

# Easy Guide to Benefits

## For the 60+



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Welfare Benefits can be difficult to get your head around, so we've created 'The Easy Guide to Benefits for the 60+'. It explains the most commonly received benefits in a straightforward and easy to understand way.

It will help you to understand if you're entitled to receive benefits and which ones you're eligible to apply for. It's aimed at all older people, not just tenants of housing associations, as well as carers and family members.

The benefits rates poster enclosed is for the current financial year. The figures are updated in April each year.

This brochure is a general guide to benefits and is not a full and authoritative statement of law or an alternative to seeking benefits advice from a reputable advice service or government agency. The information in this brochure is correct at the date of publication. You're advised to check all figures and rates of payment before making an application.

Further information can be obtained from the Department of Work and Pensions (DWP) or local advice centres such as the Citizens Advice Bureau. If you're a Trust tenant, information is available from onsite staff or by contacting Trust's head office on 0131 444 1200 or email [info@trustha.org.uk](mailto:info@trustha.org.uk)

You can download a PDF at: [www.trustha.org.uk/benefits](http://www.trustha.org.uk/benefits)

**'The Easy Guide to Benefits for the 60+' explains the most commonly received benefits in a straightforward and easy to understand way.**

### What is it?

The UK coalition government has proposed changes to benefits and tax credits, which it's claimed will save £18 billion a year. Some changes have already begun with many other changes planned over the next few years.

The majority of changes will only affect you if you're of 'working age' and haven't reached pension age yet. With fewer changes for those entitled to receive Pension Credits.

You don't need to do anything right now, as the DWP or The Pension Service will contact you directly if your benefits are going to change.

Updates about the changes are published on Trust's website <http://www.trustha.org.uk/benefits/> and you can get further information through staff at your development or your local advice centres.

**The majority of changes from the Welfare Reform Act will only affect you if you're of 'working age' and haven't reached pension age yet.**

### What is it?

The State Pension is a regular payment from the government most people can claim when they reach State Pension age (SPA). Not everyone gets the same amount. How much you get depends on your National Insurance record.

For many people, the State Pension is only part of their retirement income. For example, you may also have money from a workplace pension, other pension and/or earnings.

Your State Pension age depends on your date of birth. The government has announced that it will regularly review the State Pension age.

To qualify you usually need a minimum of 10 qualifying years on your national insurance record to get any State Pension. They don't have to be 10 qualifying years in a row.

This means for 10 years at least one or more of the following applied to you:

- you were working and paid National Insurance contributions
- you were getting National Insurance credits, for example if you were unemployed, ill or a parent or carer
- you were paying voluntary National Insurance contributions

If you've lived or worked abroad you might still be able to get some new State Pension.

You might also qualify if you've paid married women's or widow's reduced rate contributions.



## State Pension Age

The State Pension Age (SPA) is the earliest age you can draw your State Pension and is defined by your date of birth.

Currently the SPA for men is 65 years, however for those born after 6th December 1953 this will gradually increase to 68 years.

For women the SPA is rising and will continue its gradual rise until equalising with men's SPA.

To check your SPA you can use the State Pension Age Calculator on the GOV.UK website [www.gov.uk/calculate-state-pension](https://www.gov.uk/calculate-state-pension)

## I didn't pay enough National Insurance (NI) contributions; am I still entitled to a State Pension?

You need a maximum of 35 qualifying years to get the full State Pension. However many people who have children or care for others are eligible for NI Credits. NI credits can help protect your State Pension entitlement for years when you were not working or your earnings were low and were receiving a qualifying benefit, e.g. Child Benefit for a child under 12, Carer's Allowance or Working Tax Credits.

A woman who has never worked may be able to receive a pension through her husband's contributions if he has made any. She will be able to claim the married women's pension when her husband reaches state pension age.

If you aren't receiving any State Pension because you aren't sure if you qualify you should still claim to avoid missing out.

## How much will I receive?

The benefits rates poster with this brochure will provide details of this year's State Pension rates. Even if you have fewer than 35 qualifying years you may still get a reduced amount.

## How do I apply?

You won't get your new State Pension automatically - you have to claim it. You should get a letter four months before your State Pension age, telling you what to do.

If you haven't got a letter three months before you reach State Pension age, phone the claim line. They'll discuss with you what you need to do.

Other ways to claim:

- online <https://www.gov.uk/claim-state-pension-online>
- over the phone by calling 0800 731 7898
- by downloading the State Pension claim form and sending it to your local pension centre <https://www.gov.uk/government/publications/the-basic-state-pension>



## What is it?

Pension Credit (PC) is an income-related benefit that provides, or contributes to, a guaranteed level of income.

PC is an entitlement for people who have reached pension age or over, which could mean extra money for you. If you're aged 65 and over you may also be entitled to Savings Credit which is a reward for having savings or a second pension.

## How do I qualify?

You may qualify for PC if the government states you don't have enough income to live comfortably. The amounts can be found on the benefits rates poster.

If you apply for PC you **must be** at the qualifying age. But it doesn't matter if your partner is under the qualifying age. To find out your qualifying age you can visit [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

You must also be a permanent resident in the UK to qualify.

You may still be able to claim PC if your weekly income is more than the standard amount but you or your partner are disabled, a carer or have certain housing costs.

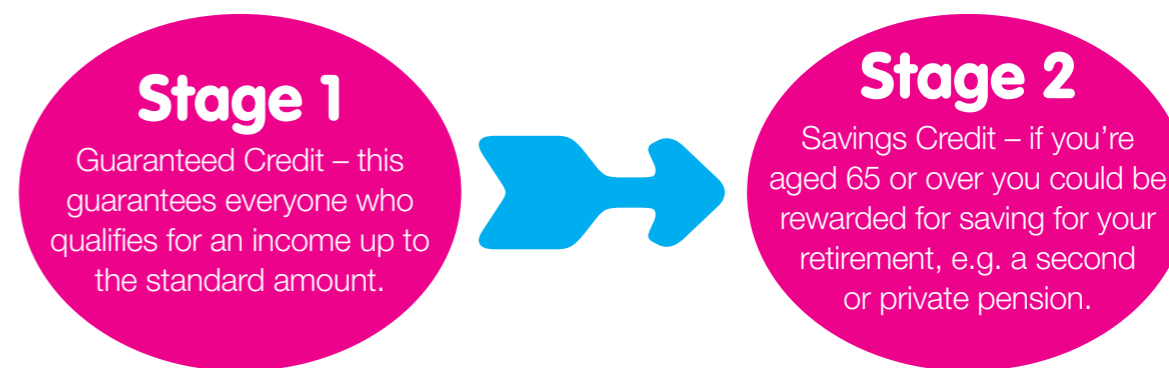
## What happens if I have savings?

Savings under £10,000 are disregarded. Savings over £10,000 are taken into account at the rate of £1 per week income for every £500 of savings. So if a couple had £11,000 worth of savings their weekly Pension Credit would be reduced by £2 per week (£1 less per week for each £500 of savings).



## How much will I receive?

PC is calculated in two stages.



You should only use the amounts shown in the benefits rates poster as a guide. The rules for benefits mean that your individual circumstances may affect the amount you get. So you won't always be able to calculate the exact amount you'll get by using these figures. Another way to check your entitlement is to use this handy online calculator [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

You may be entitled to up to three months back-dated payments if you could have claimed earlier. If you pay any kind of maintenance or factoring bills for the property you live in, PC may take this into account and may increase your award to contribute towards this cost.

## Can I receive PC if I get other allowances?

If you receive Attendance Allowance (AA) or Personal Independence Payment (PIP) (previously known as Disability Living Allowance (DLA)), this is not counted as income for PC purposes. You may be able to receive extra benefit if you're living alone and nobody receives Carer's Allowance for you.

If you receive Guaranteed Pension Credit you will automatically be entitled to full Housing and Council tax Benefit. This application will be completed at the same time as your Pension Credit form. If you're already getting PC you can apply for Housing and/or Council tax Benefit by giving your local council a copy of your PC award letter.

## How do I apply?

You can contact the PC application line on freephone 0800 99 1234 to request help with applying or speak to your local benefit advisory centre.

# Attendance Allowance (AA)

## What is it?

AA is an entitlement to help you fund assistance if you find everyday tasks such as dressing and washing yourself difficult, or if you need personal supervision to ensure that you're safe.

Examples of assistance required:

- Help with personal care such as washing and toileting
- Help with eating or dressing
- Help with mobility
- Help with medication
- Help with communication
- Help with other personal care tasks
- Health or disability conditions, which mean you require help with personal tasks.

You may be able to apply through the special rules if you have a terminal illness. Your application needs to be supported by a statement (DS1500) from your doctor or consultant which confirms that you are terminally ill. In these circumstances no qualifying period applies, which means you should apply straightaway.

You can receive AA even if you live on your own and no one is giving you the care or supervision that you need.

AA is paid whatever your income, savings or other benefits. Receiving the benefit could mean extra PC, Housing Benefit and/or Council tax assistance.

**You can receive AA even if you live on your own and no one is giving you the care or supervision that you need.**

## Can I apply?

You can apply if you are:

- over 65 and have had difficulties with the tasks mentioned for more than six months. This is called the qualifying period
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days
- terminally ill.

## How much will I receive?

AA is paid at two different rates, high and low depending on how the illness or disability affects you.

To qualify for the higher rate, you need to show that you require frequent care/supervision throughout the day and the night. If you are terminally ill you will qualify for the higher rate.

To qualify for the lower rate, you need to show that you require care/supervision only during the day or only during the night.

## How can I apply?

You can apply by phoning the Disability Benefits Centre for an application pack on 0345 605 6055.

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and the 'Return By' date. In order to get the benefit from the date it was requested, the form must be returned within the stated **six weeks**.



# Personal Independence Payment

## What is it?

PIP has replaced Disability Living Allowance. No new claims for DLA are accepted.

PIP is a benefit for people who have personal care needs or have difficulties with mobility because of an illness and/or a disability.

PIP has two parts, the **Daily living component** (previously known as the care component) and the **mobility component**. Depending on your needs and based on your activities test, which will be carried out on behalf of the DWP, you can receive one component of PIP or both. PIP can only be claimed by those under 65 years, although once awarded it can continue beyond the age of 65.

You can receive PIP even if no one is giving you the care or supervision that you require.

PIP is paid whatever your income, savings or other benefits.

## Can I apply?

You can apply if you are:

- under 65 and have had difficulties with mobility and/or care tasks for more than three months
- needing that level of help for the next nine months after your claim
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days.

**PIP is paid whatever your income, savings or other benefits.**



## How much will I receive?

The care component is paid at the following two rates depending on how often you require care and how much care you need:

- Standard rate – if you have a limited ability to carry out daily living activities.
- Enhanced rate – if you have a severely limited ability to carry out daily living activities.

The mobility component is paid at two rates, depending on how much difficulty you have with walking.

- Standard rate – if you have a limited mobility.
- Enhanced rate - if you have a severely limited mobility.

In order to qualify for PIP you will have to score a certain number of points in an activities test, covering the following 11 activities:

- Preparing food and drink
- Taking nutrition
- Managing therapy or monitoring a health condition
- Bathing and grooming
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating
- Engaging socially
- Making financial decisions
- Planning and following a journey (used in the test for the mobility component)
- Moving around (used in the test for the mobility component).

## I'm currently receiving DLA, what do I need to do?

If you're currently receiving DLA and you're between the ages of 16 and 64 you will be moved onto PIP if you satisfy the rules for the new benefit.

You don't need to do anything, the DWP will write to you and then you will have to make a new claim for PIP.

This process will take place for all existing claimants under the age of 65 between 2015 and 2017. You may be asked to apply earlier if you have a change of circumstances in your health/disability.

If you pass the PIP activities test you will be awarded it straight away and will be transferred from DLA to PIP immediately, there will be no loss of benefit.

If you're over the age of 65 from the date the benefit was introduced (April 2013) and currently receive DLA then you will continue to receive DLA as normal and will not be asked to fill in a new claim for PIP.

## How do I apply?

A new claim for PIP can be made by contacting the PIP helpline for an application pack on 0800 917 2222.

When the form is requested, it will be stamped by the helpline with the current date and the 'Return By' date. In order to obtain benefit from the date it was requested, the form must be returned within the stated six weeks.

## Help with completing the forms

You can get help and advice about completing the claim forms for PIP or AA from experienced advisers at the Citizens Advice Bureau <http://www.cas.org.uk/bureaux>





## What is it?

UC is a new benefit which will gradually replace the following benefits:

- child tax credit
- housing benefit
- income related employment and support allowance
- income based jobseeker's allowance
- income support
- parts of the social fund
- working tax credit.

UC aims to simplify the current benefit system in order to remove barriers to you getting into and staying in work.

## How do I qualify?

To claim UC you:

- need to be 18 or over
- need to be under pension credit age
- need to be a permanent resident in the UK
- can't be in education
- need to have accepted a claimant commitment.

If you have a partner you can make a joint claim for UC. If one of you doesn't meet any of the above conditions they will be ignored and you'll be treated as a single person for the purposes of calculating the UC maximum amount. But you and your partners savings/capital, income and earnings will be taken into account.

If one of you is over pension credit age or in full-time education both of you will have to claim UC unless either of you was already receiving pension credit when UC is introduced.

## How much will I receive?

You will be awarded a UC maximum amount based on your level of income and other family circumstances. This will include elements such as help with your housing cost and childcare costs too.

Normally your UC will be paid into your bank account monthly in arrears, as a lump sum, to cover both living and housing costs. You can no longer ask the council to pay the rental element (formerly housing benefit) directly to your Landlord.

In exceptional circumstances you may be paid more frequently, or alternative payment methods may be arranged. This is only if you can't manage your affairs or if alternative payments are needed to safeguard the rest of your family.

If your circumstances change in the middle of your pay month, for example if your earnings go up or down, this change will apply to the whole month.

## How do I apply?

UC is currently being rolled out throughout the UK. It is hoped that this benefit will be available to all UK residents by 2020 and the benefits mentioned above will stop.

If you're receiving any of the above benefits, you don't need to do anything as the DWP will get in touch to let you know when you'll be moved to the new benefit.

If you're under PC age and don't receive any of the above benefits and need to make a new claim, you will have to check if UC is available in your area. This can be done through [www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit) or by calling the helpline on 0345 600 0723.



# Council Tax Reduction Scheme in Scotland (CTRS)

## What is it?

CTRS is the new name for council tax benefit. The CTRS is assistance towards paying your council tax bill whether you rent, own your home, or live rent-free. Depending on your circumstances you may receive full Council Tax reduction help, so all of your bill would be paid for you. Partial Council Tax reduction help means part of it would be paid for you and you would pay the balance.

If you receive the Guarantee part of Pension Credit you are automatically entitled to full help from the council tax reduction scheme.

## Can I apply?

People on low income who pay council tax may be entitled. The introduction of PC means many more people of pension age now qualify for Council Tax help for the first time. You don't have to be receiving PC or other benefits to be eligible. It may be best to apply for Pension Credit first as if this is awarded, you automatically qualify for council tax help.

The upper savings limit of £16,000 still applies unless Guarantee Pension Credit is in payment. This means that if you have savings of more than £16,000 you will not be eligible for Housing benefit or Council Tax Reduction help. However if you are in receipt of Guarantee Pension Credit, the upper limit of £16,000 does not apply.

**The introduction of PC means many more people of pension age now qualify for Council Tax help for the first time.**

## How do I apply?

You can claim through your local council. Complete and return the forms to your local council, with your Pension Credit award letter, if you have one. If you are not in receipt of Pension Credit you can still apply for council tax help; the forms are available from your local council.

## Other discounts

If you don't qualify for full council tax help, you may be entitled to the 25% reduction for single person households. Also if you are disabled you may be able to get further help. For more information contact your local council.



## Other Available Benefits & Services

There are many other services and benefits available for the over 60s. A brief overview is given in this section.

### Carer's Allowance (CA)

To receive CA you must:

- be caring for a person receiving either the higher or middle rate care component of DLA/ PIP or AA
- be aged 16 or over
- be caring for at least 35 hours a week.

#### Carers Over State Pension Age

If you receive PC and you look after someone who is receiving AA or the care component of DLA at the middle or higher rate, you may be entitled to a carer premium which will be added to your PC.

Overlapping benefits rules prevents the payment of some benefits together. If you're entitled to, but are not actually paid CA because of these rules, you will receive the carer premium added to your Pension Credit and the person being cared for will keep their severe disability premium. For the overlapping benefit rule to apply, you must have a State Pension of more than the CA benefit. It's possible that an award of CA could reduce your other benefits, so you should seek advice before making an application.

#### Contact

You can now claim Carer's Allowance online at:

<https://www.gov.uk/carers-allowance/overview>

by post:

CA Unit  
Palatine House  
Lancaster Road  
Preston  
PR1 1HB

Telephone: 0845 608 4321

### Winter Fuel Payments

#### What is it?

Winter Fuel Payment or Winter Fuel Allowance is an annual payment to help with heating costs, made to households with someone over PC age. It's worth up to £300.

#### How much will I get?

It depends on your circumstances, you can find the rates on the enclosed benefits rates poster or at [www.gov.uk/winter-fuel-payment/overview](http://www.gov.uk/winter-fuel-payment/overview)

If you're receiving a State Pension or any other benefits then you will receive the payment automatically. But if you've reached the qualifying age and don't receive a State Pension or any other benefits then you will need to apply. You can still apply for Winter Fuel Payments even if you don't receive any benefits.

The qualifying age for Winter Fuel Payments will rise gradually from age 60 to 65 between 2010 and 2020. This keeps in line with changes to the State Pension age for women. If you have already received the Winter Fuel Payment in a previous year you will not be affected.

#### Contact

The Winter Fuel Payment Helpline is 0845 915 1515  
(0845 601 5613 for textphone users).

Or contact them by post at:

Winter Fuels  
Unit 16  
Coalfield Way  
Ashby De La Zouch  
LE65 1JF



### Help with Health Costs

People living in Scotland are entitled to free NHS prescriptions and sight tests. And if you receive the Guarantee Pension Credit then you will also be entitled to:

- Free NHS Dental treatment
- NHS wigs and fabric support
- A voucher towards the cost of glasses or contact lenses
- Refunds of necessary travel costs to receive NHS treatment under the care of a consultant for you or your partner.

You can receive help with fares or other travel expenses for yourself and anyone who needs to travel with you if you are incapable of getting to hospital on your own. You can also get help if you need to accompany a child. The cost covered is normally that by the cheapest method of transport available. If you cannot use public transport because of your disability you can claim the cost of taxi fares or the cost of car fuel (you should get the agreement of the hospital first and be in receipt of Guarantee Pension Credit).

#### Contact

For more information contact:

NHS Business Services Authority 0845 850 1166.  
Or your local GP Surgery.

**People living in Scotland are entitled to free NHS prescriptions and sight tests.**



### The Scottish Welfare Fund

#### What is it?

The Scottish Welfare Fund is a new scheme which has replaced Community Care Grants and Crisis Loans for essential items and expenses from the social fund. The scheme is now run by your local council with assistance from the Scottish Government.

The fund is intended to:

- provide a safety net in an emergency when there is an immediate threat to health and safety (Crisis Grants),
- enable independent living or continued independent living, preventing the need for institutional care (Community Care Grants).

A grant can be awarded in case of crisis to meet expenses that have arisen as a result of an emergency or disaster, in order to avoid serious damage or serious risk to the health or safety of you or your family. An award can also be made to support independent living such as to:

- help establish yourself in the community following a period of care, where circumstances indicate that there is an identifiable risk you may not be able to live independently without this help,
- help you remain in the community rather than going into care, where circumstances indicate that there is an identifiable risk of you not being able to live independently without this help,
- help you set up home in the community, as part of a planned resettlement programme, following an unsettled way of life,
- help you or your family facing exceptional pressures and lack the resources to meet irregular costs to provide a safe and secure environment for your children,
- help you to care for a prisoner or young offender on release on a temporary licence.

The grants do not need to be paid back. The grants are intended to meet a one-off need rather than on-going expenses.

### Can I apply?

To qualify you must be receiving Pension Credit, Income Support or be due to leave institutional or residential care within six weeks of your application to the Scottish Welfare Fund and be likely to get one of these benefits when you leave.

### How do I apply?

To claim contact your local council office.



## Home Energy Scotland

Home Energy Scotland is a network of local advice centres across Scotland. Advisors offer free, impartial advice on energy saving grants and help maximise incomes, reduce fuel bills and improve the energy efficiency of homes.

You can get free expert energy advice by calling the Home Energy Scotland Advice Centre on **0808 808 2282**. You may be entitled to further assistance, such as free insulation measures or the installation of a new central heating system.

### Who is eligible?

You will qualify for a grant if you, or your partner, receive one of the following qualifying benefits:

- Attendance Allowance
- Council tax Benefit
- Disability Living Allowance
- Disability Working Allowance
- Disabled Person's Tax Credit
- Family Credit
- Housing Benefit
- Income-based Jobseekers Allowance
- Income Support
- Industrial Injuries Disablement Benefit, which must include Constant Attendance Allowance
- War Disablement Pension, which must include the mobility supplement or Constant Attendance Allowance
- Working Tax Credit
- State Pension Credit - with Guarantee element.

If you are aged 60 or over and do not receive one of the above benefits, you could be entitled to a grant of up to £125.

### How do I apply?

To find out more or to arrange a no-obligation survey, visit [www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland) or call **0808 808 2282**.

Our Benefits Advice Service can help you with general information and advice, a benefits check, help in making a claim and assistance with forms.

You can contact our dedicated Benefits Officer, Aisha Nadeem at [anadeem@trustha.org.uk](mailto:anadeem@trustha.org.uk) or 0131 444 4969.

Aisha is available for current and future Trust tenants.



Benefits Officer, Aisha Nadeem

**'Aisha is an absolute master in her remit.' Trust tenant from Fife**

**98%** of tenants said they would recommend Trust's Benefits Advice Service and **100%** said the service met their needs.

This information is available in Braille, tape, large print and community languages.

To request a copy please contact 0131 444 1200 or [info@trustha.org.uk](mailto:info@trustha.org.uk)

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## Benefits Rates

This poster is a rough guide not a statement of law; further information is available from staff at your development, The Pension Service on 0800 99 1234 or your Local Authority Housing and Council Tax Benefit Office.

<b>Pension Credits</b>	Single Person Per week	Couple per week
<b>Standard Guarantee Credit</b>		
One Person in receipt of AA or PIP/DLA middle or high rate of care.		
Two people in receipt of AA or PIP/DLA middle or higher rate of Care.		
<b>Standard Saving Credits</b>		
<b>New State Pension</b>		

	<b>High</b>	<b>Middle</b>	<b>Low</b>
<b>Disability Living Allowance Care</b>			
<b>Disability Living Allowance Mobility</b>			
<b>Attendance Allowance</b>			

<b>Personal Independence Payments (PIP)</b>	<b>Enhanced</b>	<b>Standard</b>
<b>Daily Living component</b>		
<b>Mobility component</b>		



## Benefits Rates continued

<b>Carers Allowance</b>	Standard	Pension Credit premium

<b>Winter fuel payments</b>	Born on or before 5 July 1952	Aged 80 or over in the qualifying week
You qualify and live alone (or none of the people		
You live with someone under 80 who also qualifies		
You live with someone 80 or over who also qualifies		