensation, and certain charitable or voluntary payments. There is also a savings disregard if you are aged 65 or over allowing up to £5.75 for a resident assessed as

single, and £8.60 for couples. You can also keep 50% of an occupational or private pension if you pay that amount to your spouse or civil partner who lives in the community.

Nursing care

The National Health Service funds care provided by a registered nurse in care homes. Social Services fund personal care and accommodation. Resident's benefits are **not** affected.

The registered nursing element is paid at £108.70 per week.

Treatment of property

Pension Credit and Social Services must ignore the value of your house while your spouse or partner lives there, and also while a relative who is Pension Credit qualifying age or disabled, lives there.

Pension Credit ignores the value of your home while it is for sale, for at least 26 weeks. A longer period can be allowed at the Department for Work and Pensions' discretion if more time is needed to sell the house.

Social Services ignores the value of your property for the first 12 weeks of your stay. After this they will count the value of your house even though it has not yet been sold. They may then loan you the money to pay for your care home, and re-claim it from you once your house is sold. You can receive Attendance Allowance or Disability Living Allowance care component during the time Social Services are loaning you the money.

Deferred payment agreements are available if you are in a care home and do not wish to sell your home (for whatever reason), or face a delay in selling it **and** have less than the upper capital limit **and** insufficient income to meet the cost

of the care home. A legal charge is placed on the property, Social Services then pays the care home fee, and this is repaid either when you die or the property is sold.

TEMPORARY OR 'RESPITE' CARE

Benefits

Attendance Allowance or Disability Living Allowance care component can be paid for stays of up to 28 days in care. However, separate stays may be added together unless separated by more than 28 days at home. If days are linked, payment of Attendance Allowance or Disability Living Allowance care component will stop during respite care when the 'linked' days add up to more than 28.

If you do get paid Attendance Allowance or Disability Living Allowance care component in respite or temporary care you can keep it for your own use, you do not have to contribute it towards the cost of your care.

The amount of Pension Credit you receive is usually the same as when you are at home.

Social Services Capital Limit

The Social Services maximum capital limit for temporary care is £23,250, the same as for permanent residential care.

Social Services only count the income and savings belonging to you, the person in temporary or 'respite' care – not those of your spouse, civil partner or partner.

Treatment of property

The value of your house is ignored during temporary care.

BENEFITS IN HOSPITAL

If you are in an NHS hospital you will continue to receive your full entitlement to State Pension, Incapacity Benefit, contributory Employment and Support Allowance and Severe Disablement Allowance for an indefinite period (as long as you continue to satisfy the conditions of entitlement for these benefits).

Pension Credit and income-related Employment and Support Allowance

You can be paid in full for 52 weeks.

If the severe disability premium or addition is included in your benefit calculation this will stop when your Attendance Allowance or Disability Living Allowance ends (usually after 4 weeks, see below). However, if you are a member of a couple the severe disability premium or addition will continue in payment at the single person's rate if one or both of you are in hospital.

If you are a member of a couple you will have to claim separately if you are **likely** to be separated for substantially more than 52 weeks.

Income-related Employment and Support Allowance is paid at a reduced rate after 52 weeks in hospital.

Attendance Allowance and Disability Living Allowance

Attendance Allowance and Disability Living Allowance are not paid to adults after 28 days in hospital. If you have a Motability agreement this can continue to be paid while you are in hospital. For the purpose of deciding how long you have been in hospital, separate stays are added together,

unless separated by 29 days or more 'out' of hospital. The day you enter hospital and the day you leave are both counted as days 'out'. Payments are only 'suspended' – just ask the Disability Benefits Centre to resume paying you when you leave hospital.

Carer's Allowance

Carer's Allowance stops when the person you look after stops being paid Attendance Allowance or Disability Living Allowance care component. Contact the Carer's Allowance Unit when the person you look after goes into hospital and again when they come out.

Carer's Allowance will stop after the carer has been in hospital for 12 weeks. However, it can stop sooner if the carer has had any weeks off from caring in the last 26 weeks. For example, if you have had one week off caring in the last 26 weeks, Carer's Allowance will stop after 11 weeks in hospital.

- **Note:** the carer addition/premium on means-tested
- benefits continues for eight weeks after entitlement
- to Carer's Allowance stops.

Help with Housing Costs

Help with housing costs including Council Tax Benefit stops when you have been away from home for 52 weeks. Help with housing costs will stop sooner if it becomes clear you will be away from home for longer than 52 weeks. If you are discharged from hospital and return home for a short period (24 hours is usually enough), this breaks the period of absence and a new period begins if you re-enter hospital.

Any partner living in your home may be able to claim these benefits in their own right.

HEALTH COSTS

This is an outline of the help available to people aged 60 or over. If you have a particular illness or disability, you may want to check whether that entitles you to free treatment. There is also a special scheme for war pensioners.

Prescriptions and sight tests

These are free if you are over 60 (men and women).

Health costs if you are on Pension Credit guarantee credit

If you are on Pension Credit guarantee credit you are entitled to:

- free NHS dental treatment
- vouchers for glasses
- help with fares to and from hospital

Your voucher for glasses will not cover the full cost; check the value of your voucher with the optician.

You are entitled to help with the cost of travelling to hospital if you are a patient or accompanying a patient who could not travel alone. You must travel by the cheapest means of transport which it is reasonable for you to use. When you arrive at the hospital ask the reception for a refund. You must provide evidence of your Pension Credit entitlement.

You may also be able to get a Community Care Grant to cover travelling expenses if you are visiting a relative (see page 29).

Health costs if you are on a low income

If you are on a low income and have capital of £16,000 or less you may be able to get help under the Low Income Scheme. If you live in a care home the capital limit is £23,250. Claim on form HC1 before you need treatment. If you have already paid for treatment or for glasses you can apply for a refund within 3 months. You will need an NHS receipt to claim a refund.

If you receive Working Tax Credit or Child Tax Credit you may be entitled to help with health costs. You will be sent an exemption certificate automatically.

How to claim: You can usually get a claim form from your doctor, dentist, optician or chemist. For more information call the Health Costs Advice line 0845 850 1166.

OTHER HELP

Payments for Funeral Expenses

The Funeral Payment helps to cover the cost of a basic funeral and certain fees and travel expenses. The amount of the payment can be reduced in certain circumstances. The Department for Work and Pensions may recover any payment from the deceased's estate.

To qualify for a payment you must be on means-tested benefits such as Pension Credit, Housing Benefit or Council Tax Benefit.

You must be responsible for the funeral and the Decision Maker must accept this responsibility as reasonable. If it is your partner who has died it will be accepted that you are responsible. In other cases help may be refused if there are other close relatives not on benefit, even if there has been no recent contact with the deceased, providing they were not actually estranged.

Claim by contacting the Bereavement Service on 0845 606 0265 (textphone 0845 606 0285). You can also download a claim form from www.direct.gov.uk

Payments for Cold Weather

If the average temperature is, or is forecast to be, below freezing point for seven days in a row, you are entitled to a payment of £25 towards the extra cost of fuel if you are Pension Credit qualifying age and on a means-tested benefit such as Pension Credit. You do not have to claim this payment as it is made automatically. Weather between 1 November and 31 March can trigger these payments.

Winter Fuel Payments

The Winter Fuel Payment is payable to all households where there is someone who has reached Pension Credit qualifying age or over.

You do not have to be claiming a State Pension or any other benefit. There is no limit on the amount of savings or income you can have.

The amount payable depends on who you live with and whether you receive Pension Credit or income-based Jobseeker's Allowance. The minimum amount is £100, the maximum is £300.

If you live in a care home different rules apply.

If you are claiming benefits you do not have to claim the Winter Fuel Payment; it will be paid automatically. If you do not claim any benefits and you have not received a Winter Fuel Payment before, contact the Winter Fuel Payment helpline on 08459 15 15 15 (textphone 0845 300 2086).

Community Care Grants

If you are on Pension Credit (or you expect to be when you leave a care home or hospital), you can apply to the Social Fund for a Community Care Grant for items you need (eg. clothing, furniture, minor repairs to your home). You will not have to pay this back. You need to show how the grant will help you live independently in the community.

You can also claim travelling costs to hospital if you are visiting a relative.

You cannot apply for any services provided by the local authority or for heating costs. Any grant will be reduced by savings you have over £1,000.

These grants are discretionary and will only be paid to you if the Social Fund officer approves your application and if there is enough money in the budget to pay you.

How to claim: Phone the Jobcentre Plus on 080 055 66 88 (textphone 0800 023 4888). You can also download a claim form from www.direct.gov.uk. Include as much information about your circumstances as possible on the form.

Places to Contact

Age Concern Knaresborough

Cliff House, Hilton Lane, Knaresborough HG5 8BX
Tel: 01423 864 956

Age Concern North Craven

Cheapside, Settle BD24 9EW
Tel: 01729 823 066

Age Concern North Yorkshire

Community House, 46-50 East Parade,
Harrogate HG1 5RR
Tel: 01423 502 253 and 01423 507 903

Age Concern North Yorkshire

33 High Street, Northallerton DL7 8EE
Tel: 01609 771 624

Age Concern North Yorkshire

Community House, 75 Allhallowgate, Ripon HG4 1LE
Tel: 01765 606 872

Age Concern Scarborough & District

39 Aberdeen Walk, Scarborough YO11 1BD
Tel: 01723 379 058

Age Concern Selby District

50 Micklegate, Selby YO8 4EQ
Tel: 01757 704 115

Age Concern York

Norman Collinson House, 70 Walmgate, York YO1 9TL
Tel: 01904 627 995 or 621 020

The Citizens Advice telephone service

08444 111 444