

EXTRA CASH IF YOU ARE 60 PLUS

Extra cash for older people - check if you can apply



1 Do you have difficulty looking after yourself/keeping safe ?

● **Attendance Allowance** (for those 65+)

A weekly benefit if you have found it difficult to look after yourself for at least 6 months eg walking about indoors, getting up, getting dressed, having a bath, keeping safe. It can be claimed even if you live alone, and it does not matter how much income or savings you have. It is not taken into account as income for other benefits but it can increase the other benefits you get.

You need to make sure you put down all your needs for help on the form - even when you try to do things alone

Freephone 0800 88 22 00 to get a form. They will send you form DS2 to fill in or fill in leaflet DS702 from your local Pension Centre or Post Office.

● **Disability Living Allowance** (for people who apply before age 65)

This weekly benefit is paid to people who need help looking after themselves or who have difficulty getting around. You may get this benefit if you have difficulty walking or need someone with you when outdoors. You may also qualify if you have problems having a wash or bath, dressing, eating or cooking a main meal.

You can get this benefit even if you live alone and it does not matter how much income or savings you have. It could also mean you get more Pension Credit, Housing Benefit and Council Tax Benefit.

Freephone 0800 88 22 00 to get a form and they will send you DLA1 to fill in or fill in leaflet DS704 from your local Pension Centre or Post Office.

2 Are you on a Low Income ?

Pension Credit

This is a weekly benefit to top up your income if your State Retirement Pension or other pensions are low. There is no upper savings limit and the first £6000 does not affect what you get (£10,000 is ignored if you are in a care home). The amount you get depends on your income and whether you are a carer or have a disability.

The Guarantee Credit is for people aged 60 or more. There is also a Savings Credit for people aged 65 and over. This is extra cash if you have some savings or an extra pension. Pension Credit can also help you to get Housing and Council Tax Benefit and Health Benefits. If you have a mortgage, you may get help with this too.

Apply on form PC1 from your Pension Centre or call **0800 99 1234** and the Pension Service can fill in the form for you on the phone.

3 Need help with funeral payments and other costs?

You may get help with the cost of a funeral you have to pay for in the UK or another EC country. If you get Pension Credit, Housing Benefit or Council Tax Benefit check if you qualify but you must apply within 3 months of the date of the funeral. There is a special funeral scheme for Hounslow residents - contact the Community Funerals Officer on 020 8583 5009 to find out more.

If you are on the Guarantee Credit part of the Pension Credit and need things like a new bed, cooker, washing machine or clothing you may get help through the Social Fund.

Ask for a Funeral Expenses Payment form SF200 or a Community Care Grant form SF300 from the Department for Work and Pensions or the Pension Service.

4 Are you caring for someone ?

Carer's Allowance

A weekly benefit if you are caring for someone who gets Attendance Allowance or the middle or higher care rate of Disability Living Allowance. You may not get the benefit if you work and earn over a certain amount or you receive other benefits such as State Retirement Pension. If you cannot get Carer's Allowance because of your other benefits, it is still worth applying for it because you may get extra Pension Credit, Housing and Council Tax Benefit or Health Benefits if you are a carer.

Get advice first if the person you look after lives on their own or with someone else who is severely disabled. They may be getting extra benefit because no one is claiming as their carer and they could lose this if you apply.

Apply on form DS700 from your local Pension Centre or by calling **0800 88 22 00**.

5 Do you need help with your rent and/or council tax ?

Housing and Council Tax Benefit

These benefits help with rent and Council Tax payments for people on a low income. You can apply if your savings are not over £16,000 but savings between £6,000 and £16,000 will affect how much you get. If you get the Guarantee Credit of Pension Credit, there is no savings limit for Housing and Council Tax Benefit. Any heating or hot water or water rates included in your rent will not be covered by Housing Benefit and you must pay these charges yourself. You may also get a different type of Council Tax Benefit called Second Adult Rebate, if you have a friend or relative living with you who is on a low income.

Apply on the form you can get from local council offices or advice centres. This benefit is paid by your local Council.

6 Do you get Retirement Pension ?

State Retirement Pension is payable at 60 for women and 65 for men. You can work and earn as much as you like and still receive the full pension (but the earnings will increase your income tax payments!). Your pension depends on National Insurance contributions.

Over 80's Pension

If you cannot get a State Retirement Pension (maybe because you did not pay enough National Insurance contributions) you can apply for a pension when you are 80. For the over 80's pension you have to have been normally resident in the UK for 10 out of the last 20 years. Apply on forms from your local Pension Centre

7 Do you find the cost of glasses and dental charges high ?

Free prescriptions and free sight tests are available for people aged 60 or over. You may also get help with the cost of dental treatment, glasses and hospital fares. If you are on the Guarantee Credit of Pension Credit tell your optician or dentist or claim at the hospital. If your income is above this you may still get help with NHS charges depending upon your income. Call the NHS leaflet line on **0800 555 777** for form HC1 and leaflet HC11.

8 What about winter fuel payment ?

This tax free payment is for most people aged 60+ by late September. If you are 80+ you will get an extra amount. Most payments are automatic by December 31 each year but some people have to make claim. People aged 70+ in late September may also get an extra one-off payment. Call the Winter Fuel Payment helpline on **0845 9 15 15 15** (textphone is **0845 601 5613**) for leaflet WFPL1 or for more information.

Useful addresses

For Retirement Pension and Pension Credit

There are two offices for people who live in the Borough

**All towns in Hounslow except
Southall and Chiswick**

The Pension Service
LPC(N)
PO Box 1005
Newcastle upon Tyne
NE98 1WZ
Telephone 0845 60 60 265

Southall and Chiswick

The Pension Service
LPC(G)
PO Box 25266
Glasgow G4 0YX
Telephone 0845 60 60 265

For Disability Living Allowance and Attendance Allowance

There are two offices

**All towns in Hounslow except
Southall and Chiswick**

Sutton Disability Benefit Centre
Sutherland House
29/37 Brighton Road
Sutton
SM2 5AN
Telephone 020 8652 6000

Southall and Chiswick

Wembley Disability Benefit Centre
Olympic House,
Olympic Way,
Wembley HA9 0DL
Telephone 020 8795 8400

For Housing and Council Tax Benefit

Revenue Services

PO Box 355
Hounslow
TW3 4PJ
Telephone 020 8583 4242

If you are refused a benefit and you want further advice call our helpline on 020 8583 5016 (text phone 020 8583 5013) or contact your local Citizens Advice Bureau or Age Concern.

 **Hounslow**



Awarded for excellence

