

APRIL 2008 - APRIL 2009

BENEFITS FOR OLDER PEOPLE

(Please note this information does not apply to people living in residential care)

PENSION CREDIT

Pension Credit consists of two elements, *Guarantee Credit* and *Savings Credit*.

Guarantee Credit

This replaced Minimum Income Guarantee and is paid to people **60 or over** whose income is below a set amount, their *appropriate minimum guarantee*. Please note that Attendance Allowance and Disability Living Allowance are not counted as income for Pension Credit purposes.

These are the amounts to look out for (the relevant *appropriate minimum guarantee* levels): if a person has less, they should consider making a claim.

Single person aged 60+	£124.05
Couple with at least one person aged 60+	£189.35
Single person on Attendance Allowance, or Disability Living Allowance Care Component (middle or high rate), Carer's Allowance not in payment to carer and living alone or treated as living alone. Advice needed here.	£174.40
Couple both on Attendance Allowance or Disability Living Allowance Care Component (middle or higher rate), Carer's Allowance in payment for one of the couple. Advice needed here.	£267.45
Couple both on Attendance Allowance or Disability Living Allowance Care Component (middle or higher rate), no Carer's Allowance in payment. Advice needed here.	£290.05

Even if income exceeds these amounts Guarantee Credit may still be payable if a person is a carer or has a mortgage.

Savings Credit

This is intended to reward people who have saved for their retirement, paid into a pension plan or have paid extra into their State Retirement Pension. It is payable to single people **65 or over** who have an income exceeding £91.20 and under £173.33 and to couples (one of whom is over 65) where income exceeds £145.80 and is below £254.68.

Income includes *Tariff Income* from savings i.e. £1 for every £500 above £6,000 (see below).

Even if income exceeds these amounts a savings credit may still be payable if a person receives Attendance Allowance, is a carer, or has a mortgage. Please see Pension Credit Ready Reckoner to calculate individual entitlement.

The maximum amount of savings credit payable is £19.71 for a single person and £26.13 for a couple.

Savings

There is **no upper savings** limit for Pension Credit (for a single person or a couple where one member is aged 60 or over). However, savings over £6,000 are subject to a *tariff income* of £1 per week for each extra £500 or part of (e.g. savings of £8,000 produce a tariff income of £4.00 per week).

Further information can also be obtained from:

- Pension Credit Helpline (Tel: 0800-991-234)
Monday to Friday, 8.00 a.m. to 8.00 p.m., Saturday 9.00 a.m. to 1.00 p.m.

OTHER MEANS-TESTED BENEFITS

Housing Benefit/Council Tax Benefit

Some older people will be eligible for Housing Benefit (for rent) and Council Tax Benefit. Apply at local Council Offices.

Local Authorities

Blaby District Council	0116 2750555
Charnwood Borough Council	01509 263151
Harborough District Council	01858 821100
Hinckley & Bosworth Borough Council	01455 238141
Melton Borough Council	01664 567771
North West Leicestershire District Council	01530 454545
Oadby & Wigston Borough Council	0116 2888961
(Leicester City Council)	0116 2549922

At present claims for Pension Credit, Housing and Council Tax Benefit can be backdated automatically for up to 12 months as long as the qualifying conditions are met. However from October 2008 claims for these benefit will only have a maximum period of backdating of 3 months.

Health Benefits

People on low incomes can claim help with dental treatment and dentures, sight tests and glasses, wigs and fabric supports and fares to hospital for treatment (see Department for Work and Pensions Leaflet HC11). They should apply for a twelve month renewable certificate on Form HC1 which will entitle them to free health benefits or reduced charges. Some claimants over 65 will be eligible for a 5 year certificate of exemption.

Prescriptions are free for people of pensionable age.

Anyone on Pension Credit (*Guarantee Credit* element) has automatic entitlement to help with the health costs described above. People entitled to help should tell their optician, dentist, etc. **before** treatment starts.

Social Fund

People receiving Pension Credit (*Guarantee Credit* element) can in some circumstances apply to the Department for Work and Pensions for a Social Fund *Community Care Grant* for essential household items and a wide variety of other costs (apply on Form SF300). For people over 60, savings under £1,000 are ignored.

Funeral payments are also available from the Social Fund, and can be claimed by people receiving certain benefits including Pension Credit (*Guarantee Credit* element), Job Seekers Allowance, Housing Benefit and Council Tax Benefit.

ATTENDANCE ALLOWANCE

This benefit can be claimed by anybody, whatever their income or their savings, who needs help with their personal care during the day or night, e.g. washing themselves, dressing, getting in and out of bed, or if they cannot be left alone for any time as this could be dangerous.

Attendance Allowance can be paid to people who live alone, and is paid to the person who needs assistance. Attendance Allowance can be paid if you need care but do not actually receive it.

Anyone who receives Attendance Allowance should advise their local Pension Service and Housing Benefit / Council Tax Benefits offices. This is because an award of Attendance Allowance can lead to **extra** Pension Credit, Housing Benefit, or Council Tax Benefit. Attendance Allowance is paid **on top** of other benefits, it **does not** reduce other entitlements. Further information can be obtained from:

- Department for Work and Pensions Benefit Enquiry Line (0800-882200)
Monday to Friday, 8.30 a.m. to 6.30 p.m., Saturday 9.00 a.m. to 1.00 p.m.

(See also Welfare Rights briefing note on Attendance Allowance.)

CARER'S ALLOWANCE

A carer may be able to claim Carer's Allowance if they provide 35 hours care per week to a person receiving Attendance Allowance or Disability Living Allowance care component (at either the middle or higher rate). If they work they must earn less than **£95** per week. Since October 2002, carers over 65 have also been able to claim this benefit.

Although many carers will not be able to receive any *payment* of Carer's Allowance, as they already receive a Retirement Pension which is greater, they will be granted *underlying entitlement*. This is important as, if they are on a low income, it can lead to entitlement to **extra** Pension Credit, Housing Benefit or Council Tax Benefit. Anyone awarded underlying entitlement to Carer's Allowance should therefore advise their local Pension Service and Housing Benefit/Council Tax Benefit offices. (*Please note that before claiming Carers Allowance you should seek advice as to how this may affect the disabled person's own benefits.*)

Further information can also be obtained from:

- Department for Work and Pensions Benefit Enquiry Line (0800-882200)
Monday to Friday, 8.30 a.m. to 6.30 p.m., Saturday 9.00 a.m. to 1.00 p.m.

(*See also Welfare Rights briefing note on Benefits for Carers.*)

WINTER FUEL PAYMENTS

Payments under this scheme are entirely separate from Cold Weather Payments which are only paid to people on Pension Credit (*Guarantee Credit* element) during severe cold spells.

Anyone over 60 should receive a Winter Fuel Payment for 2008-2009. The amount for each household will be £200, or £300 if it contains a pensioner aged 80 or over. If you are already receiving benefit, including a Retirement Pension, Incapacity Benefit or Pension Credit, you should receive payments automatically.

For further information contact: Winter Fuel Payments Helpline: Tel. 08459-151515.

INSULATION AND HEATING SYSTEMS

Help is available to people on Pension Credit (*Guarantee Credit* element), Income Based Job Seekers Allowance, Housing Benefit, Council Tax Benefit, Working Tax Credit and Child Tax Credit, Disability Living Allowance, Attendance Allowance, Industrial Injuries Disablement Benefit, or a War Disablement Pension (which includes constant Attendance Allowance or mobility supplement).

Those receiving one of these benefits may qualify for grants of up to a maximum of £2,000 to insulate their home or repair or replace a heating system.

However, approval must be obtained and costs agreed **before** any work is undertaken.

For further information contact:

Warm Front, Freepost, ANG 8305, Ipswich, IP1 11Y (Tel. 0800 9521 555)