



A brief guide to benefits and financial entitlements for older people in Wales

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Introduction

Many older people miss out on extra money each week simply because they don't know what benefits and other financial assistance may be available to them. This leaflet is intended to give a brief outline of the different types of help available, who would be likely to be eligible and how to apply.

If you are unsure whether or not you will qualify, or would like information, advice or support in making a claim you may wish to contact your local Age Concern organisation - see the section '**Help and information**' on page 32.

The benefit and pension rates quoted in this leaflet are the expected rates from April 2009 to April 2010. This leaflet is intended as a guide only and is not a full statement of the law.

The State Retirement Pension

The State Pension is paid to all people who have reached pension age, currently 65 for men and 60 for women, as long as they fulfil the National Insurance (NI) contributions conditions. If you have not paid enough contributions you may be entitled to receive a partial pension. Although most older people are entitled to a pension they still have to make a claim for it. If you have not been contacted about claiming your State Pension three months before you are due to reach the state pension age, you can call the Pension Service on **0800 731 7898**.

The current weekly rates for the full State Pension are:

Basic Pension	£95.25 per week
Married Woman's Pension	£57.05 per week

If you are a married woman with a full NI contribution record you can claim the full pension of £95.25 when you become 60. However, if you don't have a full record you may still be able to receive a partial pension. If you are not entitled to a pension on your own contributions at the age of 60, or it is less than £57.05 you may be able to claim a pension of up to £57.05 based on your husband's contribution record once he starts to draw his pension. If your pension is more than £57.05 you won't get any extra pension based on his contributions.

Married couple receiving pensions based on the husband's contributions - £152.30 per week
(Basic Pension and Married Woman's pension added together)

Married couple/civil partners who have both paid full NI contributions - £190.50 per week (the same as two single people)

Widows or Widowers Pension - £95.25 per week

A widow, widower or surviving civil partner who has reached pension age but does not qualify for the full Basic Pension of £95.25 may be able to use their spouse's/civil partner's contribution record to qualify for the full Basic Pension.

Addition to Pension at age 80 - £0.25 per week

An extra 25p a week is automatically added to your pension when you reach the age of 80.

Over 80s Pension - £57.05 per week

This pension is for people aged 80 or over who don't have a State Pension. It is non-contributory so is available to people who haven't made any NI contributions. If you have a State Pension but it is less than £57.05 a week, the over 80s pension will be paid to bring your pension up to this level.

For general enquiries on claiming the State Pension you can contact the Pension Service on **0800 731 7898**, or **0800 731 7936** for Welsh speaking customers.

Pension Credit

There are two elements to the Pension Credit: the Guarantee Credit and the Savings Credit (see below). People whose income consists solely, or mostly, of the Basic Pension should be entitled to claim Pension Credit in order to bring their income up to a minimum level set by the Government. You can claim as a single person or as a couple. If you have a partner, one of you claims on behalf of both of you (your 'partner' is your husband, wife or civil partner or someone you live with as though you are married or civil partners). For the Guarantee Credit the person who applies must be at least 60, although their partner can be younger. For the Savings Credit one or both of you must be aged at least 65.

Guarantee Credit

The Guarantee Credit ensures that **everyone** over 60 will receive a minimum weekly income which is:

Single person	£130.00 per week
Couple	£198.45 per week

If you have savings: At the time of writing - April 2009 - savings of over £6,000 may affect the amount of benefit received; however, from **November 2009** the Government will be increasing this to savings over £10,000. The Pension Credit Guarantee Credit which you receive will usually be reduced by £1 for every £500 (or part of) that you have over £6,000 (or £10,000 from November 2009). The savings limit is the same whether you are single or a couple, i.e. if you are in a couple the £6,000 savings is between you and **not** each.

In some circumstances homeowners with a mortgage or home loan may be entitled to extra Pension Credit to help with mortgage interest. People who are renting their accommodation may sometimes be eligible for extra Pension Credit to help with certain service charges.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard Pension Credit. For further information see the '**Extra premiums for means tested benefits**' section on page 10.

Savings Credit

The Savings Credit provides extra money to people aged 65 and over who have modest income from occupational pensions, savings, or certain other sources which takes their income above the basic State Pension level.

If you are a single person: you should be entitled to claim the Savings Credit if your income is between **£96.00 a week** and approximately **£181.00 a week** (the amount of credit to which you are entitled will reduce the higher your income is between these two figures). The maximum amount of additional income which can be provided by the Savings Credit is currently **£20.40 per week** for a single person.

If you are a couple: you should be able to claim Savings Credit if your combined income is between **£153.40 a week** and approximately **£266.00 a week** (the amount of credit to which you are entitled will reduce the higher your income is between these two figures). The maximum amount of additional income which can be provided by the Savings Credit is currently **£27.03 per week** for a couple.

For further information on the Pension Credit you can contact the Pension Service on **0800 99 1234**.

Additionally, for information and advice on general pensions issues you may wish to contact **The Pensions Advisory Service (TPAS)** on **0845 601 2923**. TPAS is an independent voluntary organisation which is grant-aided by the Department for Work and Pensions (DWP).

Housing Benefit and Local Housing Allowance

Both Housing Benefit and the Local Housing Allowance provide help towards the cost of rent for people on low incomes. The Local Housing Allowance (LHA) is a newer way of calculating housing benefit which the Government introduced from April 2008; **however**, dependent on your circumstances, the older Housing Benefit system may still apply to you. The bullet points below outline which version of benefit will be applicable to you in your circumstances:

- If you are living in rented accommodation provided by a **private landlord**, are currently in receipt of Housing Benefit and your circumstances have not changed since you made the claim, then you will continue to receive your benefit in the same way as you have under the older Housing Benefit system; **however**, if your circumstances change for any reason - for example you move to a new address or have had a break in your claim - you will need to inform the local council as you may need to make a new claim. This new claim would then be calculated using the newer LHA system
- If you are living in rented accommodation provided by a **private landlord** and you have not made a Housing Benefit claim before, your case will be processed under the LHA rules
- If you are living in **Local Authority (Council) housing**, or are a tenant with a **Housing Association/Registered Social Landlord** you will receive Housing Benefit rather than LHA even if you are making a new claim, as LHA only applies to people who rent their home from a private landlord.

Both the LHA and Housing Benefit are administered by local authorities and are means tested in order to determine eligibility. They are not normally awarded to people with more than £16,000 in savings, except if they are in receipt of Pension Credit Guarantee Credit.

At the time of writing - April 2009 - savings of over £6,000 will affect the amount of benefit you will be entitled to receive; however, from **November 2009** the Government will be increasing this to savings over £10,000. As with Pension Credit, for people over 60 the amount of benefit received will usually reduce by £1 for every £500 (or part of) that you have over £6,000 (or £10,000 from November 2009).

The maximum amount of Housing Benefit or LHA you can receive would cover 100% of the cost of your rent; however, in some circumstances the amount of rent eligible for benefit can be restricted by your local authority if they consider, for example, that your rent is too high or your accommodation is larger than you need. In these circumstances you would be expected to make up the remaining rent which your benefit doesn't cover through your other income.

The amount of Housing Benefit or LHA that you will be entitled to receive is also determined by your personal allowances. These are:

Single 60-64	£130.00
Couple (one or both aged 60 or over, but both under 65)	£198.45
Single 65 and over	£150.40
Couple (one or both 65 and over)	£225.50

If your income is the same as or less than your personal allowance you will normally receive the maximum benefit available (though savings that you have may affect this - see above). If your income is above your personal allowance the maximum benefit that you can receive is

generally reduced by 65p for every pound that your income is more than your personal allowance.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard Housing Benefit and Local Housing Allowance. For further information see the '**Extra premiums for means tested benefits**' section on page 10.

Differences between Local Housing Allowance and Housing Benefit

As stated, the personal allowances and income and savings rules are all the same for the Local Housing Allowance (LHA) as they are for Housing Benefit. **However, the LHA does differ from Housing Benefit in a few respects as follows:**

Under the Housing Benefit system the amount of benefit you receive will be your rent minus the amount that you can afford to pay (if anything). LHA is still calculated in the same way - by looking at how much you can pay towards your rent - but instead of taking this amount away from your actual rent, it will be taken away from a standard local rent.

The standard local rent will be set according to the:

- number of people living in your home
- number of rooms in your home
- rents charged for similar properties in your area.

To find out what the standard local rent amount is for your area, or for further information on any aspect of Housing Benefit and LHA, you can contact the Housing Benefit department of your local authority. The contact details should be listed in your local phone book or directory.

Council Tax Benefit

Council Tax Benefit is means tested and administered by local authorities. The personal allowances and income and savings rules that determine your eligibility for Council Tax Benefit are the same as for Local Housing Allowance/Housing Benefit (see previous section), i.e. whether your benefit will cover the whole cost or part of your Council Tax is dependent on your income and the amount of savings you have. The rules for Council Tax Benefit are, however, slightly different where your income is above your personal allowance - in this instance the maximum benefit that you can receive is generally reduced by 20p rather than 65p for every pound that your income is more than your personal allowance.

Carers and people with severe disability may be entitled to receive extra premiums in addition to the standard Council Tax Benefit. For further information see the '**Extra premiums for means tested benefits**' section on page 10.

For further information on Council Tax you can contact the Council Tax department of your local authority. The contact details should be listed in your local phone book or directory.

Extra premiums for means tested benefits

As part of the eligibility calculations for means tested benefits - e.g. Pension Credit, Housing Benefit and Local Housing Allowance and Council Tax Benefit - some people may qualify for an extra premium; for example, if they have a severe disability or are a carer. Therefore, in addition to the total income received from any means tested benefits, those eligible would also receive an extra weekly payment.

The premiums are:

Severe Disability Premium

Single person	£52.85 per week
Couple (one qualifies)	£52.85 per week
Couple (both qualify)	£105.70 per week

A person is normally eligible for this premium if **all** the following are met:

- they are receiving Attendance Allowance or the higher or middle rate of the care component of Disability Living Allowance
- the single person or couple have no-one else who lives with them; and
- no-one is receiving Carer's Allowance to look after them.

Carer Premium

This premium is normally available to carers who are in receipt of Carer's Allowance as well as people who have applied for Carer's Allowance and fulfil the eligibility criteria but cannot receive it because they are getting another benefit instead. The current rate is **£29.50 per week**.

Attendance Allowance

Attendance Allowance is a benefit for people over 65 who need help with personal care and/or supervision or watching over because of physical illness, mental illness or a disability. It is **not** means tested, though you must normally have met the disability conditions which determine eligibility for at least six months prior to claiming. You do not have to have a carer who looks after you to qualify: what matters is that you need help with personal care, supervision or watching over, and not whether you are actually getting that care.

If you require assistance with bodily functions such as the following you may be eligible for Attendance Allowance. Please note this is not an exhaustive list:

- hearing
- breathing
- communicating
- seeing
- eating meals
- washing or bathing
- rising from a chair
- walking
- sitting or standing
- shaving
- using the toilet (and/or incontinence aids)
- dressing and undressing
- getting into and out of bed or turning in bed
- taking medication
- negotiating stairs
- applying dressings.

Depending on the extent of the help that you need, the Attendance Allowance is paid at a lower or higher rate (if you are terminally ill you are treated as satisfying the higher rate conditions). The current rates are:

Lower rate

This is applicable if you need help in either the day or night and is currently **£47.10 per week**

Higher rate

This is applicable if you need help in both the day and night and is currently **£70.35 per week**.

For further information on Attendance Allowance you can contact the Department for Work and Pensions on **0845 712 34 56**.

Disability Living Allowance

Disability Living Allowance is a benefit for people who become ill or disabled and need help with personal care and/or mobility; **however**, it is only possible to receive the benefit if a claim is made **before** the age of 65 (if someone is already in receipt of Disability Living Allowance when they reach age 65 then they can carry on receiving it, but a new claim cannot be made by someone 65 or over).

There are two parts to the Disability Living Allowance consisting of a Care Component and Mobility Component. Depending on your circumstances you may be entitled to one of the components but not the other, or, both at the same time. Disability Living Allowance is **not** means tested.

Care Component

This is for people who need help with personal care and/or supervision or watching over because of physical illness, mental illness or a disability. It is paid at a lower, middle or higher rate. These are:

Lower rate

This is applicable if you need help for some of the day, or need help to cook a main meal for yourself. It is currently **£18.65 per week**

Middle rate

This is applicable if you need help in the day or night and is currently **£47.10 per week**

Higher rate

This is applicable if you need help both day and night and is currently **£70.35 per week**.

Mobility Component

This is to assist people who can't walk or need help to get around. There is a lower or higher rate depending on circumstances. These are:

Lower rate

This is applicable if you need guidance or supervision out of doors and is currently **£18.65 per week**

Higher rate

This is applicable if you have more severe walking difficulties. It is currently **£49.10 per week**.

For further information on the Disability Living Allowance you can contact the Department for Work and Pensions on **0845 712 34 56**.

Carer's Allowance

This is a taxable benefit paid to people who spend at least 35 hours a week on caring commitments for a severely disabled person. You can be in receipt of Carer's Allowance whether or not you live in the same home as the person you care for. Also, you do not have to be related to them. There is no upper age limit for applying for Carer's Allowance.

The current rate is **£53.10 a week**; however, carers must satisfy a number of eligibility criteria in order to qualify for the benefit and must not earn a weekly salary of over £95 (after the deduction of allowable expenses such as Income Tax). In addition to the £53.10, extra money may be added to the Carer's Allowance for a person who lives with you and is dependent on you. In the case of an adult dependent (i.e. your husband, wife or civil partner) you will receive an extra **£31.70 per week**.

Please note: There is, however, an important thing to check before making a claim for Carer's Allowance: there is a risk that any income related benefits already being paid to the person you care for, such as Pension Credit, could be reduced if you begin claiming Carer's Allowance. Therefore, it is important to seek advice before claiming.

Employment and Support Allowance (formerly Incapacity Benefit)

Employment and Support Allowance (ESA) replaced Incapacity Benefit for new claimants from 27 October 2008. However, people who were already receiving Incapacity Benefit prior to this will continue to do so as long as they are still eligible.

ESA is a benefit which aims to help people with an illness or disability move into work. It is a benefit for working age adults and as such you cannot receive it if you have reached State Pension age (currently 60 for women and 65 for men). People may be entitled to receive ESA if they are nearing retirement age, for example, men aged 60 to 65. The basic ESA is **£64.30 per week**.

ESA consists of **two phases**:

- **Assessment phase** - This is paid for the first 13 weeks of your claim while a decision is made on your capability for work through a Work Capability Assessment
- **Main phase** - This starts from week 14 of your claim if the Work Capability Assessment finds that your illness or disability limits your ability to work.

Within the main phase there are two groups to which people will be allocated:

- **Work Related Activity Group** - People in this group will take part in work-focused interviews with a personal adviser and be given support to help them prepare for suitable work. In addition to the basic allowance of £64.30 people in this group will receive a **work related activity component of £25.50 per week**
- **Support Group** - People are placed in this group if their illness or disability is assessed as having a severe effect on their ability to work and will therefore not be expected to take part in work-focused interviews. A **support component** in addition to the basic allowance is paid to people in this group. This is **£30.85 per week**.

ESA is administered by Jobcentre Plus. For further information you can contact them on **0800 055 6688**, or visit your nearest Jobcentre Plus office which should be listed in your local phone book or directory.

Industrial Injuries Disablement Benefit

This benefit may be payable to people who are disabled because of an accident at work or an industrial disease and can be paid in addition to other benefits, such as Incapacity Benefit or the Retirement Pension. The level of payment depends on how disabled you are assessed as being.

You can still make a claim for Industrial Injuries Disablement Benefit if you are over the State Pension age, as long as your illness or disability is as a result of an accident or event that happened at work, or in connection with work, when you were in employment. For further information and to obtain an application form you will need to visit your local Jobcentre Plus office; their details should be listed in your local phone book or directory.

War Pensions

These pensions may be paid to people disabled as a result of war or peacetime service in the Armed Forces, or to war widows/widowers. For more information you can contact the Veterans Agency helpline on freephone **0800 169 22 77**.

Severe Disablement Allowance

It is not possible to make a new claim for this allowance as it was abolished in April 2001; however, if you are already receiving it you can continue to do so. The current weekly rate is **£57.45**.

Benefits for people bereaved under retirement age

There are three different bereavement benefits, all of which depend on the national insurance contributions of the person who has died, unless they died as a result of an industrial accident or prescribed industrial disease:

Bereavement Payment (one-off lump sum) - £2,000

Bereavement Allowance for people aged 55 - pension age
(paid for up to 52 weeks) - £95.25 per week

Widowed Parent's Allowance (for people with dependent children)
- £95.25 per week.

Residential and nursing care homes in Wales

Capital Limits

When someone enters a residential or nursing care home in Wales an assessment takes place of their savings and assets to determine how much they will have to contribute towards the cost of their care. How much you will be expected to contribute is determined by capital limits. These are currently:

Upper	£22,000
Lower	£20,750

If you have savings or assets that are more than the upper capital limit, you will have to pay the full cost of your care until your savings reduce to that amount. If your savings are between the lower and upper capital limit figure then you will have to pay part of the cost of your care. Savings that are less than the lower capital limit figure will be ignored and the full cost of your care will be paid for by the local authority.

Personal Expenses Allowance

This allowance is the amount of money that residents of care homes are entitled to keep, after the costs of their care have been paid, for spending as they wish. This is currently **£22.00 per week**.

NHS funded nursing care contribution

Some people resident in homes providing nursing care are eligible for a contribution from the National Health Service (NHS). Each Local Health Board (LHB) in Wales has agreed a rate of **£119.66 per week** from April 2009.

You may wish to contact your LHB if you have any queries about the rate. Their details should be listed in your local phone book or directory; however, if you're unsure which LHB covers your area, or cannot find their telephone number, you can contact NHS Direct Wales on 0845 46 47, who should be able to advise you.

Please note: In these instances the NHS only meets the cost for the time a **registered nurse** spends providing nursing care (or monitoring and supervising care delegated to a non-registered nurse such as a care assistant). It does **not** cover time spent by other care staff at the home on nursing tasks and the care home resident may have to meet the cost for the rest of their care depending on their savings and assets please see '**Capital Limits**' section on page 17.

Fully funded NHS continuing health care in a care home

Some people are eligible for the full cost of their care to be funded by the NHS under their NHS continuing health care criteria. **Age Concern Factsheet 20** provides detailed information on this topic. If you wish to obtain a copy of this Factsheet see the '**Help and Information**' section on page 32.

Income Tax: personal and age-related allowances

Personal allowance

The personal allowance is the amount of income you can receive without paying tax. From 6 April 2009 to 5 April 2010 (tax year 2009-2010) the allowances are:

Aged under 65	£6,475
Aged 65-74	£9,490
Aged 75 or over	£9,640

If you become 65 or 75 during the 2009-2010 tax year, you are entitled to the allowance for that age group. The higher allowances listed above for people aged 65 and over are usually reduced if someone's gross income is above a set 'income limit' for receiving age-related allowances. This is currently £22,900 per annum. For every £2 of income which you have over the £22,900 limit you will lose £1 of the age-related allowance until it is reduced to the level of the basic allowance for those aged under 65 (your allowance would not be reduced to less than this basic allowance).

Married couple's allowance

The married couple's allowance was abolished in April 2000 except for couples where one or both partners were already 65 before 6 April 2000. For those who are eligible to receive it, the figures are as follows:

Aged 75 or over	£6,965
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Born before 6 April 1935 but not over 75 - this is no longer applicable: In the 2009-2010 tax year all Married Couple's Allowance claimants in this category will become 75 at some point during the year and will therefore be entitled to the higher amount of the allowance, i.e. for those aged 75 and over.

The married couple's allowance can be reduced in the same way as the age-related personal allowances (see above) by income over the £22,900 limit; however, there is a minimum amount that the married couple's allowance can be reduced to: this is currently **£2,670**.

NB: Despite its name, the Married Couple's Allowance is **not** an allowance in the same way as the Personal Allowance. It is simply a deduction from the tax that is due. Therefore the £6,965 Married Couple's Allowance works out as a tax deduction of **£696.50** and the minimum amount of £2,670 works out as a tax deduction of **£267.00**.

Blind person's allowance

This is an extra allowance, in addition to the standard personal allowance, that someone who is registered blind can receive. It is currently **£1,890**.

For further information and advice on tax affairs you can contact your local tax office or HM Revenue & Customs Enquiry Centre. Their details should be listed in your local phone book or directory.

There is also a charity, **Tax Help for Older People**, who provide free advice on tax to older people on low incomes. Their contact telephone number is **0845 601 3321**.

Help with heating

Winter Fuel Payment

This annual payment to help older people meet the cost for keeping warm in the winter is **not** means tested and is therefore available to all households with someone aged 60 or over living there. Eligibility depends on a qualifying period at a certain point during the year. For winter 2009/2010 this will be between 21 to 27 September 2009. If you're going to be aged 60 or over during this period then you should qualify for the Winter Fuel Payment for the winter 2009/2010 onwards.

At the time of writing the rate for winter 2009/2010 will be **£250** for people aged 60-79, rising to **£400** for anyone aged 80 or over. If you are getting your State Pension, the Winter Fuel Payment should be made automatically and you won't need to apply. However, if you're a man aged 60-64 you may need to make a claim as you have not reached the State Pension age yet and would probably not receive the payment automatically. The claim form for the Winter Fuel Payment to cover the 2009/2010 winter should be available from August 2009.

For further information you can contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

Cold Weather Payment

If you receive Pension Credit you may be entitled to an additional payment should weather conditions be particularly severe in your area. You will be entitled to an extra **£8.50** a week when the average temperature has been, or is expected to be, zero degrees Celsius or below for 7 consecutive days. You should receive a Cold Weather Payment automatically if you qualify, however, if you think that you should have received a payment and have not had one you can contact the Pension Service on **0845 6060265**.

Home Energy Efficiency Scheme (HEES)

This scheme, funded by the Welsh Assembly Government, provides grants to householders to make their homes warmer, more energy efficient and more secure. You can be eligible for help if you own your home or if you are renting privately. HEES is split into two sections, with the part aimed at helping people over 60 or those who are disabled or chronically sick, known as HEES Plus.

Important: At the time of writing - April 2009 - the Welsh Assembly Government is undertaking a review of the Home Energy Efficiency Scheme (HEES). As such, the information stated in this section is accurate at the time of writing, but may be subject to change before this booklet is updated in April 2010. Therefore, if you are unsure of the current situation you may wish to contact Age Concern Cymru and Help the Aged in Wales, or your local Age Concern organisation for further information (see the '**Help and information**' section on page 32 for contact details). We also produce **Factsheet 1w - Help with heating in Wales**, which will be updated as necessary throughout the year and will contain the latest information on HEES.

As of April 2009:

If you are aged 60-80 you are most likely to be eligible for a grant if you are receiving one or more of the benefits outlined in this leaflet. The maximum assistance available is currently set at £3,600.

If you own your home and are not in receipt of any type of benefit you can still apply as you may be entitled to a partial grant towards the cost of insulation measures and energy efficiency improvements. The maximum amount that you can receive in this instance is currently £500.

Householders aged 80 or above **automatically** qualify for the maximum assistance of £3,600, whether or not they are in receipt of any benefits.

For further information HEES can be contacted on freephone **0800 316 2815**.

Help with insulation for the over 70s

A scheme called the Heat Project, funded by utility companies under the Government's Carbon Emissions Reduction Target (CERT), has recently made loft and/or cavity wall insulation **free** to anyone aged over 70 who owns or privately rents their home. CERT is regulated and administered by Ofgem, the Government's gas and electricity regulator. For further information you can contact the Heat Project on freephone **0800 093 4050**.

Help with house repairs

From your local authority

If you receive Pension Credit you may be able to obtain a Community Care Grant or Budgeting Loan to help with the cost of minor repairs. See 'The Social Fund' section on page 27.

Local authorities have a general power to help with improving living conditions. Help can include adaptation or improvement of living conditions by providing a grant, loan, materials or any other form of assistance. This is a discretionary scheme and should give priority to vulnerable and older people. Each local authority must have a published policy describing the sort of help it offers. Social Services departments can sometimes help with adaptations to a person's home if they are assessed as needing these as part of a community care service which social services are providing to that person.

Local authorities also administer **Disabled Facilities Grants**. These cover a variety of improvements and adaptations intended to make life easier for someone with a disability. However, the eligibility criteria for

these grants are quite strict and in order to qualify you must be disabled under the terms of the **Housing Grants, Construction and Regeneration Act 1996**. This states that a person is disabled if:

- their sight, hearing or speech is substantially impaired
- they have a mental disorder or impairment of any kind
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise.

An assessment of income and savings is also carried out to determine eligibility.

Care & Repair

Care & Repair is an independent not-for-profit organisation which provides support for older or vulnerable homeowners to help them undertake adaptations, repairs and improvements to their home. The Care & Repair service can include guidance on how to get financial support to undertake work, help in accessing this financial support, technical support in the planning of the work and assistance to ensure that any work is undertaken by accredited trade persons. Care & Repair Cymru can be contacted on **029 2057 6286**.

Help with health costs

NHS prescriptions in Wales are currently free for people of all ages. People aged 60 or over can receive free NHS eyesight tests.

If you receive the Guarantee Credit part of Pension Credit you should be **automatically** eligible for:

- free NHS dental check ups and treatment
- vouchers towards the cost of glasses or contact lenses
- repayment of necessary travel costs to receive NHS treatment while under the care of a consultant or as a result of a referral made by your GP or dentist. This is known as the Healthcare Travel Costs Scheme. For further information of when travel costs would or would not be covered by this scheme you can contact the NHS health costs advice line on **0845 610 1166**.

In order to access this help, when you make an appointment with your dentist or optician or are referred for tests or treatment by a consultant, your GP or NHS dentist, you will need to inform them that you receive the Guarantee Credit part of Pension Credit.

You will need to show your award notice for the Guarantee Credit part of Pension Credit to prove that you are entitled to the assistance. If you are unsure where your award notice is you can call the Pension Service on **0845 606 0265**.

People who receive the Savings Credit part of Pension Credit only do not automatically qualify for this help, but may qualify for help through the NHS Low Income Scheme outlined on page 26.

NHS Low Income Scheme

People on low incomes may be eligible for help with certain health costs through the NHS Low Income Scheme. Eligibility **is** means tested: capital of more than £16,000 (or £23,000 if you live permanently in a care home) would probably mean you were not eligible. Capital here would include: money in a bank or savings account, national savings certificates, premium bonds, shares or other investments and any property you own but **not** the house you live in.

To apply for help through this scheme you would need to complete a **HCI** application form. You should be able to obtain one of these from your dentist, optician, NHS hospital or Jobcentre Plus office. For further advice on whether you would be eligible you can contact the NHS Low Income Scheme Patient Services department on **0845 850 1166**.

If your application is successful you will be sent either a **HC2 certificate** or a **HC3 certificate**.

The **HC2 certificate** will mean that you have been assessed as being eligible for help with the **full** cost of NHS dental treatment, vouchers towards the cost of glasses, and reasonable costs for travel to receive NHS treatment under the care of a consultant or through a referral by your GP or dentist.

The **HC3 certificate** will mean that you will be entitled to **partial** help with the above costs.

Getting a refund if you have already paid - If you have paid for dental treatment, glasses or travel costs within the last 3 months you may be entitled to apply for help for those costs. You can claim for a refund by using a **HC5** form. This can be sent at the same time as you return the **HCI** application form.

The Social Fund

The Social Fund is a Government run scheme to help people with expenses which are difficult to meet from a low income. The different types of help which may be available to you are Funeral payments, Community Care Grants, Budgeting Loans or a Crisis Loan.

Funeral payments

You may be able to get a payment towards funeral costs if you are receiving Pension Credit, Housing Benefit or Council Tax Benefit. Payments can be made to the partner or close relative of the person who has died, or someone else it is reasonable to expect to take responsibility for arranging the funeral; for example, if there is no surviving partner or close relative, then a close friend may be entitled to a payment. However, as there are restrictions on who can receive payments and how much these will be, it would be wise to check what you are entitled to before making any funeral arrangements.

Any savings that you have do not usually affect your entitlement to a funeral payment; however, any money available from the deceased person's estate or insurance policies etc will be taken into account. Also, you might have to repay some or all of the funeral payment from the estate of the person who has died. It is still possible to make a claim for a funeral payment up to 3 months after the funeral has taken place.

Community Care Grants

These grants are available to people who are receiving Pension Credit and **do not** have to be repaid. However, savings over £1,000 (£500 for people under 60) will be deducted from any grant. The types of circumstances where the Community Care Grant may be awarded to you are:

- If you are leaving institutional or residential accommodation, for example, a hospital, care home or hostel and you need help to buy items such as a bed, bedding, cooker, fridge/freezer or fuel connection

- If you need help to stay living in your own home rather than go into a care home (for example, minor house repairs are needed, or new bedding and/or essential furniture)
- Where help is needed to ease exceptional pressures on families caused by disability, chronic sickness or major family changes
- Where help is needed with travel expenses in urgent situations, for example, visiting someone who is ill or attending a relative's funeral.

The above is not an exhaustive list, so it is worth making a claim even if you are unsure as to your eligibility as you have nothing to lose by applying (see '**How to apply for help from the Social Fund**' section on page 29).

Budgeting Loans

As with the Community Care Grant, a Budgeting Loan may be available to you if you are in receipt of Pension Credit. The Budgeting Loan **does** have to be repaid, but it is interest free. The loan is intended to help you with one-off, but significant, expenses that it would otherwise be difficult to afford on a low income; for example, money for rent in advance or removal costs (needed to secure new accommodation), home improvements and maintenance or household equipment.

Budgeting Loans are from £100 to £1,500 depending on your need and ability to repay the loan. Savings over £2,000 (£1,000 for people under 60) will be deducted from the loan. The application process for Budgeting Loans and Community Care Grants are separate so it may be better to try for the non-repayable grant before you consider a loan.

Crisis Loan

These loans are interest free and available to anyone - you don't have to be receiving any benefits. You may be entitled to a loan if you need help

with expenses caused by an emergency or a disaster - for example, a fire or flood - and the loan is necessary to prevent serious damage or risk to your health and safety. Any savings you have will usually affect how much you can get. Crisis Loans **are** repayable.

How to apply for help from the Social Fund

The Social Fund scheme is administered from Jobcentre Plus offices and you will therefore need to visit your local office in order to make an application for any of the different sorts of help available. Don't be put off applying for help from the Social Fund because you are of pension age and the scheme is administered from the Jobcentre; the Social Fund is just as much for older people as it is for those of working age. The details of your nearest Jobcentre Plus office should be listed in your local phone book or directory.

The television licence

People who are registered blind can receive a 50% reduction in their licence.

If you are aged 75 or over, you are entitled to a free Over-75 television licence for your home, even if you live with younger relatives or friends (if you are aged 74, but will turn 75 before your next television licence is due to expire, you will qualify to buy a short term television licence). You can contact TV Licensing with over 75s enquiries on **0844 800 5875**.

There is also an Accommodation for Residential Care concessionary licence which may be available to people who live in care homes or certain local authority or housing association property. If you qualify for this, it will reduce the cost of a year's licence to only £7.50. For further information you can telephone TV Licensing on **0844 800 5808**.

Travel concessions

People aged 60 or over in Wales are entitled to free travel on all local bus services in Wales. To find out how to apply for your Concessionary Bus Pass you will need to contact your local authority. On some local routes that begin in Wales but end just over the border in England the bus pass may still be valid, but you may wish to check this with the relevant local authority to see what the arrangements are in regard to the service you wish to use before traveling. Apart from these limited routes, however, the Concessionary Bus Pass for Wales is **not** valid on services in England.

The Welsh Assembly Government has also been funding an improved network of longer-distance bus services in Wales. The services offered include routes between Bangor and Aberystwyth, Wrexham and Barmouth, Brecon and Newtown, and in Ceredigion. These services have been branded **TrawsCambria**. The older persons' Concessionary Bus Pass is also valid on these TrawsCambria services (except the X40 service between Carmarthen and Cardiff where half the standard adult fare is payable).

In recent years the Welsh Assembly Government has been operating a Concessionary Fares Rail Pilot Scheme. Under this scheme Concessionary Bus Pass holders in some areas of Wales have been able to benefit from free rail travel on certain services. For more information on whether a pilot scheme is operating on the service you wish to travel on you can contact the Welsh Assembly Government on **0845 010 3300** or **0845 010 4400** for Welsh speakers.

If you are 60 or over you should qualify for reduced fares on coaches. This is a voluntary scheme and includes the major coach provider National Express. Rail companies give reductions on many train fares to

people aged 60 or over who buy a Senior Railcard. The card currently costs £24 for a twelve month period. Cardholders usually save one third on most Standard and First Class rail fares throughout the UK, though there are restrictions on some peak-time services.

Swimming

The Welsh Assembly Government funds free swimming in Wales for all older people aged 60 and over outside school holidays, although some local authorities have extended the scheme to provide 60+ free swimming all year round.

Help and information

Help from your local Age Concern organisation

Most local Age Concern organisations are able to provide free benefits checks where they will be able to calculate which benefits you may be entitled to claim based on your individual circumstances. Additionally, they will be able to help you fill in any claim forms and may be able to visit you at home if this would be most convenient for you.

You can obtain the contact details for your local organisation from your local phone book or directory where they should be listed, or via our National Information Line on **0800 00 99 66**.

Online benefits checker

A free benefits checker can be found on the national Age Concern website at:

www.ageconcern.org.uk/AgeConcern/benefits-checker.asp

You can use this to help you calculate what benefits you could be claiming. There are full instructions on how to use it and no personal information is required, so your privacy is assured.

Help on the telephone

Both Age Concern and Help the Aged operate free national information lines where you can get basic advice on claiming benefits. The Age Concern National Information Line is on **0800 00 99 66** and Help the Aged SeniorLine is on **0808 800 6565**.

Your Rights to Money Benefits book

For more detailed information Age Concern and Help the Aged publishes a book called '**Your Rights to Money Benefits**'. This is updated every year and is a guide to money benefits for older people, priced **£5.99**. The 2009/2010 version is available now. For more information on how to order you can telephone the Age Concern Bookshop on **0870 44 22 120**, or order online at: **www.ageconcern.org.uk/bookshop**

Information leaflets

Age Concern and Help the Aged also provide a range of information leaflets, Factsheets and Information Guides covering benefits advice, and other topics, in more depth. For further information on the titles available you can contact the Age Concern National Information Line on **0800 00 99 66** and the Help the Aged Information Resources Team on **020 7239 1845**.

Produced by Age Concern Cymru and Help the Aged in Wales

Age Concern Cymru and Help the Aged in Wales have joined together to form a single new charity (regd. no. 1128436) dedicated to improving the lives of older people.

Please note that this does not affect local Age Concern organisations which are not part of this merger. Services provided by local Age Concerns will therefore continue as usual.

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